

# **KCD Financial, Inc.**

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

for

**Stephen Ririe**

Investment Adviser Representative

KCD Financial, Inc.

972 Chambers Street, Suite 7

Ogden, UT 84403

801-941-4343

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Stephen Ririe 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 Stephen Ririe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). CRD#2032278*

Dated – April 1, 2020

## Item 2- Educational Background and Business Experience

Name: Stephen Ririe

Year of Birth: 1957

### Formal Education:

BA in German, Weber State College, Ogden Utah      June 1980

Series 65 - Uniform Investment Adviser Law Examination

December 9, 2004

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:

02/28/2020	Present	KCD FINANCIAL, INC. ( <a href="#">127473</a> ) BROKERAGE FIRM	Ogden, UT	REGISTERED REPRESENTATIVE
02/10/2020	Present	KCD FINANCIAL, INC. ( <a href="#">127473</a> ) ADVISORY FIRM	Ogden, UT	INVESTMENT ADVISOR REPRESENTATIVE
09/13/2019	02/28/2020	AEGIS WEALTH MANAGEMENT, INC. (301990)	Ogden, UT	REGISTERED REPRESENTATIVE
09/13/2019	02/28/2020	AEGIS WEALTH MANAGEMENT, INC. (301990)	Ogden, UT	INVESTMENT ADVISOR REPRESENTATIVE
03/05/2019	04/01/2019	BROOKLIGHT PLACE SECURITIES, INC. (15764)	Ogden, UT	REGISTERED REPRESENTATIVE
03/05/2019	04/01/2019	BROOKLIGHT PLACE SECURITIES, INC. (15764)	OGDEN, UT	INVESTMENT ADVISOR REPRESENTATIVE
11/01/2017	10/30/2018	FORESTERS EQUITY SERVICES, INC. (18464)	Ogden, UT	REGISTERED REPRESENTATIVE
02/01/2017	10/30/2018	FORESTERS EQUITY SERVICES, INC. (18464)	OGDEN, UT	INVESTMENT ADVISOR REPRESENTATIVE
02/11/2016	11/01/2017	FORESTERS EQUITY SERVICES,		REGISTERED

		INC. (18464)	Ogden, UT	REPRESENTATIVE
02/11/2016	02/01/2017	FORESTERS EQUITY SERVICES, INC. (18464)	OGDEN, UT	INVESTMENT ADVISOR REPRESENTATIVE
02/11/2016	02/17/2016	FORESTERS EQUITY SERVICES, INC. (18464)	OGDEN, UT	REGISTERED REPRESENTATIVE
11/11/2015	01/21/2016	GLOBAL VIEW CAPITAL MANAGEMENT, LTD (158292)	OGDEN, UT	REGISTERED 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](http://www.finra.org/brokercheck) or at the SEC's website at [adviserinfo.gov](http://adviserinfo.gov) (CRD # 2766221)

### Item 4- Other Business Activities

Stephen Ririe is a registered representative 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 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.

Stephen Ririe is also licensed as an insurance agent and is in the business of selling accident and health, life, property and casualty insurance. Mr. Ririe 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, Stephen Ririe 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. Ririe'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.