

FORM ADV Uniform Application for Investment Adviser Registration  
Part 2A: Investment Adviser Brochure  
Item 1: Cover Page

**First Financial Coaching, Inc.**

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

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

October 7, 2020

***This brochure provides information about the qualifications and business practices of First Financial Coach, Inc. If you have any questions about the contents of this brochure, please contact us at the phone number listed above.***

***The information in this brochure 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 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 its representatives is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). First Financial Coach, Inc.'s IARD number is 152070.***

## **Item 2 Material Changes**

The purpose of this Item 2 is to disclose material changes that have been made to this Brochure since the last annual update of this Brochure.

Since the filing of our last annual updating amendment dated September 27, 2019, we have changed the firm's name from Your Financial Coach, Inc. to First Financial Coach, Inc. The ADV has been amended accordingly.

To request a brochure, please contact Jeffrey Furest, Chief Compliance Officer at (586) 463-1880 or [connect@firstfinancialcoach.com](mailto:connect@firstfinancialcoach.com). Additional information about the firm is also available on the SEC's website, [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 4 Advisory Business

Formed in 2009 by Jeffrey Furest, CFP, First Financial Coach, Inc. ("FFC") has been providing financial analysis and other related advisory services to individuals, pension and profit sharing plans, charitable organizations, and government and corporate entities.

The firm provides financial analysis and serves as an introducing agent to other portfolio managers.

FFC offers three advisory services:

**Financial Analysis:** The firm provides comprehensive retirement, tax, and other analysis solutions, tailored to the individual needs of clients, using a variety of strategies, as described in Item 8 of this brochure.

**Solicitation:** introductory activities for an independent and third party money manager, Matson Money Inc. (SEC Registration Number 801-40176 and IARD # 11045); introductory activities for an independent and third party money manager, Efficient Advisors, LLC (SEC Registration Number 801-70110 and IARD #150144); introductory activities for independent and third party money manager, Prudent Investor Advisors, LLC (SEC Registration Number 801-63481 and IARD #121922). See Item 5 below for our compensation.

**Educational seminars:** The firm provides education and advertises its services to those interested in learning more about their finances and investment choices.

As a solicitor for Matson Money, Inc., FFC has:

- Entered into a written agreement with Matson Money, Inc., whereby we identify the terms, conditions, and responsibilities of both parties in the "solicitation" relationship;
- Consented to compliance with Federal and State law governing solicitation activities, including:
  - Presentation of Matson Money's Form ADV Part 2A at the time of the solicitation;
  - Consent to being under Matson Money's "supervision" when providing solicitation activities on their behalf.
  - Presentation of 2 (two) copies of the "solicitor's disclosure brochure" stipulating regulatory mandated disclosures, including our delivery of Matson Money's Form ADV Part 2A. We provide two copies for clients to execute, one for FFC and one for Matson Money, Inc. This document identifies the portion of the client's advisory fees that are paid to Matson Money and those that are paid to FFC.

As a solicitor for Efficient Advisors, LLC, FFC has:

- Entered into a written agreement with Efficient Advisors, LLC, whereby we identify the terms, conditions, and responsibilities of both parties in the "solicitation" relationship;
- Consented to compliance with Federal and State law governing solicitation activities, including:
  - Presentation of Efficient Advisors, LLC's Form ADV Part 2A at the time of the solicitation;
  - Consent to being under Efficient Advisors, LLC's "supervision" when providing

solicitation activities on their behalf.

- Presentation of 2 (two) copies of the "solicitor's disclosure brochure" stipulating regulatory mandated disclosures, including our delivery of Efficient Advisors, LLC's Form ADV Part 2A. We provide two copies for clients to execute, one for FFC and one for Efficient Advisors, LLC. This document identifies the portion of the client's advisory fees that are paid to Efficient Advisors, LLC and those that are paid to FFC.

As a solicitor for Prudent Investor Advisors, LLC, FFC has:

- Entered into a written agreement with Prudent Investor Advisors, LLC whereby we identify the terms, conditions, and responsibilities of both parties in the "solicitation" relationship;
- Consented to compliance with Federal and State law governing solicitation activities, including:
  - Presentation of Prudent Investor Advisors, LLC's Form ADV Part 2A at the time of the solicitation;
  - Consent to being under Prudent Investor Advisors, LLC's "supervision" when providing solicitation activities on their behalf.
  - Presentation of 2 (two) copies of the "solicitor's disclosure brochure" stipulating regulatory mandated disclosures, including our delivery of Prudent Investor Advisors, LLC's Form ADV Part 2A. We provide two copies for clients to execute. One for and one for Prudent Investor Advisors, LLC. This document identifies the portion of the client's advisory fees that are paid to Prudent Investor Advisors, LLC and those that are paid to FFC.

