

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

**Jeremy Thomas Racó**

Personal CRD Number: 2641148

Investment Adviser Representative

APFS Wealth Management, Inc  
350 Linden Oaks, Suite 215  
Rochester, New York 14625  
585-348-9525  
[jraco@americanportfolios.com](mailto:jracó@americanportfolios.com)

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## **Item 2: Educational Background and Business Experience**

**Name:**      **Jeremy Thomas Raco**  
**Born:**        1969

### **Education Background and Professional Designations:**

#### **Education:**

Business Finance, University of Maine

#### **Business Background:**

02/2013 – Present	Investment Adviser Representative APFS Wealth Management, Inc
02/2013 – 04/2014	Registered Representative American Portfolios Financial Services, Inc.
12/2002 – 2/2013	Financial Advisor HTK

## **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**

Jeremy Thomas Raco is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Other than salary, annual bonuses, regular bonuses, Jeremy Thomas Raco 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, Jeremy Thomas Raco works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Robert J. Bartolotta's contact information is: (585) 461-6483 [rbartolotta@americanportfolios.com](mailto:rbartolotta@americanportfolios.com).