



Form ADV Part 2B – Individual Disclosure Brochure

James Gilmore Wood

Investment Adviser Representative

CRD #863331

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This document provides information about James Gilmore Wood 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 James Gilmore Wood is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: James Gilmore Wood (Gil Wood)

Born: 1949

Education: St. Lawrence University
BS History

Business Background (past 5 years)

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| 8/2015 – Present | Investment Adviser Representative APFS Wealth Management, Inc. |
| 8/2015 – Present | Registered Representative American Portfolios Financial Services, Inc. |
| 9/2005 – 8/2015 | Investment Adviser Representative Comprehensive Capital Management, Inc. |
| 9/2005 – 8/2015 | Registered Representative Comprehensive Asset Management, Inc. |
| 4/1991 – 8/2015 | Insurance Agent Conn. General Life Insurance Co. |

Certifications

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

Other Business Activities

Gil Wood is a registered representative of American Portfolios Financial Services, Inc. and a licensed insurance agent. From time to time, he will offer clients advice or products from these activities. 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

Gil Wood 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, Gil Wood works closely with his supervisor, Robert J Bartolotta, and all advice provided to clients and account-related transactions are reviewed by this supervisor. Gil Wood 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.