FFC is owned by Jeffrey Furest and Michael Sarcheck, and is registered in its home state of Michigan, as well as in Arizona, California, Colorado, Florida, Illinois, Indiana, Kentucky, North Carolina, Texas, and Wisconsin. For California Residents: Subsection (i) of Rule 260.238 California Code of Regulations requires that all investment advisers disclose to their advisory clients that higher or lower fees for comparable services may be available from other sources. Accordingly, FFC hereby discloses to clients that similar or same investment services may be available from other sources for higher or lower overall fees.

Due to the nature of its advisory practice, FFC does not maintain assets under management.

## **Item 5 Fees and Compensation**

### **Financial Analysis**

**Hourly:** Some clients utilize our financial analysis services provided based on an hourly rate basis. Our hourly fee is billed at a rate of \$150.00 per hour. The hourly fees are negotiated and agreed upon in a written agreement with each client. Hourly fee-based clients are billed on a monthly basis as work is completed. Either party may terminate the services upon three days' notice. Any earned, but unpaid, fees will be promptly due upon termination.

**Fixed Fees:** FFC may charge a fixed fee for financial analysis services or special projects. The fixed fees are negotiated and will generally range from \$250-\$1000, but may be higher, depending upon the complexity of services, and are agreed upon in a written agreement with each client. Either party may terminate the services upon three days' notice. Within seven (7) business days of termination of

services by FFC or the client, prior to completion of such services, regardless of progress/work generated, 100% (one hundred percent) of all commitment fee/financial analysis fees shall be refunded to the client.

**Solicitation Activity**

***Matson Money, Inc.***

Pursuant to an agreement with Matson Money, Inc. ("Matson Money"), FFC receives a fee derived from a percentage of the revenue received by Matson Money (if a solicited FFC client hires Matson Money). Payment to the firm is provided as described below for as long as clients remain contracted with Matson Money. FFC provides ongoing support to clients by assisting with account documentation and providing other services.

The fees paid to Matson Money are the same regardless of how clients are obtained, directly or through FFC. Fees paid to Matson Money remain unaffected by any solicitation arrangement with FFC. Please see Matson Money's Form ADV Part 2 and investment advisory agreement for details regarding Matson Money's quarterly charges.

Where clients engage the services of Matson Money, Matson Money will compensate according to the following schedule:

<b>Household Assets</b>	<b>FFC Fee</b>
On the first \$5 million of client assets	50% of the fee clients pay to Matson Money
Over \$5 million	60% of the fee clients pay to Matson Money
Over \$50 million	65% of the fee clients pay to Matson Money
Over \$80 million	70% of the fee clients pay to Matson Money

Please see the termination clauses in the agreement with Matson Money regarding pro rata refunds of terminated contracts, or as described in their Form ADV Part 2A as provided. FFC's fees for solicitation continue through to the date of termination.

***Efficient Advisors, LLC***

Pursuant to an agreement with Efficient Advisors, LLC, FFC receives a fee derived from a percentage of the revenue received by Efficient Advisors, LLC (if a solicited FFC client hires Efficient Advisors, LLC). Payment to the firm is provided as described below for as long as clients remain contracted with Efficient Advisors, LLC. FFC provides ongoing support to clients by assisting with account documentation and providing other services.

Where clients engage the services of Efficient Advisors, LLC for individual/retail account services, Efficient Advisors, LLC will compensate FFC according to the following schedule:

<b>Household Assets</b>	<b>Efficient Advisors</b>	<b>FFC</b>	<b>Total Annual Management Fee</b>
First \$500,000	0.50%	1.25%	1.75%
Next \$500,000	0.45%	0.95%	1.40%
Next \$1,000,000	0.35%	0.50%	0.85%
Next \$1,000,000	0.30%	0.30%	0.60%

Where clients engage the services of Efficient Advisors, LLC for qualified/retirement plan accounts, Efficient Advisors, LLC will compensate FFC according to the following schedule:

<b>Plan Assets</b>	<b>Efficient Advisors</b>	<b>FFC</b>	<b>Total Annual Management Fee</b>
First \$1,000,000	0.35%	0.90%	1.25%
Next \$2,000,000	0.25%	0.65%	0.90%
Next \$2,000,000	0.20%	0.45%	0.65%
Over \$5,000,000	0.15%	0.20%	0.35%

Please see the termination clauses in the agreement with Efficient Advisors, LLC, or as described in their Form ADV Part 2A as provided. FFC's fees for solicitation continue through to the date of termination.

