

This brochure supplement provides information about Robert Charles Schnall that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Robert Charles Schnall 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 Robert Charles Schnall 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

ROBERT CHARLES SCHNALL

Personal CRD Number: 414257

Investment Adviser Representative

APFS Wealth Management, Inc.
100 Linden Oaks Suite 205
Rochester, NY 14625
(585) 419-2311
BOBSCHNALL@BOBSCHNALL.COM

UPDATED: 08/08/2014

Item 2: Educational Background and Business Experience

Name: Robert Charles Schnall **Born:** 1934

Educational Background and Professional Designations:

Education:

BS Business Buffalo State - 1959

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

08/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
06/2011 - Present	Registered Representative KAFL
01/2002 - 06/2011	Registered Representative LPL Financial

Item 3: Disciplinary Information

Robert Charles Schnall received a \$2500 fine over 20 years ago for failing to supervise.

Item 4: Other Business Activities

Robert Charles Schnall is a certified public accountant. 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 their capacity as a Certified Public Accountant.

Robert Charles Schnall 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.

Robert Charles Schnall spends 4 hours per week of his time on those activities and considers them his primary business.

Item 5: Additional Compensation

Robert Charles Schnall 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., Robert C Schnall works closely with supervisor Robert J Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert J Bartolotta can be reached at 585-348-9525. Robert C Schnall adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firms' manual, including the Code of Ethics, and appropriate securities regulatory requirements.