

First Financial Coaching, Inc. (“we”, “us” or “our”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

## Relationships and Services

### What investment services and advice can you provide me?

We provide investment management services, including non-discretionary investment management and financial analysis services to individuals and trusts and estates (our “retail investors”) on a fee basis.

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Our authority over your account(s) shall continue until our engagement is terminated.

We may also be engaged to provide financial analysis services on a separate fee basis. When we provide financial analysis services, we rely upon the information provided by the client and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [ADV Part 2A](#).

### **Conversation Starters:**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## Fees, Costs, Conflicts, and Standard of Conduct

### What Fees will I pay?

When engaged to provide investment management services, we shall generally serve as a Co-Advisor on your account. Our fee for such services is calculated as a percentage of the total fees collected by the other Co-Advisor. We do not require a minimum asset level or impose a minimum fee.

Your AUM Fee is typically deducted by the other Co-Advisor from one or more of your accounts. Because our fee is calculated as a percentage of the total fees collected by the other Co-Advisor and our portion of that percentage increases based upon the total value of all client assets we manage with the other Co-Advisor, we have an incentive to encourage you to increase the assets maintained in accounts we Co-Advise.

When we provide financial analysis services on a separate fee basis, we do so on either a fixed fee basis, ranging up to \$1,000, or on an hour rate basis of \$150 per hour.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [ADV Part 2A](#).

**Conversation Starter:**

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

**Conversation Starter:**

- *How might your conflicts of interest affect me, and how will you address them?*

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

**How do your financial professionals make money?**

Our financial professionals are compensated as owners of the firm or on a salary basis. Financial professionals are eligible for a discretionary bonus based on firm revenues and their individual job performance. You should discuss your financial professional's compensation directly with your financial professional.

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

Yes, as to the Firm. No, as to its representatives. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [ADV Part 2A](#) or our *relationship summary*.

Our Chief Compliance Officer may be reached by phone: (586) 463-1880.

**Conversation Starters:**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

**EXHIBIT TO THE AMENDED FORM CRS  
FIRST FINANCIAL COACHING, INC.**

**SUMMARY OF MATERIAL CHANGES**

**February 21, 2025**

The following sections of the First Financial Coaching, Inc. Form CRS have been amended since the Firm's 2024 annual amendment:

December 26, 2024:

**Item 4 – Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

- Added disclosure that First Financial Coaching, but not its representatives, have a disciplinary disclosure that appears on ADV Part 1 at Item 11.