

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

**Daniel L. Rust** Investment

Adviser Representative KCD

Financial, Inc.

2942 Trinity Loop, Broomfield, CO 80023

720-339-7886

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about Daniel L. Rust 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](mailto: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 Daniel L. Rust is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). (CRD#4137833).*

Dated – April 1, 2021

## Item 2- Educational Background and Business Experience

Name: Daniel L. Rust

Year of Birth: 1969

Formal Education: BS in Political Science, University of CA-Berkeley, 1995

Series 65 - Uniform Investment Adviser Law Examination

Oct 7, 2004

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:

07/2007	Present	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	BROOMFIELD	CO	INVESTMENT ADVISER REPRESENTATIVE
07/2007	Present	KCD FINANCIAL INC. BROKERAGE FIRM	BROOMFIELD	CO	REGISTERED REPRESENTATIVE
03/2007	Present	STRATEGIC ALLIANCE INVESTMENT ADVISORS, INC.	BROOMFIELD	CO	OWNER
12/2006	06/2007	UNEMPLOYED	LITTLETON	CO	UNEMPLOYED
10/2005	12/2006	AIG FINANCIAL ADVISORS, INC.	PHOENIX	AZ	FINANCIAL ADVISOR & INVESTMENT ADVISER REPRESENTATIVE
08/22/2002	10/31/2005	SUNAMERICA SECURITIES INC	PHOENIX	AZ	REGISTERED 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.

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#4137833).

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

Daniel Rust 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 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.

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