

# FORM ADV PART 2A BROCHURE

AP WEALTH MANAGEMENT, LLC

706 364-4281  
[www.apwealth.com](http://www.apwealth.com)  
January 15, 2024

This brochure provides information about the qualifications and business practices of AP Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 706 364-4281. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about AP Wealth Management, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for AP Wealth Management, LLC is 156417. Our SEC file number is 801-107514.

AP Wealth Management is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

The full brochure is available on our website at [www.apwealth.com](http://www.apwealth.com). You can also call us at 706 364-4281 and we will mail or email a copy to you.

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# Material Changes

We have had no material changes to our business since our last filing dated March 15, 2023.

## ITEM 4 - Advisory Business

### Form ADV Part 2A, Item 4

AP Wealth Management provides fee-only financial planning and investment management services. The firm was formed effective January 1, 2011, and began operating under the new name on May 9, 2011. AP Wealth Management, LLC is equally owned by Eugene Francis McManus, William Patrick Fair, Thomas Matthew O’Gorman, and Clayton Rolf Quamme.

AP Wealth Management provides fee-only financial planning services for high net worth individuals and families through our Lifetime Financial Solution process. We analyze all aspects of a client’s financial situation and provide recommendations and solutions that enable our clients to meet their financial goals.

The firm provides investment advisory services for high net worth individuals, families, and also institutions such as charitable organizations, churches, schools, etc. We manage accounts on a discretionary basis utilizing open end mutual funds, closed end funds, exchange traded funds (ETFs), individual stocks and individual bonds, structured notes, and non-publicly traded REITS. These accounts are custodied at Charles Schwab Institutional.

We create a risk/reward profile for each client in order to construct or recommend portfolios that will be suitable for our clients. Clients may impose restrictions on investing in certain securities or types of securities.

AP Wealth Management also provides advisory services and discretionary management for qualified retirement plans such as 401(k), profit sharing and cash balance plans. We charge an advisory fee based on the assets in the plan or a flat fee. We are operating as an Investment Manager under ERISA 3(38) when acting in this capacity.

We also provide non-discretionary, advisory and employee education services for the plan sponsors of business retirement plans. We operate under the guidelines of ERISA 3(21) when providing these services. We charge an advisory fee based on the assets in the plan or a flat fee for this type of service.

The firm does not participate in wrap fee programs by providing portfolio management services.

As a registered investment advisory firm we are a fiduciary. We must operate in our clients' best interest. We must seek to avoid conflicts of interest in our advisory relationship with our clients. We will make full disclosure of all material conflicts of interest that we are aware of and our clients can either give informed consent to the conflict(s) or reject them.

The firm manages \$230,057,282 on a discretionary basis and \$6,839,449 on a non-discretionary basis. These figures are as of December 31, 2023.

## ITEM 5 - Fees and Compensation

Form ADV Part 2A, Item 5

Financial Planning Service -

The cost of a comprehensive financial plan starts at \$5,000 and adjusts for more complex or time-consuming plans. If the client opts to engage APWM for its ongoing wealth management services, this fee may be waived.

Investment Management Services -

Investment advisory fees will not exceed 1.45% of the assets under advisement annually and are based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the advisor.

These fee schedules, as well as our fees for advising on non-discretionary assets, are negotiable.

We deduct fees from clients' assets. Fees are billed and deducted quarterly. Fees for accounts managed by AP Wealth Management are billed for the upcoming calendar quarter based on the account value at the end of the most recent calendar quarter.

The calendar quarter in which an account is funded is billed in arrears based on the initial amount funded and prorated for the portion of the quarter in which the account was funded. Additional contributions to accounts are initially billed in this same manner.

Open end mutual funds, exchange traded funds, and closed end funds all have management and operational expenses which the client will bear. Some mutual fund purchases incur transaction charges of up to \$30 which the client will bear. Securities purchases will incur transaction charges ranging from \$0 to \$50. Some accounts, particularly retirement accounts, may be charged annual custodial fees. AP Wealth Management, LLC does not participate in any of these charges or fees.

