

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael J. Hainer

Investment Adviser Representative

KCD Financial, Inc.

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KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Michael J. Hainer 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 Michael J. Hainer is available on the SEC's website at www.adviserinfo.sec.gov. (CRD#4205072)

Dated – [April 1, 2020](#)

Item 2- Educational Background and Business Experience

Name: Michael J. Hainer

Year of Birth: 1956

Formal Education: BA in Economics with Honors
JD – University of MI 1978

| Series 66 - Uniform Combined State Law Examination
Jul 30, 2003

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:

07/2006	Present	KCD FINANCIAL, INC. A BROKERAGE FIRM	BINGHAM FARMS	MI	REGISTERED REPRESENTATIVE
07/24/2006	Present	KDC FINANCIAL INC INVESTMENT ADVISORY FIRM	BINGHAM FARMS	MI	INVESTMENT ADVISER REPRESENTATIVE
05/1990	Present	HAINER AND BERMAN, PC	TROY	MI	PRESIDENT AND ATTORNEY
11/2002	07/2006	US ALLIANZ SECURITIES INC.	MINNEAPOLIS	MN	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER 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.sec.gov (CRD#1652878)

Item 4- Other Business Activities

Michael Hainer 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 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.

Michael Hainer is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Mr. Hainer 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.

Michael Hainer is an attorney with the law firm of Hainer & Berman P. C. He is a business lawyer whose duties include business transactions, real estate, and estate planning. Michael spends approximately 90 hours of market time per month practicing law.

Item 5- Additional Compensation

Other than salary or commissions from his role as a registered representative, Michael Hainer does not receive any economic benefit from any person, company, or organization in exchange for providing client advisory services through KCD Financial, Inc.

Mr. Hainer is compensated As attorney with Hainer & Berman PC.

In the state of Michigan, advisors may share a portion of their fees as a referral fee to attorneys or CPA's whose performance of a referral is solely incidental to his/her profession, provided such arrangement is disclosed to the client in the Investment Advisory Agreement. (MI Uniform Securities Act 265 of 1964)

Item 6 - Supervision

David Wilson, Chief Compliance Officer, (phone 920-347-3400) is the supervising principal responsible for supervising Mr. Hainer'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.