

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Timothy W. Steffen

Investment Adviser Representative

KCD Financial, Inc.

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PO Box 148

715-793-4745

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Timothy W. Steffen 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 Mr. Steffen is available on the SEC's website at www.adviserinfo.sec.gov. (CRD# 1953542)

Dated – April 1, 2021

Item 2- Educational Background and Business Experience

Name: Timothy W. Steffen

Year of Birth: 1958

Formal Education: B. A. in Mass Communications,
University of WI-Milwaukee, 1982

CLU – Chartered Life Underwriter

May 1, 1996

Currently offered and recognized by The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Five core and three elective courses

Exam Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 hours every two years

ChFC – Chartered Financial Consultant

February 2, 1997

Currently offered and recognized by The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Six core and two elective courses.

Exam Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 CE credits every two years

Series 65 - Uniform Investment Adviser Law Examination

Jun 28, 1999

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:

07/2004	Present	KCD FINANCIAL, INC. INVESTMENT ADVISORY FIRM	MILWAUKEE	WI	INVESTMENT ADVISER REPRESENTATIVE
07/2004	Present	KCD FINANCIAL INC BROKERAGE	MILWAUKEE	WI	REGISTERED REPRESENTATIVE

09/1999	07/2004	EAGLE STRATEGIES CORP	MILWAUKEE	IE	INVESTMENT ADVISER REPRESENTATIVE
06/1998	06/2004	NYLIFE SECURITIES INC	NEW YORK	NY	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. 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 www.adviserinfo.sec.gov (CRD #195342).

Item 4- Other Business Activities

Timothy Steffen 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 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.

Timothy Steffen is also licensed as an insurance agent and is in the business of selling life and accident and health insurance, in addition to final expense and medical supplements. Mr. Steffen 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, Timothy Steffen 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. Steffen'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.