Terminated accounts will have unearned fees rebated based on the following formula:  $\text{Number of days left in quarter} / 92 \text{ times Amount billed for the quarter}$ .

Clients have the option to purchase investment products that the firm recommends through other brokers or agents that are not affiliated with AP Wealth Management, LLC.

Clients may bear the cost of commissions or markups for the purchase of certain securities. AP Wealth Management does not reduce our advisory fees to offset commissions or markups, nor do we receive any revenue from these charges in fee based accounts.

## ITEM 6 - Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

AP Wealth Management does not accept performance-based fees.

## ITEM 7 - Types of Clients

Form ADV Part 2A, Item 7

The firm primarily provides financial planning and investment advice to high net worth individuals and families. The minimum investment relationship is \$1,000,000 in assets. Exceptions to this minimum may be made on a case by case basis.

## ITEM 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

We use an asset allocation approach to investing. We categorize investments in four categories: relative return, Attain, opportunistic and Protect. We match a client's risk profile with the allocation among the categories. For example, a very conservative client will have most of their investments in the protect category. An aggressive client would have most of their assets invested in the strategic and relative return categories.

We use open end mutual funds, exchange traded funds, closed end funds, individual equities and individual fixed income securities to implement our strategies. There is risk of loss to the client, up to the full amount of the investment, in any of these types of investments. None of these investments is FDIC insured or guaranteed in any manner. There are no guarantees that investment objectives will be met.

Material risks in our investment strategies:

**Equity Risk.** Equity prices can fall rapidly in response to developments affecting a specific company or industry, or to changing economic, political or market conditions.

**Fixed-Income Risk.** When we invest your assets in fixed-income securities, the value of your investment will fluctuate with changes in interest rates, as well as other factors. Defaults by fixed income issuers may also harm performance.

**Structured Note Risk.** Investment in some types of structured notes can result in the loss of up to 100% of principal. The notes may or may not pay interest. Liquidity is limited and sometimes there is no secondary market for a note. The quality of the note is linked to the credit worthiness of the issuer.

**Junk Bond Risk.** Lower-quality bonds, known as "high yield" or "junk" bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market

for these bonds and reduce liquidity in these bonds. Junk bond issuers are more sensitive to economic conditions than high quality issuers and more likely to seek bankruptcy protection which may delay resolution of bond holder claims and may eliminate liquidity.

*Foreign Risk.* Foreign markets can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market.

*Emerging Markets Risk.* Funds that we invest client money in may invest in emerging market countries that may have relatively unstable governments, weaker economies, and less-developed legal systems, which do not protect securities holders. Emerging market economies may be based on only a few industries and security issuers may be more susceptible to economic weakness and more likely to default.

*Commodity-Linked Derivative Risk.* When the Fund invests in commodities through funds that invest in commodity-linked derivative instruments the Fund is exposed to risks affecting a particular industry or commodity, such as drought, floods, and adverse regulatory developments. Commodity-linked derivatives may also have leverage risk, which amplifies the effect of a small movement in commodity prices on the Fund.

*Management Risk.* The Adviser's dependence on multi-asset diversification and judgments about the attractiveness, value and potential appreciation of particular Asset Classes in which we invest will in some cases prove to be incorrect and have negative impacts on performance.

*Portfolio Turnover Risk.* As to the portion of the portfolio invested in ETFs and closed-end investment companies, turnover may result in higher brokerage commissions, dealer mark-ups and other transaction costs.

*Small and Mid-Capitalization Issuer Risk.* Investments in securities of small- and mid- capitalization companies may be more vulnerable than larger, more established organizations to adverse business or economic developments. These companies often have narrower markets, fewer products, or services to offer and more limited managerial and financial resources than do larger, more established companies.

*Underlying Fund Costs and Risks.* Each mutual fund (open end or closed end) and Exchange traded fund is subject to specific risks, depending on its investments. Underlying Funds are also subject to investment advisory and other expenses, which are borne by the client. As a result, your overall cost of investing in funds rather than the underlying stocks, bonds and other basic assets will be higher than the cost of investing directly in them.

