

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Natasha L. Marakowski

Investment Adviser Representative

KCD Financial, Inc.

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602-888-0352

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Natasha L. Marakowski that supplements the KCD Financial, Inc. Brochure. KCD Financial is a registered investment adviser with the US Securities and Exchange Commission and a brokerage firm with FINRA. Registration does not imply a certain level of skill or training You should have received a copy of that Brochure. . Please contact David Wilson, CCO, at 920-347-3400 or at dave@kcdfinancial.com if you did not receive KCD Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Natasha L. Marakowski is available on the SEC's website at www.adviserinfo.sec.gov.(CRD#6832222)

Dated - April 1, 2020

Item 2- Educational Background and Business Experience

Name: Natasha L. Marakowski

Year of Birth: 1987

Formal Education: Georgetown University, Washington, D.C.; Graduate Certification in Financial Planning 2017
United States Air Force Academy, Colorado Springs, CO; Bachelors of Science 2009

Series 65 - Uniform Investment Adviser Law Examination Aug 20, 2016

The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by FINRA.

The exam consists of 130 scored questions. Candidates have 180 minutes to complete the exam. In order for a candidate to pass the Series 65 exam, he/she must correctly answer at least 94 of the 130 scored questions.

For additional information about this exam, including the content outline, please visit the exams page on the [NASAA website](#).

Business Background:

07/2017	PRESENT	KCD FINANCIAL, INC. BROKERAGE FIRM	SUN CITY	AZ	REGISTERED REPRESENTATIVE
09/21/2017	PRESENT	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	SUN CITY	AZ	INVESTMENT ADVISER REPRESENTATIVE
06/2017	PRESENT	PAPPAS WEALTH MANAGEMENT	SUN CITY	AZ	ASSOCIATE
06/2009	06/2017	UNITED STATES AIR FORCE			ACTIVE DUTY

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Additional information may be available on FINRA's website at www.finra.org/brokercheck or at the SEC at adviserinfo.sec.gov (CRD#683222).

Item 4- Other Business Activities

Natasha L. Marakowski is a registered representative of KCD Financial, Inc., a brokerage firm located 3061 Allied Street, Suite B, Green Bay, WI 54304. From time to time she will offer clients advice or products from those activities. Client should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. KCD Financial, Inc. as a registered investment advisory firm acts in the best interest of the client, including the sale of commissionable products to advisory clients through its brokerage division. Clients are in no way required to implement the plan through any representative of KCD Financial, Inc. in their capacity as a registered representative.

Natasha Marakowski is also licensed as an insurance agent and is in the business of selling life insurance. Ms. Marakowski may receive normal commissions through the sale of these insurance products which create a similar potential conflict of interest as in the previous paragraph. Clients are able to purchase the recommended insurance products through another un-affiliated firm.

Item 5- Additional Compensation

Other than salary or commissions from his role as an investment advisor, Natasha Marakowski does not receive any economic benefit from any person, company, or organization in exchange for providing client advisory services through KCD Financial, Inc.

Item 6 - Supervision

David Wilson, Chief Compliance Officer, (phone 920-347-3400) is the supervising principal responsible for supervising Ms. Marakowski's advisory activities on behalf of KCD Financial, Inc. As the CCO, David Wilson may delegate the compliance tasks. Mr. Wilson or his designee shall review and approve all transactions and paperwork for advisory accounts. On a quarterly basis he reviews all advisory fees that will be charged for advisory accounts. He also approves fees for all accounts managed by the representative directly.