

*This brochure supplement provides information about Christopher M. Krolak that supplements the APFS Wealth Management, Inc brochure. You should have received a copy of that brochure. Please contact Christopher M. Krolak, 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 Christopher M. Krolak is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **APFS Wealth Management, Inc**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Christopher M. Krolak**  
Personal CRD Number: 4110155  
Investment Adviser Representative

APFS Wealth Management, Inc  
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## Item 2: Educational Background and Business Experience

**Name:** Christopher M. Krolak

**Born:** 1970

### Education Background and Professional Designations:

#### Education:

Christopher M. Krolak has no formal education after high school.

#### Business Background:

08/2011 – Present	Investment Adviser Representative APFS Wealth Management, Inc
11/2009 – Present	Registered Representative American Portfolios Financial Services, Inc.
11/2009 – Present	Investment Adviser Representative American Portfolios Advisors, Inc.
5/2009 – 11/2009	Registered Representative Cadaret Grant
1/2006 – 4/2009	Registered Representative First Niagara
01/2002 – 12/2005	Registered Representative Smith Barney

### **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**

Christopher M. Krolak 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.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, Christopher M. Krolak 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, Christopher M. Krolak works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Christopher M. Krolak's contact information is on the cover page of this disclosure document.