

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Mark D. Berndt

Investment Adviser Representative

KCD Financial, Inc.

3061 Allied Street Suite B, Green Bay WI 54304

920-347-3400

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Suite B

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This Brochure Supplement provides information about Mark Berndt 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 Mark D. Berndt is available on the SEC's website at www.adviserinfo.sec.gov.(CRD# 5416781)

Dated – April 1, 2020

Item 2- Educational Background and Business Experience

Name: Mark D. Berndt

Year of Birth: 1960

Formal Education: BS in Business Administration, University of Wisconsin-Green Bay
-Green Bay WI 1985

Series 66 - Uniform Combined State Law Examination

Sep 25, 2017

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. In order 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:

02/11/2019	Present	KCD FINANCIAL, INC. Investment Advisory firm	GREEN BAY, WI	Financial Advisor
04/27/2017	Present	KCD Financial Inc. Brokerage Firm	GREEN BAY, WI	Registered Representative
06/19/2014	07/03/2014	J.P. MORGAN SECURITIES LLC	APPLETON, WI	Branch Manager , Registered Representative
10/01/2012	06/18/2014	J.P. MORGAN SECURITIES LLC	GREEN BAY, WI	PERSONAL BANKER
02/23/2012	10/01/2012	CHASE INVESTMENT SERVICES CORP.	GREEN BAY, WI	PERSONAL BANKER
07/06/2011	02/22/2012	CHASE INVESTMENT SERVICES CORP.	GREEN BAY, WI	PERSONAL BANKER
09/04/2007	07/05/2011	CHASE INVESTMENT SERVICES CORP.	DE PERE, WI	LOAN OFFICER - CHASE INVESTMENT SERVICES

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.gov (CRD#5416781).

Item 4- Other Business Activities

Mark Berndt 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.

Item 5- Additional Compensation

Other than salary or commissions from his role as a registered representative, Mr. Berndt 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. Berndt'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.