

# **KCD Financial, Inc.**

## **Form ADV Part 2B – Individual Disclosure Brochure**

for

## **Robert L Rivera**

Investment Adviser Representative

KCD Financial, Inc.

3061 Allied Street Suite B, Green Bay WI 54304

920-347-3400

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Robert Rivera 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](mailto: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 Robert Rivera is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). (CRD #4136487)

Dated – April 1, 2020

## Item 2- Educational Background and Business Experience

Name: Robert L. Rivera

Year of Birth: 1962

### Formal Education:

- Bachelor of Science, Geology, State University of New York, (SUNY Fredonia), Fredonia NY 1987
- US Army Engineer Officer Basic; Nuclear, Biological, Chemical Course; Maintenance Course 1987 - 1990

Series 66 - Uniform Combined State Law Examination

Oct 19, 2018

The Series 66 exam — the NASAA Uniform Combined State Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by FINRA.

The exam consists of 100 scored questions. Candidates have 150 minutes to complete the exam. In order for a candidate to pass the Series 66 Exam, he/she must correctly answer at least 73 of the 100 scored questions.

There is no prerequisite for the Series 66 examination. However, the [Series 7](#) examination is a **co-requisite** to the Series 66 Examination.

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

### Business Background:

02/14/2019	PRESENT	KCD FINANCIAL INC INVESTMENT ADVISORY FIRM	GREEN BAY	WI	INVESTMENT ADVISOR REPRESENTATIVE
02/14/2019	PRESENT	KCD FINANCIAL INC BROKERAGE FIRM	GREEN BAY	WI	REGISTERED REPRESENTATIVE
08/2018	02/2019	CETERA ADVISOR NETWORKS LLC	EL SEGUNDO	CA	REGISTERED REP/INVESTMENT ADVISOR REP
01/2018	02/2019	CENTRAL FINANCIAL STATES	Green Bay	WI	Insurance Agent

## 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](http://www.finra.org/brokercheck) or at the SEC at [adviserinfo.gov](http://adviserinfo.gov) (CRD#:

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

Robert Rivera is a registered representative of KCD Financial, Inc., a brokerage firm located at 3061 Allied St. Suite B, Green Bay, WI 54304. From time to time he 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 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.

Robert Rivera is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Robert Rivera may receive normal commissions through the sale of these insurance products which create a similar potential conflict of interest as in the previous paragraph. Robert does not do this during market hours and for a few hours a month.

## **Item 5- Additional Compensation**

Other than salary or commissions from his role as a registered representative, Robert Rivera 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 Mr. Rivera'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.