

Kevin Kraft

APS Advisors “dba”
APS Associates Investment Management Group
240 North Main Street
Jackson, CA 95642

Firm Contact:
Kevin Z. Kraft
President and Chief Compliance Officer

This brochure supplement provides information about Kevin Kraft that supplements our brochure. You should have received a copy of that brochure. Please contact him if you did not receive APS Advisors’ brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Kraft is available on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #4658879.

Item 2: Educational Background & Business Experience

Kevin Kraft

Year of Birth: 1976

Educational Background:

- 2002: California State University, Long Beach; BS in Business Administration

Business Background:

- 04/2012 – Present: LPL Financial, LLC; Registered Representative
- 05/2010 – Present: APS Associates; Chief Compliance Officer
- 10/2002 – Present: APS Advisors dba APS Associates; President
- 05/2010 – 05/2012: Mutual Securities, Inc.; Registered Representative
- 03/2005 – 05/2010: LPL Financial, LLC; Registered Representative
- 08/2003 – 03/2005: Financial Network Investment Corporation; Registered Representative
- 01/2000 – 10/2002: First Choice Financial; Vice President

Exams, Licenses & Other Professional Designations:

- 2000: California Insurance License
- 2003: Series 6, 63
- 2004: Series 7, 66
- 2005: Series 24

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Kraft.

Item 4: Other Business Activities

Mr. Kraft is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he and/or our supervised persons may earn.

Mr. Kraft is a registered representative of LPL Financial Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Mr. Kraft may earn.

Item 5: Additional Compensation

Mr. Kraft does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Kraft is the sole principal and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics. He can be reached by phone at (209) 223-0460 or e-mail at kkraft@apsadvisors.com.