

KCD Financial, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Joel R Blumenschein

Investment Adviser Representative

KCD Financial, Inc.

333 Bishops Way, Ste 154

Brookfield WI 53005

(262) 436-8715

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

This Brochure Supplement provides information about Joel Blumenschein 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 Joel R Blumenschein is available on the SEC's website at www.adviserinfo.sec.gov (CRD# 13723334).

Dated – February 7, 2022

Item 2- Educational Background and Business Experience

Name: Joel R Blumenschein

Year of Birth: 1963

Formal Education: BA in Finance, University of Wisconsin-Milwaukee
Graduated magna cum laude 2005

FINRA - Board of Governors from 8/2010 - 5/2012

| Series 65

07/1996

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:

5/19/2010	Present	KCD FINANCIAL, INC. (127473)	Non Registered Location	127473	333 Bishops Way Ste 154 Brookfield, WI 53005, United States
4/29/2010	Present	KCD FINANCIAL, INC. (127473)		21241	3061 Allied Street SUITE E Green Bay, WI 54304, United States
02/19/2013	12/31/2020	FREEDOM INVESTORS CORP. (23714)	Non Registered Location	127473	333 Bishops way Ste 154 Brookfield, WI 53005, United States
11/04/2002	08/28/2017	FREEDOM INVESTORS CORP. (23714)	266648		333 BISHOPS WAY, STE 122 BROOKFIELD, WI 53005, United States
11/24/2000	09/23/2012	EZ STOCKS, INC. (103866)	BD Main		333 BISHOPS WAY SUITE 122 BROOKFIELD, WI 53005, USA

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.

Mr. Blumenschein was included in multiple customer complaints because he was a principle of a firm where the Representative where the complaint was directed and one Regulatory Action.

Joel Blumenschein has disclosed any judgments/liens filed against him. The details of the disciplinary actions can be found on FINRA's website at www.finra.org/brokercheck or at the SEC at www.adviserinfo.sec.gov (CRD# 1372334) .

Item 4- Other Business Activities

Joel Blumenschein is a registered representative of KCD Financial, Inc., a brokerage firm located at 3061 Allied Street, 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 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. Mr. Blumenschein is a principle of Freedom Investors advisory services registered in WI & WA. For additional information on Freedom Investors please refer to adviserinfo.sec.gov (CRD #23714).

Item 5- Additional Compensation

Other than salary or commissions from his role as a registered representative, Mr. Blumenschein 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. Blumenschein'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.