AP Wealth Management recommends a number of types of securities, but open end mutual funds and exchange traded funds make up the majority of our holdings. These funds are invested in stocks, bonds and other types of securities. They use varying strategies to attempt to meet their objectives. The investor is subject to risk of loss of all of their capital in any of these investments; whether due to market-related losses or fraud committed by the investment companies. Accounts are protected by the SIPC to mitigate losses due to fraud or theft.



## ITEM 9 - Disciplinary Information

Form ADV Part 2A, Item 9

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which your firm or a management person
1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;  
**None**
  2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses  
**None**
  3. was found to have been involved in a violation of an investment-related statute or regulation; or  
**None**
  4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.  
**None**
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which your firm or a management person
1. was found to have caused an investment-related business to lose its authorization to do business; or  
**None**
  2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
    - (a) denying, suspending, or revoking the authorization of your firm or a management person to act in an investment-related business;  
**None**
    - (b) barring or suspending your firm's or a management person's association with an investment-related business;  
**None**
    - a) otherwise significantly limiting your firm's or a management person's investment-related activities; or  
**None**
    - (c) imposing a civil money penalty of more than \$2,500 on your firm or a management person.  
**None**
- C. A self-regulatory organization (SRO) proceeding in which your firm or a management person
1. was found to have caused an investment-related business to lose its authorization to do business; or  
**None**
  2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.  
**None**

No one associated with AP Wealth Management has been subject to any of the disciplinary matters mentioned above.

## ITEM 10 - Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

No one associated with AP Wealth Management is registered as a futures commission merchant, commodity pool operator, commodity trading advisor nor is associated with any of the foregoing entities.

We do not currently select other investment advisors for our clients.

## ITEM 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Form ADV Part 2A, Item 11

The firm has a code of ethics that centers on our role as a fiduciary for our clients. We will disclose fully any conflicts we might have with clients, we will seek the best execution for client market transactions, and we will have a reasonable basis for all recommendations made to clients. We have policies and procedures to help ensure that we do not act in a manner contrary to our clients' best interests. The code of ethics is available upon request.

We do not engage in the practice of recommending, or buying or selling for client accounts, securities in which we or a related person has a material financial interest.

The advisors at AP Wealth Management may take positions in their own accounts in securities that are the same as, similar to, or the opposite of those that may be recommended to our advisory clients, due to personal similarities or differences in investment goals and risk tolerances. Our positions are of a modest scale and in securities that are widely traded, such that any insider information we may glean from clients would have no effect on the market prices for his or her own investments. If we believe there is any risk that our own investment interests may be deemed to create a possible conflict with the impartiality of the advice and recommendations that we give to clients, we will divulge information on those investment positions to any affected client.

The advisors at AP Wealth Management will not purchase individual securities for their own accounts within 3 business days prior to buying or selling the same securities in client accounts. This prevents us from buying a security ahead of a client and then investing client money in the same security in the hopes of increasing the price of the security for our benefit.

## ITEM 12 - Brokerage Practices

Form ADV Part 2A, Item 12

AP Wealth Management uses Charles Schwab Institutional to establish brokerage accounts for our clients. Schwab is a very reputable and fiscally sound firm and is one of the leaders in serving the Registered Investment Adviser industry. Schwab does not charge for its custody services. Schwab's transaction charges are reasonable; usually between \$0 and \$50 for equity and bond trades. Some mutual funds available through Schwab have transaction charges of up to \$30.

AP Wealth Management does not receive research or other products or services from a broker-dealer or third party in connection with, or in exchange for, client securities transactions.

The firm does not use client brokerage commissions (or markups or markdowns) to obtain research or other products or services from a broker-dealer or third party.

AP Wealth Management does not receive research or other products or services in exchange for recommending a broker-dealer.

AP Wealth Management does not accept soft dollar benefits.

Neither AP Wealth Management, nor any related persons, acquired any products or services in the last fiscal year with client brokerage commissions (or markups or markdowns).

