

*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

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## Item 2: Educational Background and Business Experience

**Name:**      **Jeremy Thomas Raco**

**Born:**        1969

**Education:**

Business Finance, University of Maine

**Business Background:**

02/2013 – Present	Investment Adviser Representative APFS Wealth Management, Inc
02/2013 – Present	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 a registered representative of American Portfolios Financial Services, Inc. and a licensed insurance agent. From time to time, he will offer clients advice or products from these 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, 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. Jeremy Raco's contact information is on the cover page of this disclosure document.