



Knowledgeable. Credible. Dependable.



# You Earn It, You Keep It

## 100% Fixed Insurance Payouts

Since 2003, KCD Financial has been committed to empowering independent insurance representatives with the tools, support, and flexibility they need to thrive. As an independent broker-dealer and registered investment advisor, we prioritize your growth and autonomy, providing a strong foundation for success.

**Your Business. Your Way. KCD.**

*"Supportive and fun team at KCD! They have greeted me with open arms, giving [me] the opportunity to grow and develop over the past year."*

*Diego  
Representative from Florida*

## Join an Insurance-Friendly Broker-Dealer

At KCD, fixed insurance products—including Medicare plans and other non-securities offerings—are treated as a true Outside Business Activity (OBA), meaning you keep 100% of your fixed insurance business, with no haircut on your earnings.\* Even better, you're free to choose the marketing organization (IMO or FMO) that best supports your business. No pressure, no preferred partners, and no hidden strings.

We believe in fair, transparent compensation and giving you freedom over how and whom you work with. It's your business—we're just here to support it, not control it.

\*Excludes securities, variable annuities, and registered annuities.

Inquiries: (262) 436-8712 | Fax: (920) 347-3402 [KCDfinancial.com](https://www.KCDfinancial.com)

# How KCD Supports You

When you work with KCD, you're working with a proud member of FINRA, MSRB, and SIPC. We know how to navigate the most complex of compliance regulations with ease and can help you identify the best opportunities for growth for your unique situation.

## Looking for More Than Just a Broker-Dealer?

### 1. Investing in Relationships

In a world where everything's going self-checkout, we stand out by offering real, personal support. When you call, we'll know your name. We're here to build strong relationships, whether it's grabbing lunch, providing new opportunities, or extending a hand when you need it most.

### 2. Empowering Independence

We offer the best of both worlds for our reps, supporting their independence while helping to build their book of business. With white-labeled compliance and the flexibility to work without mandatory hours or a call-center atmosphere, our representatives have the resources to reach their goals with confidence.

### 3. Removing Product and Service Limitations

We know your goal is to best serve your clients, and we'll give you the freedom to do just that. With no proprietary products and minimal limitations, we offer a broad range of investment options, including alternative investments. Our reps have the freedom to build diverse portfolios that align with their clients' needs and receive the compensation they deserve.

### 4. Guiding Incoming Representatives

For representatives just breaking into the industry, KCD helps develop them into the independent professionals they aspire to be through personalized succession planning and tailored one-on-one mentorship opportunities.



*KCD is IMO/FMO  
friendly for fixed  
insurance producers*