The firm did not direct client transactions to a particular broker-dealer in return for soft dollar benefits.

AP Wealth Management does not receive client referrals from a broker-dealer or third party in exchange for selecting or recommending a broker-dealer or third party.

The firm does not direct client transactions to a particular broker-dealer in the past year in exchange for client referrals.

We do not recommend, request, or require clients to direct us to execute transactions through a specified broker-dealer.

We do not permit clients to direct brokerage.

When purchasing individual securities for multiple accounts, we will attempt to aggregate the order. This will help limit the price differential from one client to another. Aggregation generally does not reduce the transaction costs for the client.

## ITEM 13 - Review of Accounts

Form ADV Part 2A, Item 13

Accounts are reviewed on at least on a quarterly basis by William Patrick Fair (chief compliance officer), or Thomas Matthew O’Gorman (managing member). Accounts are reviewed for performance against appropriate benchmarks, for appropriate allocation based on the client’s risk/reward profile and for any changes in the strategies or management of the holdings selected for the account.

Accounts will be reviewed at a client’s specific request, especially if there has been a significant change in the investment environment or the client’s personal circumstances.

Quarterly reports produced by Morningstar Office software are provided. These reports illustrate the allocation of the account and performance history. Monthly statements are provided to the client by the custodian.

## ITEM 14 - Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

AP Wealth Management receives no economic benefit from non-clients for providing investment advice or other advisory services to our clients.

## ITEM 15 - Custody

Form ADV Part 2A, Item 15

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account or if you grant us authority to move your money to another person’s or entity’s (third party) account.

Schwab maintains actual custody of your assets. You will receive account statements from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them. We also urge you to compare Schwab’s statements with the periodic billing statements and performance reports that you receive from us.

## ITEM 16 - Investment Discretion

Form ADV Part 2A, Item 16

AP Wealth Management accepts discretionary authority to manage securities accounts on behalf of clients. Clients may provide us with a list of securities or industries to exclude from purchase. This authority to manage securities accounts on a discretionary basis is granted on the Charles Schwab application upon account opening.

## ITEM 17 - Voting Client Securities

Form ADV Part 2A, Item 17

We will accept authority to vote client securities. This authority is granted via the Charles Schwab new account application for the discretionary accounts we manage. William Fair is responsible for voting client securities. We follow the ISS guidelines ([www.issgovernance.com](http://www.issgovernance.com)) when voting client securities and always vote in the client's best interest. If there is a potential conflict of interest in a vote, we will contact the affected client(s) and obtain their voting decision on the particular matter. We will keep a record of these instances. Clients may contact us prior to a voting deadline and direct our vote of their securities. Clients may contact us, and we will immediately provide information regarding how a client's securities were voted. Our policies on proxy voting and/or a copy of the ISS guidelines are available upon request by calling us at 706 364-4281.

Some clients do not grant us authority to vote their securities. These clients will receive their proxies or other solicitations directly from the custodian or transfer agent. Clients are welcome to contact us at 706 364-4281 should they have questions regarding a particular solicitation.

## ITEM 18 - Financial Information

Form ADV Part 2A, Item 18

We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

We are not aware of any aspect of our financial condition that would be reasonably likely to impair our ability to meet contractual commitments to clients.

Neither the firm nor any of its principals has been the subject of a bankruptcy petition during the past ten years.

# FORM ADV PART 2B BROCHURE SUPPLEMENT

EUGENE FRANCIS MCMANUS  
[CRD#4666516](#)

AP Wealth Management  
1100 Frazier Drive  
Augusta, Ga 30909  
706 364-4281

January 15, 2024

This brochure supplement provides information about Eugene Francis McManus that supplements the AP Wealth Management brochure. You should have received a copy of that brochure. Please contact William Patrick Fair, Chief Compliance Officer, if you did not receive AP Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Eugene Francis McManus is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 - Educational Background & Business Experience

Name: Eugene Francis McManus

Year of Birth: 1962

Formal Education after High School:

- Clemson University, Accounting, Bachelor of Science, 1985

Business Background for the Previous Five Years:

