

This brochure supplement provides information about Kris Eric Tower that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Kris Eric Tower if you did not receive APFS Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kris Eric Tower is also available on the SEC's website at www.adviserinfo.sec.gov.

APFS Wealth Management, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Kris Eric Tower

Personal CRD Number: 2765979

Investment Adviser Representative

APFS Wealth Management, Inc.
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Denver, CO 80237
(303) 850-4867
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UPDATED: 01/15/2015

Item 2: Educational Background and Business Experience

Name: Kris Eric Tower **Born:** 1972

Educational Background and Professional Designations:

Education:

Bachelor of Science Business Administration, University of Wyoming - 1996

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

01/2015 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
02/2006 - Present	OSJ American Portollios
04/2004 - 02/2006	OSJ Northeast Securities
11/2003 - 01/2004	OSJ Lloyd Scott Valenti

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Kris Eric Tower is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Kris Eric Tower is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. APFS Wealth Management, Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Kris Eric Tower is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of APFS Wealth Management, Inc. in their capacity as a licensed insurance agent. Kris Eric Tower spends 20 hours per week of his time on those activities and considers them his primary business.

Item 5: Additional Compensation

Kris Eric Tower does not receive any economic benefit from any person, company, or organization, other than APFS Wealth Management, Inc. in exchange for providing clients advisory services through APFS Wealth Management, Inc..

Item 6: Supervision

As a representative of APFS Wealth Management, Inc., Kris Eric Tower works closely with supervisor Robert Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert Bartolotta can be reached at (585) 461-6483. Kris Eric Tower adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.