

# **KCD Financial, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

for

## **William “Bill” Bringham**

Investment Adviser Representative

KCD Financial, Inc.

3061 Allied Street, Suite B

Green Bay WI 54304

**(847) 710-5080**

KCD Financial, Inc.

3061 Allied St.

Suite B

Green Bay, WI 54304

920-347-3400

*This Brochure Supplement provides information about William Bringham 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 William T. Bringham is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

Dated – March 23, 2022

## Item 2- Educational Background and Business Experience

Name: William T. Bringham

Year of Birth: 1953

Formal Education: BA in English, minor in business –

Albion College – Albion, Michigan 1976

Master's Degree – MBA – Webster University

Series 65 Uniform Investment Adviser Law Examination

02/10/2000

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:

From	To	Firm	Address
07/28/2017	Present	KCD FINANCIAL, INC. ( <a href="#">127473</a> )	3061 ALLIED STREET SUITE B, GREEN BAY, WI 54304,
07/28/2017	Present	KCD FINANCIAL, INC. ( <a href="#">127473</a> )	1428 Kaywood Lane Glenview, IL 60025,
01/01/2015	07/28/2017	FREEDOM INVESTORS CORP. (23714)	1428 KAYWOOD LANE GLENVIEW, IL 60025,
09/17/2012	12/31/2014	FREEDOM INVESTORS CORP. (23714)	333 BISHOPS WAY, STE 122 BROOKFIELD, WI 53005,
08/21/2012	07/28/2017	FREEDOM INVESTORS CORP. (23714)	333 BISHOPS WAY, STE 122 BROOKFIELD, WI 53005,

06/13/2006	11/05/2014	EDWIN C. BLITZ INVESTMENTS, INC. (7638)	191 WAUKEGAN ROAD #101 NORTHFIELD, IL 60093,
06/13/2006	11/05/2014	EDWIN C. BLITZ INVESTMENTS, INC. (7638)	1842 TECHNY COURT NORTHBROOK, IL 60062,
08/01/1987	11/05/2014	EDWIN C. BLITZ INVESTMENTS, INC. (7638)	191 WAUKEGAN ROAD #345 NORTHFIELD, IL 60093,

### 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. Bringham has one disclosure stemming from a third-party complaint against a firm (Edwin C. Blitz Investments that was bought out by Kingsbury Capital) Mr. Bringham was not the registered representative for the client and was not named directly in the complaint. Kingsbury Capital named Bringham as a third-party respondent in his role as the Chief Compliance Officer for the previous broker/dealer. That is the only reason he was included on this as a third-party respondent. Kingsbury released Bringham from that allegation stipulating in FINRA Arbitration that he had not been involved with the client claimant nor in the processing of the investment / the supervision of, or the acceptance of which was completed by the CEO of Blitz Investments. No compensation or remuneration was paid in the release by Bringham to either the client claimant, Blitz Investments or Kingsbury. FINRA arbitration released Bringham of any wrongdoing, but FINRA requires the Court to officially expunge such records and due to covid and Cook County Court issues that has not yet been completed.

Additional information may be available on FINRA's website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

### Item 4- Other Business Activities

Bill Bringham 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.

Mr. Bringham is also licensed as an insurance agent and is in the business of selling life, health, and long-term care insurance. Bill Bringham 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, Bill Bringham 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 Bill Bringham 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.