

# KCD Financial, Inc.

## Form ADV Part 2B – Individual Disclosure Brochure

for

### Jonathan ‘Cory’ Gimperling

Investment Adviser Representative

KCD Financial, Inc.

8860 Columbia 100 Parkway, Suite # 306

Columbia, MD 21045

410-703-1332

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Cory Gimperling 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 Jonathan Cory Gimperling is available on the SEC’s website at [www.adviserinfo.sec.gov...](http://www.adviserinfo.sec.gov...)(CRD #2946281)*

Dated – April 1, 2020

## Item 2- Educational Background and Business Experience

Name: Jonathan Cory Gimperling

Year of Birth: 1974

### Formal Education:

Boston College; Bachelor of Science, Economics and Finance

May 1997

### Professional Designations:

**Certified Financial Planner – CFP®**

2003

This professional designation is offered by the Certified Financial Planner Board of Standards to individuals who specialize in personal financial planning. Designees must pass a ten-hour multiple-choice examination featuring major case studies and complete an educational requirement. Designees must also have three years of full-time business experience, fulfill certain fitness standard, submit to a background check, adhere to a code of ethics, and complete 30 hours of continuing education every two years.

**Chartered Retirement Planning Counselor – CRPC®**

1999

This professional designation is offered by the College for Financial Planning to individuals who specialize in retirement planning. Designees may complete a six-week online course or a self-study program, and must pass an on-line, multiple-choice examination. Designees must also adhere to a code of ethics and complete 16 hours of continuing education every two years.

Series 65 - Uniform Investment Adviser Law Examination

Nov 19, 1997

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:

Firm Name	Start Date	End Date	<u>TITLE</u>
KCD FINANCIAL INC -INVESTMENT ADVISORY FRIM	01/02/2020	PRESENT	INVESTMENT ADVISER REPRESENTATIVE
KCD FINANCIAL INC BROKERAGE FIRM	01/02/2020	PRESENT	REGISTERED REPRESNATTIVE
THE LINCOLN NATIONAL LIFE INSURANCE	08/2003	01/07/2020	

COMPANY			
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### 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. Mr. Jonathan Gimperling has no disclosures.

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.sec.gov](http://adviserinfo.sec.gov) (CRD#1652878):

### Item 4- Other Business Activities

Jonathan Cory Gimperling is a registered representative and an investment advisor 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 acts in the best interest of the client, including the sale of commissionable products to advisory clients through it's brokerage division. Clients are in no way required to implement the plan through any representative of KCD Financial, Inc. in their capacity as a representative.

Jonathan Cory Gimperling is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Cory Gimperling 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 a registered representative, Cory Gimperling 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. Gimperling'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.