The fee may be negotiated based on a number of factors including, but not limited to, the amount of work involved, and the assets placed under management. Depending on individual arrangements made, fees paid by one client may be higher or lower than fees paid by another client under similar circumstances. See Efficient Advisors, LLC's Form ADV Part 2 for additional information on fees and how they are calculated.

### ***Prudent Investor Advisors, LLC***

Pursuant to an agreement with Prudent Investor Advisors, LLC, FFC receives a fee derived from a percentage of the revenue received by Prudent Investor Advisors, LLC (if a solicited FFC client hires Prudent Investor Advisors, LLC). Payment to the firm is provided as described below for as long as clients remain contracted with Prudent Investor Advisors, LLC. FFC provides ongoing support to clients by assisting with account documentation and providing other services.

Where clients engage the services of Prudent Investor Advisors, LLC, Prudent Investor Advisors, LLC will compensate FFC according to the following schedule:

<b>Household Assets</b>	<b>Prudent Investors Advisors</b>	<b>FFC</b>	<b>Total Annual Management Fee</b>
Up to \$1M	0.06%	1.19%	1.25%
Between \$1M - \$10M	0.05%	0.95%	1.00%
Between \$10M - \$20M	0.0375%	0.7125%	0.75%
Above \$20M	-	-	Negotiable

Please see the termination clauses in the agreement with Prudent Investor Advisors, LLC, or as described in their Form ADV Part 2A as provided. 's fees for solicitation continue through the date of termination.

The fee may be negotiated based on a number of factors including, but not limited to, the complexity of the client assets to be placed under management, and anticipated future assets. Depending on individual arrangements mad, fees paid by one client may be higher or lower than fees paid by another client under similar circumstances. See Prudent Investor Advisors, LLC's Form ADV Part 2 for additional information on fees and how they are calculated.

### **Seminars**

FFC seminars are educational and are provided free of charge.

## **Item 6 Performance-Based Fees and Side-By-Side Management**

FFC does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the client's assets) or provide any additional services other than those previously described. Accordingly, side by side management of accounts does not apply to those services rendered by the firm.

## **Item 7 Types of Clients**

FFC provides advisory services to individuals, pension and profit sharing plans, charitable organizations, and government and corporate entities.

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

**Financial Analysis:** FFC uses Academic/Modern Portfolio Theory in its financial analysis practice. We also use financial analysis software programs for specific strategies and recommendations. FFC does not manage assets.

**Solicitation:** All management strategies remain exclusive to those rendered by Matson Money, Efficient Advisors, LLC or Prudent Investor Advisors, LLC. Clients are encouraged to review Matson Money's, Efficient Advisors, or Prudent Investor Advisors Form ADV Part 2 disclosure brochure.

**Risk of Loss:** Investing in securities involves a certain amount of risk of loss that clients should be prepared to bear. Questions or concerns related to same may be addressed directly with the firm.

## **Item 9 Disciplinary Information**

Investment advisers are required by law to disclose all material facts regarding any legal or disciplinary events deemed material to a client's evaluation of an investment adviser and any of its management persons. There are no reportable events subject to this Item.

The firm's disciplinary history and that of its registered personnel may be reviewed by visiting the SEC's Investment Adviser Public Disclosure website. Questions related to same may be addressed directly with the firm and/or its personnel.

## **Item 10 Other Financial Industry Activities and Affiliations**

There are conflicts of interest related to the additional business activities conducted by both the firm and its personnel. Certain personnel are separately licensed as insurance agents (appointed to insurance companies ) to sell life and health insurance products for various insurance companies. Accordingly, they will be able to sell insurance products to any client in need of such services and will receive separate compensation in the form of commissions for the sale of such products. You have the right to decide whether to use FFC's employees (investment adviser representatives, or "IARs") for the purchase of recommended insurance products.

