

FORM ADV Uniform Application for Investment Adviser Registration  
Part 2B: Brochure Supplements  
Investment Adviser Representatives and/or Supervised Persons: Supplemental Information  
Item 1: Cover Page

**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Jeffrey C. Furest, CFP<sup>®</sup>, RFC<sup>®</sup>, AIF<sup>®</sup>, LUTCF**  
CRD # 1347372

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880  
Fax: (586) 463-1892

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

March 22, 2026

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*Additional information about the firm and this representative is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## Item 2 Educational Background and Business Experience

**Name:** Jeffrey C. Furest, CFP®, RFC®, AIF®, LUTCF  
CRD# 1347372

**Year Born:** 1962

### **Education:**

Macomb Community College, Associate Marketing Degree, 1984  
College of Financial Planning, Certified Financial Planner Degree, 1994

### **Business Experience:**

09/2009 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Chief Compliance Officer

12/1984 to Present Jackson National Life Insurance Company, Insurance Agent

09/1984 to Present First Financial Services of MI, President, Insurance Agent

02/2010 to 12/2017 Triad Advisors, Inc., Registered Representative

07/2008 to 02/2010 Lincoln Financial Securities Corporation, Registered Representative/IAR

04/1998 to 07/2008 Jefferson Pilot Financial, Insurance Agent

04/1998 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

### **Professional Designations:**

#### **Certified Financial Planner® (CFP®):**

Professionals at our Firm are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is

designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program.

Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

LUTCF is a professional designation administered by the American College and the National Association of Insurance and Financial Advisors. Candidates are required to take one core course and five elective courses in a variety of topics including general insurance topics, insurance planning, investment planning, estate planning, and ethics. Candidates must successfully pass an examination in each topic area. Candidates must also maintain valid membership in the National Association of Insurance and Financial Advisors upon completion of study. All candidates are subject to ongoing ethics and education requirements.

### Item 3 Disciplinary Information

Mr. Furest does not have any legal or disciplinary history to report.

### Item 4 Other Business Activity

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Furest, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Furest to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Furest that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Furest. Clients are reminded that they may purchase insurance products recommended by Mr. Furest through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None

### Item 6 Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Michael N. Sarcheck, RFC, AIF<sup>®</sup>, LUTCF**

CRD #3062808

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880  
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## **Item 2 : Educational Background and Business Experience**

**Name:** Michael Sarcheck, Chief Executive Officer  
CRD# 3062808

**Year Born:** 1975

**Education:** Western Michigan University, Bachelor of Business Administration, 1997

### **Business Experience:**

09/2009 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

01/2008 to Present First Financial Services of MI, Vice President, Insurance Agent

02/2010 to 12/2017 Triad Advisors, Inc., Registered Representative

07/2008 to 02/2010 Lincoln Financial Securities, Registered Representative

07/1999 07/2008 Jefferson Pilot Securities Corporation, Registered Representative/Investment Advisor Representative

### **Professional Designations**

The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

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LUTCF is a professional designation administered by the American College and the National Association of Insurance and Financial Advisors. Candidates are required to take one core course and five elective courses in a variety of topics including general insurance topics, insurance planning, investment planning, estate planning, and ethics. Candidates must successfully pass an examination in each topic area. Candidates must also maintain valid membership in the National Association of Insurance and Financial Advisors upon completion of study. All candidates are subject to ongoing ethics and education requirements.

### Item 3 : Disciplinary Information

Mr. Sarcheck does not have any legal or disciplinary history to report.

### Item 4 : Other Business Activity

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Sarcheck, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Sarcheck to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Sarcheck that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Sarcheck. Clients are reminded that they may purchase insurance products recommended by Mr. Sarcheck through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 : Additional Compensation

None.

