

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Louis J. Pappas**

Investment Adviser Representative

KCD Financial, Inc.

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602-888-0352

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Louis J Pappas 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 Louis J Pappas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)..(CRD#4022644)*

Dated - April 1, 2020

## Item 2- Educational Background and Business Experience

Name: Louis J. Pappas

Year of Birth: 1952

Series 66 - Uniform Combined State Law Examination Apr 7, 2009

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:

11/2006	Present	KCD FINANCIAL, INC.	SUN CITY	AZ	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER REPRESENTATIVE
05/2000	01/2013	SUN CITIES FINANCIAL GROUP	SUN CITY	AZ	ACCOUNT REPRESENTATIVE
05/2002	11/2006	WASHINGTON SQUARE SECURITIES, INC.	SUN CITY	AZ	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.

Louis Pappas has a disciplinary history. He was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by State of Nevada Securities Division. A civil money penalty of more than \$2,500 was imposed on Mr. Pappas.

Additional information may be available on FINRA's website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or the SEC at [advisorinfo.sec.gov](http://advisorinfo.sec.gov) (CRD#4022644)

## Item 4- Other Business Activities

Louis Pappas is a registered representative of KCD Financial, Inc., 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. always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of KCD Financial, Inc. in their capacity as a registered representative.

Louis Pappas is also licensed as an insurance agent and is in the business of selling fixed insurance, fixed indexed annuities, long-term care, health and life insurance. Mr. Pappas may receive normal commissions through the sale of these insurance products which create a similar potential conflict of interest as in the previous paragraph.

### **Item 5- Additional Compensation**

Other than salary or commissions from his role as a registered representative, Louis Pappas 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. Pappas 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