Primary Insurance Agency / Brokers: Jeffrey C. Furest and Michael Sarcheck, owners of FFC, are also owners and licensed insurance agents with Furest Furest Services, Inc., dba First Financial Services of MI, for the purpose of insurance sales and other activities. Mr. Furest and Mr. Sarcheck spend approximately 20% (or more) of their time on this type of activity. They are licensed to purchase, sell or exchange insurance products for any client in need of such services and will receive separate,

compensation in the form of commissions for the purchase of insurance products. Clients are encouraged to review the Part 2B brochure supplements for further information related to FFC personnel.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

FFC has adopted a Code of Ethics which must be followed by all firm employees. The Code defines our fiduciary obligations as an investment adviser and describes the high standard of business conduct and fiduciary duty the firm must deliver to its clients.

The Code of Ethics (Code) includes provisions relating to:

- the confidentiality of client information;
- a prohibition on insider trading;
- restrictions on the acceptance of gifts and the reporting of certain gifts and business entertainment items;
- personal securities trading procedures; and
- additional provisions regarding the firm's fiduciary duty to its clients.

All employees at FFC must acknowledge the terms of the Code of Ethics annually, or as amended. A copy of the firm's Code of Ethics will be provided to any client upon request.

Please note: FFC personnel may purchase or sell investments for their personal accounts that are also purchased or sold by a third-party portfolio manager for one or more of FFC's clients. While FFC endeavors at all times to act in the best interests of its clients as part of its fiduciary duty, clients should be aware that the personal trading involving recommended securities creates a conflict of interest, and may affect the judgment of the individual making the recommendation, including the recommendations provided as RRs, IARs and Insurance Agents (as described).

## **Item 12 Brokerage Practices**

FFC does not manage money on behalf of clients; as a result, this item is not applicable.

## **Item 13 Review of Accounts**

Financial analysis reports are reviewed by the firm's Chief Compliance Officer for correctness, suitability, and implementation. Reviews occur on a regular basis as needed or amended. Clients are strongly encouraged to contact the firm with any changes to their financial situation.

FFC provides financial analysis services in the form of investment analysis, retirement analysis, survivorship income and analysis, estate analysis, college analysis, and other consultative analysis services.

For written financial analysis, clients receive third party vendor analysis program reports which may include: a) investment results and risk; b) income surplus or shortfalls given income goals; and/or c) estate preservation and estate tax and survivor income surplus or shortfalls.

Clients who engage Matson Money, Efficient Advisors, LLC or Prudent Investor Advisors, LLC receive statements, at a minimum quarterly, from the qualified custodian detailing transactions, positions, fees, and other information regarding the account. FFC does not provide statements to Matson Money, Efficient Advisors, LLC or Prudent Investor Advisors, LLC clients directly

## **Item 14 Client Referrals and Other Compensation**

FFC receives a fee from Matson Money, Inc., Efficient Advisors, LLC, or Prudent Investor Advisors, LLC as applicable, for the referral of clients (see Items 4 and 5). FFC may act as co-advisor or solicitor for Matson Money; FFC acts as a solicitor for Efficient Advisors and Prudent Investor Advisors. Where FFC acts as co-advisor, FFC is paid an advisory fee under the terms of a co-advisor agreement with Matson Money. Where acts as solicitor, FFC is paid a solicitors fee under the terms of a solicitors agreement with either Matson Money, Efficient Advisors, LLC or Prudent Investor Advisors, LLC. All of the terms of these agreements must be honored in order for FFC to receive fees from Matson Money, Efficient Advisors, LLC or Prudent Investor Advisors, LLC, including the requirement for FFC to deliver Matson Money's, Efficient Advisors, LLC's or Prudent Investor Advisors, LLC's Form ADV Part 2 disclosure brochure. Where FFC acts as solicitor, FFC is also required to deliver a solicitors disclosure statement to clients.

## **Item 15 Custody**

FFC does not maintain or accept custody of client's funds or securities. Clients are encouraged to review Matson Money's, Efficient Advisors, LLC's or Prudent Investor Advisors, LLC's Form ADV Part 2 disclosure brochure, as applicable, for a full understanding of its custodial arrangements.

## **Item 16 Investment Discretion**

FFC does not manage client portfolios; as a result, this item is not applicable.

## **Item 17 Voting Client Securities**

FFC does not vote proxies on behalf of clients or their accounts. Clients are encouraged to review Matson Money's, Efficient Advisors, LLC's or Prudent Investor Advisors, LLC's Form ADV Part 2 disclosure brochure, as applicable, for a full understanding of how such actions are treated.