### Item 6 : Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Mayo M. Fitzhugh IV**  
CRD# 5585515

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Southport, NC 28461  
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## **Item 2 : Educational Background and Business Experience**

**Name:** Mayo M. Fitzhugh IV, Investment Advisor Representative  
CRD# 5585515

**Year Born:** 1981

**Education:** Northern Virginia Community College, 2000-2003

### **Business Experience:**

08/2015 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

01/2013-08/2015 Signature Investment Inc., Investment Adviser Representative

10/2009-08/2013 Sicor Securities Inc., Registered Representative

04/2010-12/2012 Sicor Securities Inc., Investment Adviser Representative

## **Item 3 : Disciplinary Information**

Mr. Fitzhugh does not have any legal or disciplinary history to report.

## **Item 4 : Other Business Activity**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

## **Item 5 : Additional Compensation**

None.

## **Item 6 : Supervision**

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Jonathan C. Furest, RFC**  
CRD #5638199

144 South Main Street  
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## Item 2 : Educational Background and Business Experience

**Name:** Jonathan Furest, Investment Advisor Representative  
CRD# 5638199

**Year Born:** 1991

**Education:** Grand Valley State University, 08/2009 - 05/2011

### Business Experience:

10/2016 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

07/2014 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc, Tech and Media

07/2014 to Present Furest Furest Servics, Inc., Tech and Media

### Professional Designations

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## Item 3 : Disciplinary Information

Jonathan Furest does not have any legal or disciplinary history to report.

## Item 4 : Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Furest, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Furest to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Furest that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission

products from Mr. Furest. Clients are reminded that they may purchase insurance products recommended by Mr. Furest through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 : Additional Compensation**

None.

### **Item 6 : Supervision**

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Frank P. Orzel**

CRD #810840

4405 W. Lawrence Ave, # 1320  
Chicago, IL 60630  
Phone: (312) 236-6076

144 South Main Street  
Mt. Clemens, MI 48043

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## Item 2 : Educational Background and Business Experience

**Name:** Frank P. Orzel, Investment Advisor Representative  
CRD# 810840

**Year Born:** 1947

### Education:

Northern Illinois University, Masters of Science, 1974  
University of WI, Milwaukee, College studies work program, 1973  
University of Wisconsin, Oshkosh, Bachelor of Science, 1970

### Business Experience:

09/2009 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

05/1981 to Present Frank P. Orzel & Co., President and Insurance Agent

02/2010 to 12/2017 Triad Advisors, Inc., Registered Representative

07/2008 to 02/2010 Lincoln Financial Securities Corporation, Registered Representative

01/2000 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

## Item 3 : Disciplinary Information

Mr. Orzel does not have any legal or disciplinary history to report.

## Item 4 : Other Business Activity

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Orzel, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Orzel to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Orzel that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Orzel. Clients are reminded that they may purchase insurance products recommended by Mr. Orzel through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## Item 5 : Additional Compensation

None.

## **Item 6 : Supervision**

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**W. Wesley Reed, RFC, RICP<sup>®</sup>, AIF<sup>®</sup>**

CRD# 2708571

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Harlingen, TX 78552  
Phone: (956) 428-5180

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## **Item 2 : Educational Background and Business Experience**

**Name:** W. Wesley Reed, Investment Advisor Representative  
CRD# 2708571

**Year Born:** 1953

**Education:** University of Texas, BBA in Marketing, 1975

### **Business Experience:**

09/2009 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

12/2004 to Present Guardian Life, Insurance Agent

02/2010 to 12/2017 Triad Advisors, Inc., Registered Representative

07/2008 to 02/2010 Lincoln Financial Securities Corporation, Registered Representative

05/2007 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

01/2005 to 05/2007 Park Avenue Securities, Registered Representative

10/1997 to 12/2004 Jefferson Pilot Securities Corporation, Registered Representative

### **Professional Designations**

The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

The RICP<sup>®</sup> designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP<sup>®</sup> designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

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pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program.

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### **Item 3 : Disciplinary Information**

Mr. Reed does not have any legal or disciplinary history to report.

### **Item 4 : Other Business Activity**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Reed, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Reed to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Reed that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Reed. Clients are reminded that they may purchase insurance products recommended by Mr. Reed through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 : Additional Compensation**

None.

