

**DANIEL R. BYSTROM
BRUCE H. SHAPIRO
MEGHAN J. HEYEN**

ACCOUNTANTS PROPRIETARY FINANCIAL SERVICENET, INC.

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Brochure Supplement

December 5, 2023

This brochure supplement provides information about Daniel R. Bystrom, Bruce H. Shapiro and Meghan J. Heyen that supplements the Accountants Proprietary Financial ServiceNet, Inc. brochure. You should have received a copy of that brochure. Please contact Bruce Shapiro, if you did not receive Accountants Proprietary Financial ServiceNet, Inc.'s brochure or if you have any questions about the contents of this supplement.

DANIEL R. BYSTROM

Educational Background and Business Experience

Year of Birth: 1970

Education: Northwestern University.

Business Experience: Mr. Bystrom is the President and Advisor of APFS. He began his service with APFS in January 2018. Prior to his present employment with APFS, Mr. Bystrom spent 25 years as an equity derivatives trader and volatility portfolio manager for several financial institutions including market making firms, banks and hedge funds.

Disciplinary Information

Mr. Bystrom does not have any disciplinary information to report.

Other Business Activities

Mr. Bystrom is the President of IFTI. IFTI refers clients to APFS and IFTI provides consulting and actuarial services to APFS clients who are not also IFTI clients.

Additional Compensation

Mr. Bystrom does not have any additional compensation to report.

Supervision

Mr. Bystrom (212) 319-1489 is the President of the firm. He has supervisory responsibilities for all of the firm's investment activities. He, like all APFS employees, is subject to the firm's compliance policies and procedures, including its code of ethics.

BRUCE H. SHAPIRO

Educational Background and Business Experience

Year of Birth: 1954

Education: Eisenhower College; C.W. Post Center (Long Island University).

Business Experience: Mr. Shapiro is the Senior Investment Specialist / Chief Compliance Officer of APFS. He began his service with APFS in September 2011. Prior to his present employment with APFS, Mr. Shapiro spent many years as a principal in an employee benefit consulting and administrative firm located in New York, NY.

Disciplinary Information

Mr. Shapiro does not have any disciplinary information to report.

Other Business Activities

Mr. Shapiro does not have any other business activities to report.

Additional Compensation

Mr. Shapiro does not have any additional compensation to report.

Supervision

Mr. Shapiro's investment activities are supervised by Mr. Daniel R. Bystrom (212) 319-1489, who is the President of the firm. In addition, Mr. Shapiro, like all APFS employees, is subject to the firm's compliance policies and procedures, including its code of ethics.

MEGHAN J. HEYEN

Educational Background and Business Experience

Year of Birth: 1973

Education: Ithaca College

Business Experience: Ms. Heyen is an Investment Associate at APFS. She began her service with APFS in May 2023. Prior to her present employment with APFS, Ms. Heyen spent 23 years in the retail mortgage industry.

Disciplinary Information

Ms. Heyen does not have any disciplinary information to report.

Other Business Activities

Ms. Heyen does not have any other business activities to report.

Additional Compensation

Ms. Heyen does not have any additional compensation to report.

Supervision

Ms. Heyen investment activities are supervised by Mr. Daniel R. Bystrom (212) 319-1489, who is the President of the firm. In addition, Ms. Heyen, like all APFS employees, is subject to the firm's compliance policies and procedures, including its code of ethics.