



Form ADV Part 2B – Individual Disclosure Brochure

Cynthia M. Deal

Investment Adviser Representative
CRD #5138926

APFS Wealth Management, Inc.
7 Grove Street
Topsfield, MA 01983
978-887-6778
cdeal@topsfieldfinancial.com

Updated: 3/25/16

This document provides information about Cynthia M. Deal 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 Cynthia M. Deal is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Cynthia M. Deal (Cyndi Deal)

Born: 1962

Education: Boston University
BS Business Administration 1984

Business Background (past 5 years)

3/2016 – Present	Investment Adviser Representative APFS Wealth Management, Inc.
1/2006 – Present	Sales Assistant American Portfolios Financial Services, Inc.
1/2006 – Present	Sales Assistant Topsfield Financial Group

Certifications

Series 65 Uniform Investment Adviser Law Examination

Other Business Activities

Cyndi Deal is a sales assistant with American Portfolios Financial Services, Inc. and Topsfield Financial Group.

Additional Compensation

Cyndi Deal 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, Cyndi Deal works closely with her supervisor, Robert J Bartolotta, and all advice provided to clients and account-related transactions are reviewed by this supervisor. Cyndi Deal 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 representative's business.