### **Item 6 : Supervision**

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Janet N. (Bates) Harrington, RFC, LUTCF**

CRD #3066364

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Phone: (956) 428-5180

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

March 22, 2026

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## **Item 2 : Educational Background and Business Experience**

**Name: Janet N. (Bates) Harrington**, Investment Advisor Representative  
CRD# 3066364

**Year Born:** 1941

**Education:** Tyler Junior College, College Studies, 1960

### **Business Experience:**

09/2009 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

02/2010 to 12/2017 Triad Advisors, Inc., Registered Representative

07/2008 to 02/2010 Lincoln Financial Securities Corporation, Registered Representative

10/1978 to 07/2008 Jefferson Pilot Life Insurance Co., Insurance Agent

05/1998 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

### **Professional Designations**

The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

LUTCF is a professional designation administered by the American College and the National Association of Insurance and Financial Advisors. Candidates are required to take one core course and five elective courses in a variety of topics including general insurance topics, insurance planning, investment planning, estate planning, and ethics. Candidates must successfully pass an examination in each topic area. Candidates must also maintain valid membership in the National Association of Insurance and Financial Advisors upon completion of study. All candidates are subject to ongoing ethics and education requirements.

## **Item 3 : Disciplinary Information**

Ms. Harrington does not have any legal or disciplinary history to report.

## Item 4 : Other Business Activity

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Ms. Harrington, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Harrington to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Ms. Harrington that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Harrington. Clients are reminded that they may purchase insurance products recommended by Ms. Harrington through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## Item 5 : Additional Compensation

None.

## Item 6 : Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**James Millard Bevins Jr., ChFC<sup>®</sup>, CLU<sup>®</sup>, MSFS**

25101 US Hwy 119  
Belfry, KY 41514  
Phone: (606) 454-0004

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

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## **Item 2 Educational Background and Business Experience**

**Name: James Millard Bevins Jr., ChFC<sup>®</sup>, CLU<sup>®</sup>, MSFS, Investment Adviser Representative  
CRD# 1539055**

**Year Born:** 1963

### **Education:**

American College, MS Financial Science, 2002  
American College, ChFC/CLU, 1989  
Liberty University, BS Business & Finance, 1986

### **Business Experience:**

7/2023 to Present First Financial Coaching, Inc., Investment Adviser Representative  
10/1997 to Present Self-Employed  
7/2008 to 4/2021 Lincoln Financial Securities Corporation, Registered Representative

### **Professional Designations/Certifications**

The ChFC<sup>®</sup> designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC<sup>®</sup> exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC<sup>®</sup> charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

Since 1927, the CLU<sup>®</sup> has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU<sup>®</sup> designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

The MSFS is an accredited master's degree awarded by The American College, a non-profit educational institution with an 84-year heritage. The MSFS graduate program provides advisors with in-depth education to help them analyze, plan, and implement integrated strategies in financial planning. This academic degree includes 10 required graduate courses and two electives in advanced financial planning topics.

### Item 3 Disciplinary Information

Mr. Bevins does not have any legal or disciplinary history to report.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Bevins, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Bevins to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Bevins that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Bevins. Clients are reminded that they may purchase insurance products recommended by Mr. Bevins through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

### Item 6 Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Mathew Ryan Reed**

CRD #7981718

1251 North Stuart Place Road  
Harlingen, TX 78552  
Phone: (956) 428-5180

144 South Main Street  
Mt. Clemens, MI 48043  
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[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

March 22, 2026

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## Item 2 Educational Background and Business Experience

Name: Mathew Ryan Reed, Agent  
CRD# 7981718

Year Born: 1992

### Education:

Morehouse College, BA Political Science, 2015

### Business Experience:

7/2023 to Present First Financial Coaching, Inc., Agent  
09/2023 to Present Self-Employed  
4/2023 to 8/2023 Vincero, Sales Representative  
3/2022 to 4/2023 Champion Teamwear, Territory Sales Representative  
1/2022 to 3/2022 Ecopools, Sales Representative  
9/2021 to 1/2022 Rountree Mentoring, Sales/Program Manager  
6/2021 to 9/2021 Bath Planet, Sales Representative  
6/2019 to 5/2021 Bob Mills Furniture, Sales Host

## Item 3 Disciplinary Information

Mr. Reed does not have any legal or disciplinary history to report.

## Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Reed, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Reed to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Reed that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Reed. Clients are reminded that they may purchase insurance products recommended by Mr. Reed through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## Item 5 Additional Compensation

None.

## **Item 6 Supervision**

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Ira Mitchell Work, ChFC<sup>®</sup>, RFC, CASL<sup>®</sup>, CRPS<sup>®</sup>**

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Belfry, KY 41514  
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## Item 2 Educational Background and Business Experience

**Name:** Ira Mitchell Work, Investment Advisor Representative  
**CRD#** 1238412

**Year Born:** 1961

### **Education:**

Florida Atlantic University, BBA Management, 1983

### **Business Experience:**

3/2025 to Present First Financial Coaching, Inc.,  
8/2008 to 3/2025 Paul Winkler Inc., Investor Coach

### **Professional Designations:**

The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

The CASL® credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement. CASL® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the top level of academic accreditation.

The College of Financial Planning® awards the CRPS® designation to applicants who complete the

CRPS® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPS® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

### Item 3 Disciplinary Information

Mr. Work does not have any legal or disciplinary history to report.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Work, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Work to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Work that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Work. Clients are reminded that they may purchase insurance products recommended by Mr. Work through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

Mr. Work's annual compensation is based, in part, on the amount of assets under management that Mr. Work introduces to the Registrant and the number of clients that Mr. Work introduces to the Registrant. Accordingly, Mr. Work has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

### Item 6 Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Thomas Edward Blottenberger, CFP<sup>®</sup>, ChFC<sup>®</sup>, ABFP<sup>™</sup>**

4177 Club Course Dr.  
North Charleston, SC 29420  
Phone: (808) 371-1273

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

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## Item 2 Educational Background and Business Experience

**Name:** Thomas Edward Blottenberger, Investment Advisor Representative  
**CRD#** 1238412

**Year Born:** 1987

### **Education:**

University of Hawaii at Manoa, BS Business Administration, 2009

### **Business Experience:**

4/2025 to Present First Financial Coaching, Inc., Investment Advisor Representative

8/2017 to 4/2025 Paradigm Shift Financial, Owner

### **Professional Designations:**

Professionals at our Firm are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

The Accredited Behavioral Finance Professional™ designation is awarded by the College for Financial Planning®—a Kaplan Company to experienced financial professionals who complete a seven-module course (135 hours of coursework) covering psychological explanations for economic behavior and hands-on practice of knowledge. Applicants must also pass a comprehensive final exam of 50 multiple-choice questions (two-hour time limit). Designees must complete 16 continuing education credits every two years.

### Item 3 Disciplinary Information

Mr. Blottenberger does not have any legal or disciplinary history to report.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Blottenberger has been the owner of Risk Reward Agency since August 2024. He coached clients to be powerful in daily life.

### Item 5 Additional Compensation

Mr. Blottenberger’s annual compensation is based, in part, on the amount of assets under management that Mr. Blottenberger introduces to the Registrant and the number of clients that Mr. Blottenberger introduces to the Registrant. Accordingly, Mr. Blottenberger has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the

basis of compensation to be received, rather than on a client or prospective client's best interests.

