

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

David Wilson

Investment Adviser Representative

KCD Financial, Inc.

3061 Allied Street, Suite B

Green Bay WI 54304

920-347-3400

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This Brochure Supplement provides information about David Wilson 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 David Wilson is available on the SEC's website at www.adviserinfo.sec.gov... (CRD#1895701)

Dated - April 1, 2020

Item 2- Educational Background and Business Experience

Name: David S Wilson

Year of Birth: 1954

Formal Education: Attended California Christian College – Fresno, CA 1972 - 1973

Series 65 Uniform Investment Adviser Law Examination

02/1998

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:

From	To	Firm	TITLE
12/26/2012	Present	KCD FINANCIAL, INC. (127473) INVESTMENT ADVISORY FIRM	INVESTMENT ADVISER REPRESENTATIVE
12/26/2012	Present	KCD FINANCIAL INC BROKERAGE FIRM	REGISTERED REPRESENTATIVE
02/23/2012	12/31/2012	MML INVESTORS SERVICES, LLC (10409)	REGISTERED REPRESENTATIVE
08/09/2011	10/12/2011	AMERIPRISE FINANCIAL SERVICES, INC. (6363)	REGISTERED REPRESENTATIVE
01/01/2007	04/07/2011	RIVERSOURCE DISTRIBUTORS, INC. (139135)	REGISTERED REPRESENTATIVE
03/29/2002	01/01/2007	AMERIPRISE FINANCIAL SERVICES, INC. (6363)	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 or at the SEC at adviserinfo.gov (CRD#1895701).

Item 4- Other Business Activities

David Wilson 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 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.

Mr. Wilson is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. David Wilson 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, and as stated above, David Wilson 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

Robert Rivera, Compliance Officer, (phone 920-347-3400) is the supervising principal responsible for supervising the firm's advisory activities. Mr. Wilson's activities are monitored by Mr. Joel Blumenschein as a principal owner of the firm.

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.