

# Brochure Supplement

February 2, 2023

## Ryan J. Coulter

13 New Hudson Road  
Aurora, OH 44202

(330) 562-2122

This Brochure Supplement provides information about Ryan J. Coulter that supplements the Disclosure Brochure of Demming Financial Services Corporation (hereinafter "DFSC"), a copy of which you should have received. Please contact DFSC's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Ryan J. Coulter is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Demming Financial Services Corporation, a Registered Investment Adviser**

13 New Hudson Road, Aurora, OH 44202 | (330) 562-2122  
[www.demmingfinancial.com](http://www.demmingfinancial.com)

## Item 2. Educational Background and Business Experience

Born 1995

### Post-Secondary Education

Ohio University | Bachelors, Finance | 2018

### Recent Business Background

Demming Financial Services Corporation | Financial Planning Analyst & Investment Adviser Representative | September 2022 – Present

Custom Planning Solutions, LLC | Planner Assistant | May 2019 – September 2022

Ganley Westside Imports | Lot Porter | August 2018 – May 2019

### Professional Designation

Ryan J. Coulter holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

DFSC is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Ryan J. Coulter. DFSC has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

DFSC is required to disclose information regarding any investment-related business or occupation in which Ryan J. Coulter is actively engaged.

## **Item 5. Additional Compensation**

DFSC is required to disclose information regarding any arrangement under which Ryan J. Coulter receives an economic benefit from someone other than a client for providing investment advisory services. DFSC has no information to disclose in relation to this Item.

## **Item 6. Supervision**

David W. Demming, Jr., Vice President, is generally responsible for supervising Ryan J. Coulter's advisory activities on behalf of DFSC. The telephone number to reach David W. Demming, Jr. is (330) 562-2122.

DFSC supervises its personnel and the investments made in client accounts. DFSC monitors the investments recommended by Ryan J. Coulter to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. DFSC periodically reviews the advisory activities of Ryan J. Coulter, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ryan J. Coulter.