



Form ADV Part 2B – Individual Brochure Supplement

Robert C. Hayes

Investment Adviser Representative
CRD #5699084

APFS Wealth Management, Inc.
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This document provides information about Robert C. Hayes 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 Robert C. Hayes is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Robert C. Hayes

Born: 1969

Education: University of Notre Dame
BA Economics 1992

Business Background (past 5 years)

1/2016 – Present	Investment Adviser Representative APFS Wealth Management, Inc.
1/2016 – Present	Registered Representative American Portfolios Financial Services, Inc.
1/2013 – 1/2016	Registered Representative Cetera Advisors, LLC
6/2012 – 12/2012	Registered Representative Multi-Financial Securities Corp.
7/2009 – 4/2012	Registered Representative Edward Jones

Certifications

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

Other Business Activities

Robert C. Hayes is a registered representative of American Portfolios Financial Services, Inc. and a licensed insurance agent through Hayes Financial Group. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services may pay a commission and may involve a conflict of interest as commissionable products conflict with the fiduciary responsibility of an Investment Adviser Representative. APFS Wealth Management, Inc. always acts 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.

Robert C. Hayes is also an elected official for the Village of Avon.

Additional Compensation

Other than salary and bonuses, Robert C. Hayes does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through APFS Wealth Management, Inc.

Supervision

As an Investment Adviser Representative, Robert C. Hayes works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by his supervisor. Robert C. Hayes 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

Reporting Source:	Individual
Firm Name:	Edward Jones
Product Type:	Insurance
Termination Type:	Discharged
Termination Date:	4/20/2012
Details:	Terminated from Edward Jones due to signature discrepancy on life insurance replacement disclosure form that was not submitted