## **Item 18 Financial Information**

By law, investment advisers are required to disclose certain financial information about their financial condition to clients and other interested parties. FFC is not currently subject to any outstanding financial commitment or obligation that might prevent the firm from meeting its contractual obligations to clients.

FFC does not require or solicit prepayment of fees more than 6 months in advance of services delivered.

## **Item 19 Requirements for State Registered Advisers**

FFC requires all persons that provide investment advice on the firm's behalf to have met the qualifications for registration as an investment adviser representative. Please see Part 2B of this brochure for further information relative to qualifications and outside business activities.

For California Residents: Subsection (i) of Rule 260.238 California Code of Regulations requires that all investment advisers disclose to their advisory clients that higher or lower fees for comparable services may be available from other sources. Accordingly, the firm hereby discloses to clients that similar or same investment services may be available from other sources for higher or lower overall fees.

## **Item 20 Additional Information**

### **Privacy Policy**

FFC prohibits the disclosure of any client related non-public or personal information to third parties unless authorized by the client or as otherwise provided by law. A copy of the firm's Privacy Policy may be obtained from Jeffrey Furest, Chief Compliance Officer at (586) 463-1880.

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Investment Adviser Representatives and/or Supervised Persons: Supplemental Information  
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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Jeffrey C. Furest**

CRD # 1347372

144 South Main Street  
Mt. Clemens, MI 48043

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

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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<sup>1</sup>**  
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

## **Item 3 Disciplinary Information**

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

## **Item 4 Other Business Activity**

As a CFP and licensed insurance agent, Mr. Furest is entitled to receive both Commission and Fee compensation. Receipt of compensation in the form of fees is discussed in detail in Item 5 of the firm brochure. Receipt of compensation in the form of commissions is for the sale of insurance-related products. The ability to receive commissions for products recommended by Mr. Furest gives him an incentive to recommend products based on the compensation received rather than on the client's needs. This creates a conflict of interest. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 Additional Compensation**

Please refer to Item 4 above.

## Item 6 Supervision

Jeffrey Furest is the firm's owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise its operation. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the firm may be directed to Jeffrey Furest at (586) 463-1880.

## Item 7 Requirements for State Registered Advisers

Mr. Furest does not have any legal or disciplinary events to report. A review of Mr. Furest's disciplinary history may be conducted by visiting the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Questions relative to same may be addressed directly with Mr. Furest.

### Professional Designation Requirements

<sup>1</sup> **Certified Financial Planner (CFP):** The CFP designation is awarded by the Certified Financial Planner Board of Standards ([www.cfp.net](http://www.cfp.net)) to those candidates that have successfully completed a rigorous course of study. The Board further requires charter holders to maintain certain ethical and professional standards of excellence.

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

**Michael N. Sarcheck**  
CRD #3062808

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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

## **Item 3 : Disciplinary Information**

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

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

Mr. Sarcheck is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Sarcheck an incentive to recommend products based on the compensation received rather than on the client's needs. This creates a conflict of interest. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Sarcheck is not subject to any disciplinary history.

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

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

112 E. Moore Street  
Suite 5  
Southport, NC 28451  
Phone: (910) 457-7609

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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**

Mr. Fitzhugh is also a licensed insurance agent and owner of Fitzhugh Financial Group, LLC. Through this activity, Mr. Fitzhugh sells life, health, and variable insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Fitzhugh an incentive to recommend insurance products based on the compensation received rather than on the client's needs. This creates a conflict of interest. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Fitzhugh is not subject to any disciplinary history.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Jonathan C. Furest**

CRD #5638199

144 South Main Street  
Mt. Clemens, MI 48043

Phone: (586) 463-1880

Fax: (586) 463-1892

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

October 7, 2020

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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

## **Item 3 : Disciplinary Information**

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

## **Item 4 : Other Business Activities**

Jonathan Furest is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Investment Adviser Representative of First Financial Coaching, Inc. Moreover, Mr. Furest does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

## **Item 5 : Additional Compensation**

Jonathan Furest does not receive any additional compensation beyond that received as an Investment Adviser Representative of First Financial Coaching, Inc.

