



**Form ADV Part 2B – Individual Disclosure Brochure**

**Audra Olsen**

Investment Adviser Representative  
CRD #5427252

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(phone)  
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*This document provides information about Audra Olsen that supplements the APFS Wealth Management, Inc. Firm Brochure. You should have received a copy of the Firm Brochure. Please contact Robert J. Bartolotta, President and Chief Compliance Officer of APFS Wealth Management, Inc. if you did not receive a copy of the Firm Brochure or if you have any questions on the contents of this document. Additional information on Audra Olsen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Personal Information**

Name: Audra Olsen

Born: 1981

**Business Background (past 5 years)**

2/2013 – Present	Investment Adviser Representative APFS Wealth Management, Inc.
2/2013 – Present	Registered Sales Assistant American Portfolios Financial Services, Inc.
5/2011 – 1/2013	Unemployed
11/2008 – 4/2011	Registered Representative Lincoln Financial Advisors
9/2007 – 4/2011	Operations Manager Charleton Financial

**Certifications**

Series 7	General Securities Representative Exam
Series 63	Uniform Securities Agent State Law Exam
Series 66	Uniform Combined State Law Exam

**Other Business Activities**

Audra Olsen is a Registered Sales Assistant of American Portfolios Financial Services, Inc. and a licensed insurance agent. Clients should be aware that these services may pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of an Investment Adviser Representative. APFS Wealth Management, Inc. always act in the best interest of the client including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any Investment Adviser Representative of APFS Wealth Management, Inc. in their capacity as a registered representative or licensed insurance agent.

**Additional Compensation**

Audra Olsen 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.

**Supervision**

As an Investment Adviser Representative, Audra Olsen works closely with her supervisor, Robert J Bartolotta. Audra Olsen adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's Written Supervisory Procedures manual, including the Code of Ethics, and regulatory requirements.

**Disciplinary Information**

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