

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Gregory J. Howell

Investment Adviser Representative

KCD Financial, Inc.

613 Greenbell Street, Green Bay, WI 54301

920-366-4664

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Gregory J. Howell 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 Gregory J. Howell is available on the SEC's website at www.adviserinfo.sec.gov. ([CRD#4225065](#))

Dated – April 1, 2021

Item 2- Educational Background and Business Experience

Name: Gregory J. Howell

Year of Birth: 1947

Formal Education: BA in Business Administration, University of WI-Green Bay, 1972
MS in Finance, University of WI-Green Bay, 1980

CRPC - Chartered Retirement Planning Counselor

October 2005

Currently offered and recognized by the College for Financial Planning

Prerequisites/Experience Required: None

Educational Requirements: Online instructor led or self-study course.

Examination Type: Final designation exam (online, closed book, proctored) Continuing Education/Experience Requirements: 16 hours every two years.

Series 66 - Uniform Combined State Law Examination
Aug 23, 2000

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. 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:

10/2014	Present	KCD FINANCIAL, INC. Brokerage Firm	GREEN BAY	WI	REGISTERED REPRESENTATIVE
10/2014	Present	KCD FINANCIAL INC Investment Advisory Firm	GREEN BAY	WI	INVESTMENT ADVISER REPRESENTATIVE
1/2014	10/2014	MetLife	De Pere	WI	FINANCIAL SERVICES REPRESENTATIVE
01/2011	1/2014	KCD FINANCIAL, INC.	GREEN BAY	WI	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER REPRESENTATIVE
03/2010	12/2010	MML INVESTORS SERVICES INC	NEENAH	WI	REGISTERED REPRESENTATIVE & INVESTMENT

01/2010	12/2010	MASSMUTUAL LIFE INSURANCE COMPANY	NEENAH	WI	AGENT
04/2009	03/2010	PACKERLAND BROKERAGE SERVICES, INC	GREEN BAY	WI	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. 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.sec.gov (CRD#1652878).

Item 4- Other Business Activities

Gregory Howell 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.

Gregory Howell is also licensed as an insurance agent and is in the business of selling life and accident and health insurance. Mr. Howell 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 can 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, Gregory Howell 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. Howell'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.