



CERTIFICATES OF DEPOSIT

DISCLOSURE STATEMENT

Securities products offered by KCD Financial Inc. involve investment risks including the possible loss of the principal amount invested. Specific to investing proceeds from Certificates of Deposit (CDs) into a security offered through KCD Financial, Inc., clients must be made aware of the following:

While securities products potentially provide attractive investment returns, they are not the same as CDs, are not government insured, have varying risks associated with them, and there is no guarantee of return.

I/we clearly understand these statements and my Registered Representative has provided additional information on the associated risks of my new securities investment(s) to my satisfaction.

_____	_____
Client Signature	Date
_____	_____
Joint / Fiduciary / Other Signature	Date
_____	_____
Registered Representative	Rep No. Date

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Member FINRA & SIPC