

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

Teresa Ann Hemann

Personal CRD Number: 5007913

Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Teresa Ann Hemann

Born: 1982

Education:

BS Economics, SUNY Geneseo - 2007

Business Background:

2012 – Present	Investment Adviser Representative APFS Wealth Management, Inc
2009 – Present	Associate Wealth Advisor American Portfolios Financial Services, Inc.
2010 – 2010	Bartender Pelican’s Nest Restaurant
2008 – 2009	Bartender Uno Chicago Grill
2006 – 2009	Assistant American Portfolios Financial Services, Inc.
2007 – 2007	Bartender The Blue Room
2002 – 2006	Customer Service Representative American Portfolios Financial Services, 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

Teresa Hemann is a registered representative of American Portfolios Financial Services, Inc., an Investment Adviser Representative of American Portfolios Advisors, Inc., and a licensed insurance agent. From time to time, she 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, Teresa Ann Hemann 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, Teresa Ann Hemann works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Teresa Hemann's contact information is on the cover page of this disclosure document. Teresa Hemann 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.