

# **KCD Financial, Inc.**

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

for

**Stephen Ririe**

Investment Adviser Representative

KCD Financial, Inc.

972 Chambers Street, Suite 7

Ogden, UT 84403

801-941-4343

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Stephen Ririe 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 Stephen Ririe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

Dated – February 26, 2020

## Item 2- Educational Background and Business Experience

Name: Stephen Ririe

Year of Birth: 1957

### Formal Education:

BA in German with a Minor in Zoology, Weber State College, Ogden Utah

Master's Degree Candidate in German (emphasis in Comparative Linguistics), University of Utah - Salt Lake City Utah

### Business Background:

03/05/2019 - 04/12/2019

[BROOKLIGHT PLACE SECURITIES, INC. \(CRD#:15764\)](#)

OGDEN, UT

02/17/2016 - 11/05/2018

[FORESTERS EQUITY SERVICES, INC. \(CRD#:18464\)](#)

SAN DIEGO, CA

03/19/2014 - 10/07/2014

[PURSHE KAPLAN STERLING INVESTMENTS \(CRD#:35747\)](#)

PLEASANT GROVE, UT

01/06/2012 - 03/20/2014

[TRANSAMERICA FINANCIAL ADVISORS, INC \(CRD#:16164\)](#)

SOUTH OGDEN, UT

04/12/2002 - 01/06/2012

[WORLD GROUP SECURITIES, INC. \(CRD#:114473\)](#)

OGDEN, UT

07/12/1996 - 04/12/2002

[WMA SECURITIES, INC. \(CRD#:32625\)](#)

DULUTH, GA

### **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](http://www.finra.org/brokercheck).

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

Stephen Ririe 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.

Stephen Ririe is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Stephen Ririe 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, Stephen Ririe 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**

Robert Rivera, Compliance Officer, (phone 920-347-3400) is the supervising principal, which may be delegated, responsible for supervising Stephen Ririe 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.