



Form ADV Part 2B – Individual Disclosure Brochure

Moshe-Yosef Kopolow

Investment Adviser Representative
CRD #5944267

APFS Wealth Management, Inc.
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This document provides information about Moshe-Yosef Kopolow 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 Moshe-Yosef Kopolow is available on the SEC website at www.adviserinfo.sec.gov.

Personal Information

Name: Moshe-Yosef Kopolow (Moshe Kopolow)

Born: 1983

Education: Washington University
Master of Business Administration, 2012

Business Background (past 5 years)

03/2017 – Present	Investment Adviser Representative APFS Wealth Management, Inc.
08/2016 – 03/2017	Self-Employed
02/2016 – 07/2016	Senior VP of Sales Ring Router
10/2015 – 02/2016	Unemployed
06/2014 – 10/2015	Investment Strategy Group GFA Securities, LLC
06/2014 – 10/2015	Investment Strategy Group Gerstein Fisher
07/2012 – 06/2014	Associate Merrill Lynch, Pierce, Fenner & Smith, Inc.
08/2010 – 05/2012	Student Washington University

Certifications

Series 66 Uniform Combined State Law Examination

Other Business Activities

Moshe Kopolow is a Partner and Vice President of Oversight Financial Group, which is a life insurance agency, and Moshe spends approximately 80 hours per month on this activity. Clients should be aware that these services may pay a commission and may involve a conflict of interest as commissionable products may conflict with the fiduciary responsibility of an Investment Adviser Representative. APFS Wealth Management, Inc. and its Investment Adviser Representatives 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 licensed insurance agent.

Additional Compensation

Moshe Kopolow 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, Moshe Kopolow works closely with his supervisor, Kris Tower, and all advice provided to clients and account-related transactions are reviewed by this supervisor. Moshe Kopolow 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.