- AP Wealth Management, Managing Partner, 01/2011 - present
- Augusta Capital Investors, Member, 07/2013 – 03/2019
- LPL Financial, Registered Representative, 7/2011 – 7/2012
- McManus & Sinclair Wealth Mgt, Managing Member, 06/2007 – 04/2011
- Eugene F McManus CPA, Owner, 08/1991 – 12/2009

Certifications:

- Certified Public Accountant, Georgia and South Carolina;
  - Must have undergraduate degree, pass CPA exam, and complete 40 hours of continuing education annually.
- Certified Financial Planner practitioner;
  - Must have designation such as CPA, agree to the CFP board's code of ethics, and complete 30 hours of continuing education every two years.
- Personal Financial Specialist;
  - Must have AICPA designation, pass an annual exam, and meet continuing education requirements.



## ITEM 3 - Disciplinary Information

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. was found to have been involved in a violation of an investment-related statute or regulation; or
  4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- None
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
    - i) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
    - ii) barring or suspending the supervised person's association with an investment-related business;
    - iii) otherwise significantly limiting the supervised person's investment-related activities; or
    - iv) imposing a civil money penalty of more than \$2,500 on the supervised person.
- None
- C. A self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.
- None
- D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.
- None

## **ITEM 4 - Other Business Activities**

Eugene does not engage in any other business activities.

## **ITEM 5 - Additional Compensation**

Eugene does not receive any economic benefit for providing advisory services from anyone who is not a client.

## **ITEM 6 - Supervision**

William Patrick Fair, Chief compliance officer, 706 364-4281 monitors the advice that Eugene provides to clients. William regularly reviews all accounts and receives daily reports of activities in client account.

# FORM ADV PART 2B BROCHURE SUPPLEMENT

WILLIAM PATRICK FAIR  
[CRD#4243098](#)

AP Wealth Management, LLC  
1100 Frazier Drive  
Augusta, Ga 30909  
706 364-4281

January 15, 2024

This brochure supplement provides information about William Patrick Fair that supplements the AP Wealth Management brochure. You should have received a copy of that brochure. Please contact Eugene Francis McManus, Managing Member, if you did not receive AP Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about William Patrick Fair is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 - Educational Background & Business Experience

Name: William Patrick Fair

Year of Birth: 1965

Formal Education after High School:

- Georgia Institute of Technology, Bachelor of Science, Management, 1988
- Augusta State University, MBA, 1997

Business Background for the Previous Five Years:

- AP Wealth Management, Partner, Chief Compliance Officer, 01/2011 – present
- Augusta Capital Investors, Chief Compliance Officer, 11/2013 – 03/2019
- Augusta Capital Management, Chief Compliance Officer, 11/2013 – 08/2018
- LPL Financial, Registered Representative, 7/2010 – 9/2013
- First Citizens Securities, Financial Adviser, 01/2009 – 07/2010
- Wachovia Securities, Financial Adviser, 06/2005 – 01/2009

Certifications:

- Certified Financial Planner practitioner;
  - Must complete course of study, agree to the CFP board's code of ethics, and complete 30 hours of continuing education every two years.

## ITEM 3 - Disciplinary Information

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. was found to have been involved in a violation of an investment-related statute or regulation; or
  4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- None
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
    - i) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
    - ii) barring or suspending the supervised person's association with an investment-related business;
    - iii) otherwise significantly limiting the supervised person's investment-related activities; or
    - iv) imposing a civil money penalty of more than \$2,500 on the supervised person.
- None
- C. A self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.
- None
- D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.
- None

## **ITEM 4 - Other Business Activities**

William does not engage in any other business activities.

## **ITEM 5 - Additional Compensation**

William does not receive any economic benefit for providing advisory services from anyone who is not a client.

## **ITEM 6 - Supervision**

Eugene McManus, 706 364-4281, monitors the advice that William provides to clients. Eugene regularly reviews all accounts and receives daily reports of activities in client accounts.

