

CLIENT NOTIFICATION LETTERS

It is a FINRA regulation to notify your clients of a change in Broker/Dealer. (The FINRA Notice must be sent to your clients with the Broker Dealer Change Form for the first three months of joining KCD Financial.)

A KCD New Account Form must be obtained from every client prior to KCD processing any client paperwork. Also, a KCD Customer Information Brochure should be given to each new client when they complete a KCD New Account Form.

All letters should be on your letterhead, must indicate KCD Financial, Inc. as your new Broker/Dealer, and must be approved by KCD prior to mailing.

* If you plan to meet with your clients personally to obtain a KCD New Account Form, a Notice to Change Broker/Dealer and the appropriate Investment Disclosure Form, a letter of notification is *NOT* necessary.

For your convenience, we have supplied pre-approved client letters below for you to use and/or modify to meet your individual needs. A disclosure similar to the one at the bottom of the sample letter should appear on all your correspondence.

SAMPLE LETTER – ACCOUNTS HELD DIRECT WITH COMPANIES

Date

Dear (*Client Name*):

I am writing to advise you that I recently changed my Broker/Dealer affiliation from (*previous B/D*) to KCD Financial, Inc.

Enclosed please find a New Account Form which is required for all securities clients now handled through KCD Financial and a Notice to Change Broker/Dealer Form. This notice will facilitate the process of changing your accounts from (*previous B/D*) to KCD Financial, and allow me to remain the Representative of record. Please complete and sign where indicated and return to me in the enclosed postage paid envelope as soon as possible.

Also enclosed is a KCD Customer Information Brochure that includes their Privacy Statement, Business Continuation Plan, and SIPC contact information for you to read and keep.

Also enclosed is the FINRA Notice which contains information you should consider regarding the transfer of accounts.

Please feel free to contact me at (*phone number*) with any questions you may have. I look forward to continuing to serve your financial needs.

Sincerely,

(*Your Name*)
Representative

*Securities Offered Through:
KCD Financial, Inc. * Member FINRA & SIPC*

 SAMPLE LETTER – BROKERAGE ACCOUNTS

Date

Dear (*Client Name*):

I am writing to advise you that I recently changed my Broker/Dealer affiliation from (*previous B/D*) to KCD Financial, Inc.

Enclosed please find a KCD New Account Form which is required for all securities clients now handled through KCD Financial, along with forms to transfer your brokerage account from (previous clearing firm) to KCD's clearing firm, Hilltop Securities. Please complete and sign where indicated and return to me in the enclosed postage paid envelope as soon as possible.

Also enclosed is a KCD Customer Information Brochure that includes their Privacy Statement, Business Continuation Plan, and SIPC contact information for you to read and keep.

Also enclosed is a FINRA Brochure which contains information you should consider regarding the transfer of accounts.

Please feel free to contact me at (*phone number*) with any questions you may have. I look forward to continuing to serve your financial needs.

Sincerely,

(*Your Name*)
Representative

*Securities Offered Through:
KCD Financial, Inc. * Member FINRA & SIPC*