



Form ADV Part 2B – Individual Disclosure Brochure

Angelo Costanza

Investment Adviser Representative
CRD #6287077

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This document provides information about Angelo Costanza 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 Angelo Costanza is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Angelo Costanza

Born: 1989

Education: Hobart College
BA American Studies 2015

Business Background (past 5 years)

11/2015 – Present	Investment Adviser Representative APFS Wealth Management, Inc.
11/2015 – Present	Registered Sales Assistant American Portfolios Financial Services, Inc.
5/2015 – 11/2015	Unemployed
2/2015 – 5/2015	Financial Advisor Ciccarelli Advisory Services
11/2014 – 2/2015	Unemployed
12/2013 – 11/2014	Junior Advisor Brighton Securities Corp.
9/2013 – 12/2013	Leasing Consultant DHD Ventures
12/2012 – 9/2013	Leasing Consultant Morgan Management
6/2011 – 12/2012	Territory Manager Oncell Systems
9/2007 – 6/2015	Student Hobart College

Certifications

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

Other Business Activities

Angelo Costanza 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

Angelo Costanza 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, Angelo Costanza works closely with his supervisor, Robert J Bartolotta. Angelo Costanza 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.