## **Item 6 Supervision**

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**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Becky Lynn Walker, CFP<sup>®</sup>, BFA, CSA**

142 Cimarron Park Loop, Suite F  
Buda, TX 78610  
Phone: (808) 371-1273

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[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

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## Item 2 Educational Background and Business Experience

**Name:** Becky Lynn Walker, Investment Advisor Representative  
**CRD#** 2128198

**Year Born:** 1957

### Education:

Colorado College of Financial Education, CFP, Finance, 2007  
Texas State University, Associate's degree, Applied Science, 1977

### Business Experience:

7/2025 to Present First Financial Coaching, Inc., Investment Advisor Representative  
7/2025 to Present Leigh Baldwin & Co., Registered Representative  
11/1991 to Present Wealth Strategies Inc., CEO  
08/2024 to 7/2025 Osaic Wealth, Registered Representative/Investment Advisor Representative

### Professional Designations:

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- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The CSA designation is awarded to individuals who have either: 1) completed the CSA course or its training equivalent and have one (1) year of paid work experience with seniors or fifty (50) hours of volunteering with seniors in the last three (3) years; **or** 2) have two (2) years of paid work experience working with seniors or one hundred (100) hours of volunteer experience with seniors in the last three (3) years; **or** 3) have a certificate degree in a field related to working with seniors from an accredited college or university. In addition to the above prerequisite requirements, candidates must pass a comprehensive examination, pass a background check, pass the *CSA Code of Professional Responsibility* online module, and complete eighteen (18) hours of approved continuing education every three (3) years.

The BFA designation was created by Kaplan Financial Education. The program instructs on how to mentor and coach clients in their financial decisions, transition to advice-based fees, and offer a holistic approach to strengthen the advisor-client relationship. The program uses an integrated approach founded on self-awareness, we demonstrate how traditional finance practices are influenced by psychology and neuroscience. The Behavioral Financial Advice program improves emotional competencies and decision-making behavior to increase the usage of the financial plan for you and your clients. The BFA program requires the completion of 2 courses, related to behavioral finance, and the passing of a certification exam. Twenty hours of continuing education is required every two years.

### Item 3 Disciplinary Information

Ms. Walker does not have any legal or disciplinary history to report.

### Item 4 Other Business Activities

- A. **Registered Representative of Leigh Baldwin & Co.** Ms. Walker is a registered representative of Leigh Baldwin & Co. ("*Leigh Baldwin*"), an SEC registered and FINRA member broker-dealer. Clients may choose to engage Ms. Walker in her individual capacity as a registered representative of *Leigh Baldwin*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Ms. Walker that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under

any obligation to purchase any commission products from Ms. Walker. Clients are reminded that they may purchase investment products recommended by Ms. Walker through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions.** In the event the client chooses to purchase investment products through *Leigh Baldwin*, brokerage commissions will be charged by *Leigh Baldwin* to effect securities transactions, a portion of which commissions shall be paid by *Leigh Baldwin* to Ms. Walker. The brokerage commissions charged by *Leigh Baldwin* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Ms. Walker is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent.** Ms. Walker, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Walker to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Walker that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Walker. Clients are reminded that they may purchase insurance products recommended by Ms. Walker through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## Item 5 Additional Compensation

Ms. Walker's annual compensation is based, in part, on the amount of assets under management that Ms. Walker introduces to the Registrant and the number of clients that Ms. Walker introduces to the Registrant. Accordingly, Ms. Walker has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## Item 6 Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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Registration Part 2B: Brochure Supplements  
Investment Adviser Representatives and/or Supervised Persons: Supplemental Information  
Item 1: Cover Page

**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Jamie Lanay Smith, BFA**

142 Cimarron Park Loop, Suite F  
Buda, TX 78610  
Phone: (808) 371-1273

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

March 22, 2026

This brochure supplement provides information about the qualifications and business practices of the above named representative of First Financial Coaching, Inc. This information is provided as a supplement to the Form ADV Part 2A which has been provided for your review. Should you have any questions about this supplement, or if you have not received the Form ADV Part 2A please contact the firm immediately.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Please note, where this brochure supplement may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and this representative is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

Name: Jamie Lanay Smith, Investment Advisor Representative  
CRD# 5775733

Year Born: 1955

### Education:

Siena College, BS Marketing/Management, 2004

### Business Experience:

7/2025 to Present First Financial Coaching, Inc., Investment Advisor Representative  
7/2025 to Present Leigh Baldwin & Co., Registered Representative  
3/2010 to Present Wealth Strategies Inc., CEO/Owner  
08/2024 to 7/2025 Osaic Wealth, Registered Representative/Investment Advisor Representative

