

This brochure supplement provides information about Charles G. Herendeen that supplements the APFS Wealth Management, Inc brochure. You should have received a copy of that brochure. Please contact Charles G. Herendeen, Investment Adviser Representative if you did not receive APFS Wealth Management, Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles G. Herendeen is also available on the SEC's website at www.adviserinfo.sec.gov.

APFS Wealth Management, Inc

Form ADV Part 2B – Individual Disclosure Brochure

for

Charles G. Herendeen

Personal CRD Number: 2786225

Investment Adviser Representative

APFS Wealth Management, Inc
1040 University Avenue
Rochester, New York, 14607
(585) 295-3235
cherendeen@americanportfolios.com

UPDATED: 8/30/2011

Item 2: Educational Background and Business Experience

Name: Charles G. Herendeen

Born: 1972

Education Background and Professional Designations:

Education:

BS Accounting, State University of New York at Geneseo – 1995

Business Background:

08/2011 – Present	Investment Adviser Representative APFS Wealth Management, Inc
03/2006 – Present	Registered Representative American Portfolios Financial Services, Inc.
02/2010 – Present	Investment Adviser Representative American Portfolios Advisors, Inc.
12/2003 – Present	Manager Retirement and Benefit Consulting EBS-RMSCO, Inc.
10/1999 – 01/2004	Vice President Retirement Financial Services HSBC Bank USA, N.A.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Charles G. Herendeen is a registered representative of American Portfolios Financial Services, Inc. and investment advisor representative of American Portfolios Advisors, Inc. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. 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 representative of APFS Wealth Management, Inc in their capacity as a registered representative.

Charles G. Herendeen is Manager Retirement and Benefit Consulting at EBS-RMSCO, Inc., a benefit administration for retirement and health/welfare plans. This is not an investment related business. APFS Wealth Management, Inc always acts in the best interest of the client.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Charles G. Herendeen does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through APFS Wealth Management, Inc.

Item 6: Supervision

As a representative of APFS Wealth Management, Inc, Charles G. Herendeen works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Charles G. Herendeen's contact information is on the cover page of this disclosure document.