## **Item 6 : Supervision**

Jeffrey Furest is the firm's owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Jonathan Furest is not subject to any disciplinary history.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Thomas E. Hatfield, III**

CRD #239688

16475 Dallas Parkway  
Suite 835  
Addison, TX 75001  
Phone: (972) 931-9730

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

**Name:** Thomas E. Hatfield, III CFP<sup>1</sup>, Investment Advisor Representative  
CRD# 239688

**Year Born:** 1944

**Education:** Baylor University, Bachelor of Business Administration, 1967

### **Business Experience:**

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

10/1997 to Present Self-Employed

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

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

04/1980 to 07/2008 Jefferson Pilot Securities, Registered Representative

## **Item 3 : Disciplinary Information**

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

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

Mr. Hatfield is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Hatfield an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Hatfield is not subject to any disciplinary history.

## **Professional Designation Requirements**

**<sup>1</sup> Certified Financial Planner (CFP):** The CFP designation is awarded by the Certified Financial Planner Board of Standards ([www.cfp.net](http://www.cfp.net)) to those candidates that have successfully completed a rigorous course of study. The Board further requires charter holders to maintain certain ethical and professional standards of excellence.

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

**Thomas E. Hatfield, IV**  
CRD# 2868599

16475 Dallas Parkway  
Suite 835  
Addison, TX 75001  
Phone: (972) 931-9730

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

**Name:** Thomas E. Hatfield, IV, Investment Adviser Representative  
CRD# 2868599

**Year Born:** 1974

**Education:** University of Arizona, Bachelor of Science, Bachelor Administration in Finance, 1996

### **Business Experience:**

06/2010 to Present First Financial Coaching, Inc. f/k/a Your Financial Coach, Inc., Investment Adviser Representative

02/1997 to Present Self-Employed

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

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

03/1997 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

## **Item 3 : Disciplinary Information**

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

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

Mr. Hatfield is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Hatfield an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Hatfield is not subject to any disciplinary history.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Marc I. Lesser**

CRD #1885646

14000 Tahiti Way, #318  
Marina del Rey, CA 90292  
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## **Item 2 : Educational Background and Business Experience**

**Name:** Marc Lesser, Investment Advisor Representative  
CRD# 1885646

**Year Born:** 1963

**Education:** University of California, Santa Barbara, Bachelors of Arts in Business  
Economics/Accounting, 1986

### **Business Experience:**

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

1999 to Present Executive Financial Group, President and Owner

01/1996 to Present Berns Rosenthal Insurance, Insurance Agent

01/1996 to Present Commercial Benefits, Insurance Agent

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

10/2002 to 07/2008 Jefferson Pilot Securities Corporation, Registered Representative

1991 to 1999 Commercial Benefits, Insurance Agent

## **Item 3 : Disciplinary Information**

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

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

Mr. Lesser is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He receives commissions for insurance sales. This practice gives Mr. Lesser an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

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## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Lesser is not subject to any disciplinary history.

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**First Financial Coaching, Inc.**

FIRM CRD # 152070

**Frank P. Orzel**

CRD #810840

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Chicago, IL 60630  
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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**

Mr. Orzel is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Orzel an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest at (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

Mr. Orzel does not have any legal or disciplinary events to report. A review of Mr. Orzel's disciplinary history may be conducted by visiting the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Questions relative to same may be addressed directly with Mr. Orzel.

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

**W. Wesley Reed**  
CRD# 2708571

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

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

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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

## **Item 3 : Disciplinary Information**

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

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

Mr. Reed is also a licensed insurance agent and sells life and health insurance products for various insurance companies. He is compensated on a commission-basis. This practice gives Mr. Reed an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

Jeffrey Furest is the owner and Chief Compliance Officer ("CCO") and maintains the responsibility to supervise the operation of his firm. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Jeffrey Furest (586) 463-1880.

## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Mr. Reed is not subject to any disciplinary history.

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

**Janet N. (Bates) Harrington**  
CRD #3066364

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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

## **Item 3 : Disciplinary Information**

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

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

Ms. Harrington is also a licensed insurance agent and sells life and health insurance products for various insurance companies. She is compensated on a commission-basis. This practice gives Ms. Harrington an incentive to recommend products based on the compensation received rather than on the client's needs. All investment adviser representatives of the firm have a fiduciary duty to act in the best interest of the firm's clients.

## **Item 5 : Additional Compensation**

Please refer to Item 4 above.

## **Item 6 : Supervision**

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## **Item 7 : Requirements for State Registered Advisers**

As previously mentioned in Item 3, Ms. Harrington is not subject to any disciplinary history.