

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Phillip G. Vogel

Investment Adviser Representative

KCD Financial, Inc.

11330 Q Street, Suite 213, Omaha, NE 68137

402-597-2304

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Phillip G. Vogel 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 Phillip G. Vogel is available on the SEC's website at www.adviserinfo.sec.gov...(CRD #1372368)

Dated – April 1, 2020

Item 2- Educational Background and Business Experience

Name: Phillip G. Vogel

Year of Birth: 1960

Formal Education: BS in Business Administration with emphasis in Real Estate, Kearney State College, 1985

CLU – Chartered Life Underwriter

October 7, 1989

Currently offered and recognized by The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: Five core and three elective courses

Exam Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 hours every two years

ChFC – Chartered Financial Consultant

October 23, 1990

Currently offered and recognized by The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: Six core and two elective courses.

Exam Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 CE credits every two years

Series 66 - Uniform Combined State Law Examination

Jan 20, 2004

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:

01/2007	Present	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	OMAHA	NE	INVESTMENT ADVISER REPRESENTATIVE
01/2007	Present	KCD FINANCIAL BROKERAGE FIRM	OMAHA	NE	REGISTERED REPRESENTATIVE
01/1998	Present	VOGEL FINANCIAL SERV. LLC	OMAHA	NE	PARTNER
12/2006	01/2007	QUESTAR CAPITAL CORPORATION	OMAHA	NE	REGISTERED REPRESENTATIVE
05/2006	01/2007	QUESTAR ASSET MANAGEMENT	ANN ARBOR	MI	INVESTMENT ADVISER REPRESENTATIVE

02/2004	01/2007	US ALLIANZ SECURITIES INC	MINNEAPOLIS	MN	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER REPRESENTATIVE
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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# 1372368)

Item 4- Other Business Activities

Philip Vogel 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.

Philip Vogel is also licensed as an insurance agent and is in the business of selling crop, life, sickness, and accident and health insurance. He also recruits agents to sell insurance, and may receive a commission or override. Mr. Vogel 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 Phillip Vogel 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. Vogel'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.