

# COMMUNICATIONS WITH THE PUBLIC DISCLOSURE AND REVIEW GUIDELINES



**ALL COMMUNICATIONS WITH THE PUBLIC MUST BE APPROVED and  
MUST INCLUDE BROKER DEALER DISCLOSURES**

New reps should submit **letterhead, business cards, fax cover sheets** and **email signature lines** to KCD for approval prior to conducting any communications as a KCD representative.

## **I. REQUIRED DISCLOSURES**

### **TYPE OF BUSINESS**

### **DISCLOSURE**

**Registered Representative:** Securities offered through KCD Financial, Inc. Member FINRA & SIPC

**Registered Rep/IAR:** Securities and investment advisory services offered through KCD Financial, Inc. Member FINRA & SIPC

***If your address and phone are not appearing on a particular piece of material, the disclosure needs to be:***

**Registered Representative:** Securities offered through KCD Financial, Inc. Member FINRA & SIPC  
3061 Allied Street, Ste B Green Bay, WI 54304 PH: 920-347-3400

**Registered Rep/IAR:** Securities and investment advisory services offered through KCD Financial, Inc. Member FINRA & SIPC,  
3061 Allied Street, Ste B, Green Bay, WI 54304 PH: 920-347-3400

## **II. COMMUNICATION MATERIALS INCLUDE** *(As Per FINRA Guidelines)*

**Stationery:** Business cards, letterhead, fax cover sheets

**Websites:** Content must be reviewed and approved by KCD

**Correspondence:** Written and electronic correspondence are reviewed differently

**Advertising:** Materials published in any public media - (including electronic/websites), newspaper, magazines, periodicals, radio, television, telephone recordings, videos, signs and billboards, telephone directory ads (other than routine listings).

**Sales Literature:** Materials made available to specific members of the public at large – brochures, circulars, research reports, market letters, performance reports or summaries, form letters, telemarketing scripts, **seminar texts**, excerpts or reprints from other materials, press releases about products/services.

## **III. SUBMISSION GUIDELINES**

Fax or email documents to our office. We will send a signed approval form for you to keep on file a minimum of three (3) years. Short letters and items are usually approved within 24 hours. Seminars, newsletters and larger items will require longer review times.

If FINRA review has been obtained previously, include the FINRA review letter with submission.

Approval by a previous broker/dealer does not guarantee KCD will approve the same items.

Filing with FINRA Advertising (including their minimum \$100.00 fee) may be required for materials containing information on mutual funds, variable products and in some cases, fixed/indexed annuities.

If you plan to use material from a third party, you must supply KCD with content and FINRA approval letters for any materials used. KCD must issue you an approval before you can use these materials.

**Email Signature & Disclosure Templates:**

**Rep as a branch: 1**

*Rep Name*

Registered Representative

**DBA Name**

Rep Street Address  
Rep City, St, Zip  
Email: Rep Address  
Phone/Fax/Cell: Rep Phone Numbers

Securities offered through KCD Financial, Inc.  
Member FINRA&SIPC

**RR/IAR as a branch: 2**

*Rep Name*

Registered Rep/IAR

**DBA Name**

Rep Street Address  
Rep City, St, Zip  
Email: Rep Address  
Phone/Fax/Cell: Rep Phone Numbers

Securities and investment advisory services  
offered through KCD Financial, Inc.  
Member FINRA & SIPC

**Rep NOT as a branch: 3**

*Rep Name*

Registered Representative

**DBA Name**

3061 Allied Street, Ste B  
Green Bay, WI 54304  
Email: Rep Address  
Phone: 920-347-3400

Securities offered through KCD Financial, Inc.  
Member FINRA&SIPC

**RR/IAR NOT a branch: 4**

*Rep Name*

Registered Rep/IAR

**DBA Name**

3061 Allied Street, Ste B  
Green Bay, WI 54304  
Email: Rep Address  
Phone: 920-347-3400

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**Security Check:** This message (including any attachment(s)) is intended only for the use of the individual or entity to which it is addressed and may contain private and confidential information. If you are not the intended recipient of this message, you are hereby notified that any dissemination, distribution or copying of this message (including any attachment(s)) is STRICTLY PROHIBITED. This message is for information purposes only and is not an investment recommendation or a solicitation to become a client of the firm. All information is subject to change without notice. Unless indicated, these views are the author's and may differ from those of the firm or others in the firm. We do not represent this is accurate or complete and we may not update this. Past performance is not indicative of future returns. For additional information and important disclosures, contact me. You should not use message to request or authorize the investment in any security or instrument, or to affect any other transactions. We cannot guarantee that any such requests received via e-mail will be processed in a timely manner. This communication is solely for the addressee(s) and may contain confidential information. We do not waive confidentiality by mis-transmission. Contact me if you do not wish to receive these communications.

**IAR Only Title & Disclosure line: 5**

Investment Advisor

Investment advisory services offered through KCD Financial, Inc.  
Member FINRA & SIPC