

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Christopher Lang

Investment Adviser Representative

KCD Financial, Inc.

134595 Four Mile Road

Marathon, WI 545448

715-498-6742

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Christopher Lang 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 Christopher Lang is available on the SEC's website at www.adviserinfo.sec.gov... (CRD #5533660)

Dated – April 1, 2020

Item 2- Educational Background and Business Experience

Name: Christopher Lang

Year of Birth: 1980

Formal Education:

Bachelor of Science in Business Administration, University of Wisconsin – Stevens Point
Minor in Economics - 2003

Designations:

Series 66 - Uniform Combined State Law Examination
Jul 25, 2008

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:

Firm Name	Start Date	End Date	TITLE
KCD FINANCIAL INC INVESTMENT ADVISORY FIRM	01/02/2020	PRESENT	INVESTMENT ADVISER REPRESENTATIVE
KCD FINANCIAL INC BROKERAGE FIRM	01/02/2020	PRESENT	REGISTERED REPRESENTATIVE
PACKERLAND BROKERAGE SERVICES, INC.	02/2009	12/2019	REGISTERED REPRESENTATIVE

EDWARD JONES	05/2008	01/2009	REGISTERED REPRESENTATIVE
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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. Christopher Lang has no disclosures.

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

Item 4- Other Business Activities

Christopher Lang is a registered representative and an investment advisor of KCD Financial, Inc., a brokerage firm located at 3061 Allied Street, 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 client 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 registered representative.

Christopher Lang is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Christopher Lang 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, Christopher Lang 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. Lang'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.