

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Randall A. Heller**

Investment Adviser Representative

KCD Financial, Inc.

10232 S. Keeler Avenue, Oak Lawn, IL 60453

708-921-4224

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

*This Brochure Supplement provides information about Randall A. Heller 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 Randall A. Heller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRD#1209975).*

Dated –April 1, 2021

## Item 2- Educational Background and Business Experience

Name: Randall A. Heller

Year of Birth: 1952

Formal Education: BA Degree in Government & Economics, Anderson University, 1974

### CSA - Certified Senior Advisor

Currently offered and recognized by the Society of Certified Senior Advisors

Prerequisites/Experience Required: Candidates must meet one of the following requirements:

- Complete the CSA course or its training equivalent AND have one year of paid work experience working with seniors OR 50 hours of volunteering with seniors in the last three years
- Have two years of paid work experience working with seniors OR 100 hours of volunteer experience with seniors within the last three years
- Have a certificate or degree in a field related to working with seniors from an accredited college or university

Educational Requirements: Completion of CSA Course prerequisite options cited above.

Examination Type: Online exams and final proctored certification exams (closed book) Continuing Education/Experience Requirements: 18 SCSA credits every three years.

Business Background:

03/2005	Present	KCD FINANCIAL, INC.	OAK LAWN	IL	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER REPRESENTATIVE
12/2001	Present	ACCI	PALATINE	IL	INSURANCE SALES
05/1996	Present	HELLER INSURANCE	OAK LAWN	IL	OWNER

## 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) or at the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRD#1209975).

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

Randall Heller 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.

Randall Heller is also licensed as an insurance agent and is in the business of selling health, life, casualty, long-term care, and fire insurance. Mr. Heller 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, Randall Heller 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 Mr. Heller's 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.