

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

Christopher Krolak

Personal CRD Number: 4110155

Investment Adviser Representative

APFS Wealth Management, Inc.
350 Linden Oaks suite 140
Rochester, NY 14625
(585) 348-9525
ckrolak@teamapfs.com

UPDATED: 03/04/2015

Item 2: Educational Background and Business Experience

Name: Christopher Krolak **Born:** 1970

Educational Background and Professional Designations:

Education:

Christopher Krolak has not received any higher education degrees 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. |
| 05/2009 - 11/2009 | Financial Advisor Cadaret Grant |
| 05/2009 - 11/2009 | Associate Core Advisory Services Inc. |
| 01/2006 - 04/2009 | Senior Financial Consultant First Niagara Securities Inc. |

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 Krolak is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary

duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Christopher Krolak is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including in 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 licensed insurance agent. Mr. Krolak is a Volunteer Board member and treasurer of Mercy Flight Central, located in Canandaigua NY. This is a Non-Profit organization.

Item 5: Additional Compensation

Christopher Krolak 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..

Item 6: Supervision

As a representative of APFS Wealth Management, Inc., Christopher Krolak works closely with supervisor Robert Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert Bartolotta can be reached at (585) 348-9525. Christopher Krolak 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.