# FORM ADV PART 2B BROCHURE SUPPLEMENT

THOMAS  
O'GORMAN

CRD#6486292

AP Wealth Management, LLC  
1100 Frazier Drive  
Augusta, Ga 30909  
706 364-4281

January 15, 2024

This brochure supplement provides information about Thomas O'Gorman that supplements the AP Wealth Management brochure. You should have received a copy of that brochure. Please contact William Patrick Fair, Chief Compliance Officer, if you did not receive AP Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas O'Gorman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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## ITEM 2 - Educational Background & Business Experience

Name: Thomas O’Gorman

Year of Birth: 1962

Formal Education after High School:

- Fairfield University, Fairfield, Ct., BA, Economics, 1984
- NYU Stern School of Business, MBA – Finance and International Business, 1991

Business Background for the Previous Five Years:

- AP Wealth Management, Partner, 07/2021 - Present
- AP Wealth Management, Financial Advisor, 08/2016 - Present
- GN Media, Vice President of Finance, 01/2018 - 09/2019
- Equus Management, Financial Advisor, 06/2012 – 08/2016
- C.O. Investment, Financial Advisor, 03/2001 – 06/2012

## ITEM 3 - Disciplinary Information

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. was found to have been involved in a violation of an investment-related statute or regulation; or
  4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- None
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
    - i) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
    - ii) barring or suspending the supervised person's association with an investment-related business;
    - iii) otherwise significantly limiting the supervised person's investment-related activities; or
    - iv) imposing a civil money penalty of more than \$2,500 on the supervised person.
- None
- C. A self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
  2. was found to have been involved in a violation of the SRO’s rules and was:
    - i) barred or suspended from membership or from association with other members, or was expelled from membership;
    - ii) otherwise significantly limited from investment-related activities; or
    - iii) fined more than \$2,500.
- None

- D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

None

## **ITEM 4 - Other Business Activities**

Thomas is not engaged in any other business activities.

## **ITEM 5 - Additional Compensation**

Thomas does not receive any economic benefit for providing advisory services from anyone who is not a client.

## **ITEM 6 - Supervision**

William Patrick Fair, Chief Compliance Officer, 706 364-4281 monitors the advice that Thomas provides to clients. William regularly reviews all accounts and receive daily reports of activities in client accounts.

# FORM ADV PART 2B BROCHURE SUPPLEMENT

## CLAYTON QUAMME

CRD#6025155

AP Wealth Management, LLC  
www.apwealth.com | 706 364-4281  
1100 Frazier Drive, Augusta, Ga 30909

January 15, 2024

This brochure supplement provides information about Clayton Quamme that supplements the AP Wealth Management brochure. You should have received a copy of that brochure. Please contact William Patrick Fair, Chief Compliance Officer, if you did not receive AP Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Clayton Quamme is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 - Educational Background & Business Experience

Name: Clayton Rolf Quamme

Year of Birth: 1984

Formal Education after High School:

- Appalachian State University, Bachelor of Science in Business Administration, Economics, 2007

Business Background for the Previous Five Years:

- AP Wealth Management, Partner, 07/2021 – present
- AP Wealth Management, Financial Adviser, 04/2019 – present
- U.S. Army, Intelligence Reserve Officer, 12/2007-present
- Calvary Wealth, Financial Adviser, 10/2013 – 04/2019

Certifications:

- Certified Financial Planner practitioner;
  - Must complete course of study, agree to the CFP board's code of ethics, and complete 30 hours of continuing education every two years.

### **Item 3 Disciplinary Information**

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Clayton has no such disciplinary information to report.

### **Item 4 Other Business Activities**

Clayton is not engaged in any other business activities.

### **Item 5 Additional Compensation**

Clayton has no other income or compensation to disclose.

### **Item 6 Supervision**

In the supervision of our associated persons, advice provided is limited based on the restrictions set by AP Wealth Management, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

William Patrick Fair, Chief Compliance Officer, 706 364-4281 monitors the advice that Clayton provides to clients. William regularly reviews all accounts and receives daily reports of activities in client accounts.