### Professional Designations:

The BFA designation was created by Kaplan Financial Education. The program instructs on how to mentor and coach clients in their financial decisions, transition to advice-based fees, and offer a holistic approach to strengthen the advisor-client relationship. The program uses an integrated approach founded on self-awareness, we demonstrate how traditional finance practices are influenced by psychology and neuroscience. The Behavioral Financial Advice program improves emotional competencies and decision-making behavior to increase the usage of the financial plan for you and your clients. The BFA program requires the completion of 2 courses, related to behavioral finance, and the passing of a certification exam. Twenty hours of continuing education is required every two years.

## Item 3 Disciplinary Information

Ms. Smith does not have any legal or disciplinary history to report.

## Item 4 Other Business Activities

- A. **Registered Representative of Leigh Baldwin & Co.** Ms. Smith is a registered representative of Leigh Baldwin & Co. ("*Leigh Baldwin*"), an SEC registered and FINRA member broker-dealer. Clients may choose to engage Ms. Smith in her individual capacity as a registered representative of *Leigh Baldwin*, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Ms. Smith that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Ms. Smith. Clients are reminded that they may purchase investment products recommended by Ms. Smith through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions.** In the event the client chooses to purchase investment products through *Leigh Baldwin*, brokerage commissions will be charged by *Leigh Baldwin* to effect securities transactions, a portion of which commissions shall be paid by *Leigh Baldwin* to Ms. Smith. The brokerage commissions charged by *Leigh Baldwin* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Ms. Smith is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

B. **Licensed Insurance Agent.** Ms. Smith, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Smith to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Smith that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Smith. Clients are reminded that they may purchase insurance products recommended by Ms. Smith through other, non-affiliated insurance agents. **The Firm's Chief Compliance Officer, Jeffrey C. Furest, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## Item 5 Additional Compensation

None.

## Item 6 Supervision

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.

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**First Financial Coaching, Inc.**  
FIRM CRD # 152070

**Alan C. Schauer**

142 Cimarron Park Loop, Suite F  
Buda, TX 78610  
Phone: (808) 371-1273

144 South Main Street  
Mt. Clemens, MI 48043  
Phone: (586) 463-1880

[www.firstfinancialcoach.com](http://www.firstfinancialcoach.com)

March 22, 2026

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Additional information about the firm and this representative is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational Background and Business Experience**

**Name:** Alan C. Schauer, Investment Advisor Representative  
**CRD#** 6451237

**Year Born:** 1955

### **Education:**

University of Texas Health Science Center, DDS Dentist, 1981  
Texas Tech University, BA Chemistry, 1977

### **Business Experience:**

7/2025 to Present First Financial Coaching, Inc., Investment Advisor Representative  
2/2015 to 7/2025 Osaic Wealth, Investment Advisor Representative  
1/2019 to 12/2024 Glauser Family Dentistry, Owner/Dentist

## **Item 3 Disciplinary Information**

Mr. Schauer does not have any legal or disciplinary history to report.

## **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Schauer is a Member of ASCHAHoldingsLLC.

## **Item 5 Additional Compensation**

Mr. Schauer's annual compensation is based, in part, on the amount of assets under management that Mr. Schauer introduces to the Registrant and the number of clients that Mr. Schauer introduces to the Registrant. Accordingly, Mr. Schauer has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## **Item 6 Supervision**

Jeffrey Furest is the firm's President and Chief Compliance Officer (CCO). He is responsible for monitoring the advice given to clients. Michael Sarcheck is the firm's Vice-President and Chief Executive Officer (CEO). He maintains responsibility for supervising the operations of the firm. This supervision extends to the ongoing review of the firm's business practices. Questions related to the operation of the firm may be directed to Michael Sarcheck (586)-463-1880.