

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

Anthony Lee Simonetti

Personal CRD Number: 5592155

Investment Adviser Representative

APFS Wealth Management, Inc.
15 Schoen Place 2nd Floor West
Pittsford, NY 14534
(585) 641-7923
asimonetti@itppartners.com

UPDATED: 03/04/2015

Item 2: Educational Background and Business Experience

Name: Anthony Lee Simonetti

Born: 1986

Educational Background and Professional Designations:

Education:

Bachelors of Science Finance, Providence College - 2008

Business Background:

02/2015 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
11/2014 - Present	Investment Advisor Representative American Portfolios Advisors, Inc.
10/2014 - Present	Registered Representative American Portfolios Financial Services, Inc.
09/2008 - 10/2014	Registered Representative AXA Advisors LLC
06/2008 - 09/2008	Bartender Midvale Country Club
08/2004 - 05/2008	Student Providence College
06/2002 - 08/2007	Labor A.D. Simonetti Properties

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

Anthony Lee Simonetti is a registered representative with American Portfolios Financial Services, Inc., and Investment Advisor Representative with American Portfolios Advisor, Inc., and 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 utilize the services any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Item 5: Additional Compensation

Anthony Lee Simonetti 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., Anthony Lee Simonetti works closely with supervisor Thomas K Queri, and all advice provided to clients is reviewed by this supervisor prior to implementation. Thomas Queri can be reached at (585) 641-7905. Anthony Lee Simonetti 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.