

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Lawrence Skibo**

Investment Adviser Representative

KCD Financial, Inc.

3061 Allied Street, Suite B

Green Bay WI 54304

(630)922-6052

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Lawrence Skibo 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 Lawrence Skibo is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (CRS#731461).*

Dated – September 16, 2020

## Item 2- Educational Background and Business Experience

Name: Lawrence “Larry” Skibo  
1951

Year of Birth:

Formal Education: Studied at Vander Cook College of Music – Chicago IL 1970-1972

### Business Background:

Firm Name	Start Date	End Date
MOLONEY SECURITIES CO., INC.	10/2015	12/2018
FINANCIAL WEST GROUP	10/2013	10/2015
HERITAGE FINANCIAL SYSTEMS, INC.	01/2012	09/2012
NEWPORT COAST SECURITIES, INC.	06/2010	12/2011
1ST WORLDWIDE FINANCIAL PARTNERS, LLC	02/2007	12/2008
D.H. HILL SECURITIES LLP	11/2005	09/2006
KAHN FINANCIAL SECURITIES, LLC	07/2004	12/2004
QUASAR DISTRIBUTORS, LLC	06/2003	06/2004
FISHER INVESTMENTS, INC.	07/2002	09/2002
USALLIANZ INVESTOR SERVICES, LLC	09/1999	02/2001
EQUITABLE DISTRIBUTORS, INC.	12/1996	01/1998
MFS FUND DISTRIBUTORS, INC.	05/1993	12/1996
MFS FINANCIAL SERVICES, INC.	12/1986	12/1994

## 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 \(CRS#731461\)](http://www.adviserinfo.sec.gov (CRS#731461)) .

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

Lawrence Skibo 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.

Lawrence Skibo is also licensed as an insurance agent and is in the business of selling life and variable insurance products. Lawrence Skibo 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, Lawrence Skibo may also receive compensation from Phoenix American Hospitality for his work as Vice President of Sales. Larry 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 Lawrence Skibo 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.