

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Michelle Smith

Investment Adviser Representative

KCD Financial, Inc.

15612 HWY 7

Minnetonka, MN 55345

763-300-8486

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

This Brochure Supplement provides information about Michelle Smith that supplements the KCD Financial, Inc. Brochure. You should have received a copy of that Brochure. Please contact our Compliance Department 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 Michelle Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Dated – February 27, 2020

Item 2- Educational Background and Business Experience

Name: Michelle Smith

Year of Birth: 1987

Formal Education:

Earned a Bachelor's Degree in Political Science and minor in Philosophy,
from Bethel University

Business Background:

From	To	Firm	CRD Branch Number	Address	Type of Office	Private Residence
02/28/2020	Present	KCD FINANCIAL, INC. (127473)	734164	15612 HWY 7 Minnetonka, MN 55345,	Located At	No
02/18/2020	Present	KCD FINANCIAL, INC. (127473)	IA Main	3061 ALLIED STREET SUITE B GREEN BAY, WI 54304,	Supervised From	No
02/18/2020	Present	KCD FINANCIAL, INC. (127473)	BD Main	3061 ALLIED STREET SUITE B GREEN BAY, WI 54304,	Supervised From	No
02/18/2020	Present	KCD FINANCIAL, INC. (127473)	Non Registered Location	15612 HWY 7 Minnetonka, MN 55345, United States	Located At	No
02/03/2017	06/07/2018	QUESTAR ASSET MANAGEMENT, INC. (133358)	IA Main	5701 GOLDEN HILLS DRIVE MINNEAPOLIS, MN 55416	Supervised From	No
02/03/2017	06/07/2018	QUESTAR CAPITAL CORPORATION (43100)	311925	1036 CENTERVILLE CIRCLE SUITE A VADNAIS HEIGHTS, MN 55127,	Located At	No
02/03/2017	06/07/2018	QUESTAR ASSET MANAGEMENT, INC. (133358)	Non Registered Location	1036 CENTERVILLE CIRCLE SUITE A VADNAIS HEIGHTS, MN 55127	Located At	No
12/18/2013	02/03/2017	QUESTAR CAPITAL CORPORATION (43100)	Non Registered Location	1036 CENTERVILLE CIR SUITE A VADNAIS HEIGHTS, MN 55127	Located At	No
07/25/2011	11/14/2013	SAGEPOINT FINANCIAL, INC. (133763)	Non Registered Location	2214 5TH ST SUITE 1 WHITE BEAR LAKE, MN 55110	Located At	No

10/31/2005	02/23/2006	AIG FINANCIAL ADVISORS, INC. (133763)	Non Registered Location	2800 N. CENTRAL AVE., STE 2100 PHOENIX, AZ 85004		No	
08/10/2004	10/31/2005	SENTRA SECURITIES CORPORATION (10249)	Non Registered Location	2214 5TH STREET, SUITE 1 WHITE BEAR LAKE, MN 55110		No	

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.

Item 4- Other Business Activities

Michelle Smith 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.

Michelle Smith is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Michelle Smith 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, Michelle Smith 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, which may be delegated, responsible for supervising Michelle Smith advisory activities on behalf of KCD Financial, Inc. His duties include reviewing and approving 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.

Item 7- Requirements for State-Registered Advisers

No information is applicable to this item.