FINRA

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 27, 2026

Seth Schwartz
KCD FINANCIAL, INC.

Reference: **FR2026-0817-0222/E** Org Id: 127473

1. Broadridge— IRS Announces Rare Mid-Year Standard Mileage Rate Increase (081926CA_Standard_Mileage_Rate)
   Rule: FIN 2210
   1 Page Total Fee: $300

Dear Seth Schwartz,

The communication submitted appears consistent with applicable standards.

Reviewed by,

Michelle Malawer
Senior Analyst

This year's Advertising Regulation Conference will be held October 15-16 in Washington, D.C. For more information and to register, please visit our website at: https://www.finra.org/events-training/conferences-events/2026-finra-advertising-regulation-conference

NOTE: Our review is limited to the communication as submitted and does not extend to any hyperlinks, QR codes or references to other content. In our review, we assume that all statements, claims, and representations in the communication are accurate and can be substantiated.

You may state that the communication was "reviewed by FINRA" or "FINRA reviewed," but you may not state that it was FINRA approved.

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