

This brochure supplement provides information about Robert J. Bartolotta that supplements the APFS Wealth Management, Inc brochure. You should have received a copy of that brochure. Please contact Robert J. Bartolotta, President 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 Robert J. Bartolotta 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

Robert J. Bartolotta

Personal CRD Number: 1943239

Investment Adviser Representative

APFS Wealth Management, Inc
1040 University Avenue
Rochester, New York, 14607
(585) 461-6483
rbartolotta@americanportfolios.com

UPDATED: 8/31/2011

Item 2: Educational Background and Business Experience

Name: Robert J. Bartolotta

Born: 1966

Education Background and Professional Designations:

Education:

BA Economics, Cornell University – 1988

Business Background:

08/2011 – Present	President/Managing Partner APFS Wealth Management, Inc
09/2001 – Present	Senior Managing Partner/Registered Representative American Portfolios Financial Services, Inc.
01/2007 – Present	Investment Adviser Representative American Portfolios Advisors, Inc.
01/1994 – Present	Independent Insurance Agent

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

Robert J. Bartolotta 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.

Robert J. Bartolotta is a licensed insurance agent. 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 an insurance agent.

Robert J. Bartolotta is a senior managing partner of American Portfolios and co-owner of Nation Pay, a non-investment related payroll company. From time to time, he will offer clients advice or products from those activities. APFS always acts in the best interest of the client.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Robert J. Bartolotta 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 the only owner of APFS Wealth Management, Inc, Robert J. Bartolotta supervises all duties and activities of the firm. Robert J. Bartolotta's contact information is on the cover page of this disclosure document. Robert J. Bartolotta adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.