

*This brochure supplement provides information about Kevin Mark Willies that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Kevin Mark Willies 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 Kevin Mark Willies is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **APFS Wealth Management, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Kevin Mark Willies**

Personal CRD Number: 1460366

Investment Adviser Representative

APFS Wealth Management, Inc.

124 Main St

Geneseo, NY 14454

(585) 243-7720

[kwillies@americanportfolios.com](mailto:kwillies@americanportfolios.com)

UPDATED: 01/28/2015

## **Item 2: Educational Background and Business Experience**

**Name:** Kevin Mark Willies **Born:** 1959

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Psychology/Business, Houghton College - 1982

#### **Business Background:**

01/2015 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
01/2003 - Present	Registered Representative American Portfolios Financial Services Inc.
01/2003 - Present	Registered Investment Advisor American Portfolios Advisors Inc.

## **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**

Kevin Mark Willies 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.

Kevin Mark Willies 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.

Finance related OBA: (As per employment history on page 3 of 12). American Portfolios Financial Services Inc. Registered Representative of Broker Dealer. \$120,000 annual commission. American Portfolios Advisors, Inc. Investment Advisory Rep. \$15,000 annual fees. Other OBA: Property Casualty producer for James R. Meys Agency, Geneseo, NY. \$8,500 annual commission. Kevin Willies Tax Preparation Service, Geneseo, NY. \$13,500 annual fees.

### **Item 5: Additional Compensation**

Kevin Mark Willies 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., Kevin Mark Willies works closely with supervisor Robert J Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert Bartolotta can be reached at (585) 461-6483. Kevin Mark Willies 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.