

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer A. Shammamy

Investment Adviser Representative

KCD Financial, Inc.

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This Brochure Supplement provides information about Jennifer A. Shammamy 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 Jennifer A. Shammamy is available on the SEC's website at www.adviserinfo.sec.gov. (CRD#2820737)

Dated – April 1, 2020

Item 2- Educational Background and Business Experience

Name: Jennifer A. Shammamy

Year of Birth: 1966

Formal Education: BA degree, University of MI-Ann Arbor, 1989

Designations

CFP® – Certified Financial Planner

2007

Designation Descriptions

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CRPC ® Chartered Retirement Planning Counselor

2000

Chartered Retirement Planning Counselor (CRPC) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

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](#).

*Please see below for Designation Descriptions
Business Background:

01/2018	Present	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	BINGHAM FARMS	MI	INVESTMENT ADVISER REPRESENTATIVE
12/2010	03/2016	FABIAN WEALTH STRATEGIES	COSTA MESA	CA	INVESTMENT ADVISER REPRESENTATIVE

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.gov (CRD #2820737).

Item 4- Other Business Activities

Jennifer Shammamy is also an administrative assistant to H & B Financial Group, Inc. an affiliate of KCD Financial. Her responsibilities are client service work and financial planning. Clients should be aware that some services offered by H & B Financial Group, may 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 always acts in the best interest of the client, including the sale of commissionable products to advisory clients through its brokerage divisions. Clients are in no way required to implement the plan through any representative of KCD Financial, Inc. in their capacity as a registered representative.

Jennifer Shammamy is also licensed as an insurance agent life and accident and health insurance. Ms. Shammamy holds this license to assist with her responsibility in client servicing.

Item 5- Additional Compensation

Other than salary, from H & B Financial Group, in her role as an administrative assistant, Jennifer Shammamy does not receive any economic benefit from any person, company, or organization in exchange for providing client advisory services through KCD Financial, Inc.

In the state of Michigan, advisors may share a portion of their fees as a referral fee to attorneys or CPA's whose performance of a referral is solely incidental to his/her profession, provided such arrangement is disclosed to the client in the Investment Advisory Agreement. (MI Uniform Securities Act 265 of 1964)

Item 6 - Supervision

David Wilson, Chief Compliance Officer, (phone 920-347-3400) is the supervising principal responsible for supervising Ms. Shammamy'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.

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