

# **KCD Financial, Inc.**

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

for

### **Edwin Day** Investment

Adviser Representative KCD  
Financial, Inc.

DBA – Heritage Benefits

40 Lake Bellevue Dr Suite 100, Bellevue, WA 98005  
425-827-1417

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

*This Brochure Supplement provides information about Edwin Day 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 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 Edwin Day is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRD# 2469775)*

Dated – April 1, 2021

## Item 2- Educational Background and Business Experience

Name: Edwin Day

Year of Birth: 1940

### Formal Education:

BS, cum laude, Denison University, Granville, Ohio 1962

Doctor of Social Science Degree Program, Syracuse University, Syracuse, New York 1963-1964(no degree)

Series 65 - Uniform Investment Adviser Law Examination

Jan 29, 1996

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. 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:

12/2018	PRESENT	KCD FINANCIAL, INC. Investment Advisory Firm	BELLEVUE	WA	INVESTMENT ADVISER REPRESENTATIVE
6/2005	12/2018	HERITAGE BENEFITS INVESTMENT MANAGEMENT, LLC	BELLEVUE	WA	INVESTMENT ADVISER REPRESENTATIVE
3/2005	12/2005	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	Fairfield	IA	INVESTMENT ADVISER REPRESENTATIVE
11/2001	3/2005	CAMBRIDGE INVESTMENT RESEARCH, INC.	BELLEVUE	WA	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. Ed Day was charged and convicted in 1965 for demonstrating for social equality. This was reviewed at time of hire with his written explanation entered his compliance file. It is considered nonmaterial due to the event and the time that has since past.

Additional information may be available on FINRA's website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or at the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRD#2469775)

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

Edwin Day is a registered investment adviser of KCD Financial, Inc., a brokerage firm located at 3061 Allied Street, 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 fee and involve a possible conflict of interest, as fee 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 fees 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 financial adviser.

Edwin Day also does estate planning but does not charge for these services and receives no other compensation for the estate planning. Edwin spends 10 hours per month and approximately 30 minutes per trading day.

#### **Item 5- Additional Compensation**

Other than salary or fees from his role as a registered investment adviser, Edwin Day 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. Day'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.