

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Thomas E. Coleman**

Investment Adviser Representative

910 Elm Grove Road, Suite 8, Elm Grove, WI 53122  
262-781-0411

KCD Financial, Inc.  
3061 Allied St.  
Suite B  
Green Bay, WI 54304  
920-347-3400

*This Brochure Supplement provides information about Thomas E. Coleman 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 Thomas E. Coleman 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: Thomas E. Coleman

Year of Birth: 1950

Formal Education: BS in Business, University of WI-Eau Claire, 1973  
MBA in Business, University of WI-Oshkosh, 1975

Series 65- Uniform Investment Adviser Law Examination

10/24/2001

### Business Background:

06/2004	Present	KCD FINANCIAL, INC. Brokerage Firm	ELM GROVE	WI	REGISTERED REPRESENTATIVE
07/23/2004	Present	KCD Financial, Investment Advisory Firm	ELM GROVE	WI	INVESTMENT ADVISER REPRESENTATIVE
09/02/1977	06/23/2004	SII INVESTMENTS	ELM GROVE	WI	REGISTERED REORESENTATIVE

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](#).

## 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.

| \_ Thomas Coleman was the subject of a client allegation of unsuitable transactions for Mutual Funds, Equities, and OTC, claiming damages in the amount of \$525,000. This occurred on 3/17/2004 at a former firm. Mr. Coleman denied all allegations, and the case went to FINRA arbitration. The claim was settled on 2/8/2006 for an amount of \$8,500, of which Mr. Coleman's contribution was \$5,000.

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 #2032278)

## **Item 4- Other Business Activities**

Thomas Coleman 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.

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