

# **KCD Financial, Inc.**

## **Form ADV Part 2B – Individual Disclosure Brochure**

for

### **Maria P. Tipton**

Investment Adviser Representative

KCD Financial, Inc.

1910 S Highland Ave, Suite 250, Lombard, IL 60148

630-954-3444

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

*This Brochure Supplement provides information about Maria P. Tipton 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 Ms. Tipton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRD# 1553466)*

Dated – April 1, 2020

## Item 2- Educational Background and Business Experience

Name: Maria P. Tipton

Year of Birth: 1959

Formal Education: B. S. in Commerce, Major in Finance, Marketing & Business Management, St. Scholastic's College, Manila, Philippines – March, 1980

Masters in Business Administration – Ateneo de Manila Business School (affiliate of Loyola University) Manila, Philippines – June, 1981

### CLU – Chartered Life Underwriter

1988

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

Series 65 Uniform Investment Adviser Law Examination

Aug 13 1997

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:

11/2012	Present	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	OAK BROOK	IL	INVESTMENT ADVISER REPRESENTATIVE
11/2012	Present	KCD FINANCIAL INC BROKERAGE FIRM	OAK BROOK	IL	REGISTERED REPRESENTATIVE
06/2011	Present	SELF EMPLOYED	OAK BROOK	IL	FINANCIAL PLANNER
08/2012	11/2012	REDHAWK WEALTH ADVISORS, INC.	MINNEAPOLIS	MN	INVESTMENT ADVISER REPRESENTATIVE
07/1986	06/2011	PRUCO SECURITIES, LLC.	ROSEMONT	IL	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.

Maria Tipton believed she signed a non-exclusive agreement with a former employer who later said that the agreement was exclusive. Maria referred clients to outside agents who offered non securities products which she felt were in the best interests of her clients. Although material, we believe that clear communication regarding our firm's policy and procedures has nullified any issue as she is not a captured representative.

Maria has two financial reportable events; in 2013 she had a short sale on a rental property sale and in 2019 a lien was placed on a different rental property.

The details of this can be found on FINRA's BrokerCheck system. The BrokerCheck link is [www.finra.org/brokercheck](http://www.finra.org/brokercheck) . You can access the disciplinary history by using the link, entering the representative name, and then requesting the Detailed Report. You may also find additional information at the SEC at [adviserinfo.gov](http://adviserinfo.gov) (CRD #1553466)

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

Maria Tipton is a registered representative of KCD Financial, Inc., a brokerage firm located in 3061 Allied St. Suite B, Green Bay, WI 54304. From time to time she 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.

Maria Tipton is also licensed as an insurance agent and is in the business of selling fire, casualty, health and life insurance. Ms. Tipton 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 her role as a registered representative or as mentioned in Item 4 above, Maria Tipton 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 Ms. Tipton'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.