

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

David J. Bernarde

Investment Adviser Representative

KCD Financial, Inc.

1815 Revere Trail, De Pere, WI 54115

920-337-6103

KCD Financial, Inc.

3061 Allied St

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about David J. Bernarde 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 free of charge. Please contact our 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 David J. Bernarde is available on the SEC's website at www.adviserinfo.sec.gov. (CRD #1652878).

Dated – April 1, 2021

Item 2- Educational Background and Business Experience

Name: David J. Bernarde

Year of Birth: 1956

Formal Education: BA in Management and Communication, Concordia University, Mequon, WI, 2004

GBA – Group Benefits Associate - a specialty designation focusing on health care and other group benefits.

Currently offered and recognized by the International Foundation and the Wharton School of the University of Pennsylvania

Prerequisites/Experience Required: None required

Educational Requirements: Three courses consisting of Group Health Plan Design, Group Benefits Management, and Health Care Financing, Quality, and Reform. Each course composed of 10 to 12 topics.

Exam Type: Successful completion of exam for each course

Continuing Education/Experience Requirements: 30 credit hours of continuing education every two years

Series 65 Uniform Investment Adviser Law Examination

03/2013

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:

03/2013	Present	KCD FINANCIAL, INC. Investment Advisory firm	DE PERE	WI	INVESTMENT ADVISER REPRESENTATIVE
01/2012	Present	KCD FINANCIAL, INC. Broker Division	DEPERE	WI	REGISTERED REPRESENTATIVE
03/2001	Present	BENEFITS PLUS	DEPERE	WI	OWNER
07/2003	12/2011	PACKERLAND BROKERAGE SERVICES, INC.	GREEN BAY	WI	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 #1652878).

Item 4- Other Business Activities

David Bernarde 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 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.

David Bernarde is also licensed as an insurance agent and is in the business of selling property, life, casualty and accident and health insurance. Mr. Bernarde 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, David Bernarde 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. Bernarde'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.