

# PROFILES IN SUCCESS

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**Klein Financial Advisors**

A close-up portrait of a woman with blonde, wavy hair, smiling warmly. She is wearing a light-colored blazer and a gold necklace. The background is a soft, out-of-focus green.

The logo for inStrategy, featuring a small star icon above the word "in" in light blue, "Strategy" in dark grey, and a registered trademark symbol (®) to the right. Below the main text, the phrase "for advisors" is written in a dark grey script font.

**inStrategy**®  
*for advisors*

# KLEIN

## FINANCIAL ADVISORS

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### INCORPORATED

## KLEIN FINANCIAL ADVISORS AT A GLANCE

- Founded: 2003
- Independent RIA
- AUM: \$100 Million
- Staff: 3
- Investment Research:  
InStrategy
- Rebalancing:  
Total Rebalance Expert
- Portfolio Management:  
PortfolioCenter
- Financial Planning:  
eMoney
- CRM: Junxure Cloud
- Custodians:  
Shareholder's Service Group  
Schwab Advisor Services

Klein Financial Advisors, based in Newport Beach, CA, is dedicated to helping clients plan for a lifetime of financial security. With a mission to help independent women gain the confidence to navigate life's transitions, Klein Financial Advisors partners with each client to provide them with the knowledge and tools they need to make smart financial decisions for their future and to achieve peace of mind through careful planning.

Founded by Lauren Klein, Klein Financial Advisors has been growing and evolving since the firm was established 15 years ago. "After a long career in corporate finance, I wanted to transition from working for the benefit of corporations to working with real people." Klein said. Once Klein opened the doors to her business, she knew she'd made the right decision. As part of that transition, Klein opened up her firm as an hourly planner, however her clients were always looking for more help and guidance, so Klein expanded her practice to include investing.

"As I grew the firm I realized early on that you need to have systems for everything in your business, otherwise you are just making it up as you go along and that approach would never scale, assure quality service, or allow you to reach your goals," Klein said.

As part of the process of creating systems, Klein researched many options for access to experts for the investment process. "For smaller firms, it is very difficult to do everything. You need to have a high conviction and skill about what you do, otherwise you are not upholding your fiduciary duty to clients."

Particularly with the complexity and massive menu of options for investing, it is hard to keep up says Klein. “It is a giant universe out there and just as soon as you settle on one idea, another better one comes along. That makes it very difficult to maintain a system with consistency.”

Accordingly, Klein explored various TAMPs, digital platforms and other research providers but found that none of those options provided customized and personalized solutions to her clients. “Based on the principles that we believe in, it ended up being very difficult to find an option that was consistent with our values and our core beliefs.”

Thus, when Klein became aware that the founder of her TRX rebalancing software, Sheryl Rowling of Rowling & Associates, was launching a new investment research and strategy offering, she was one of the first to sign on. “I’ve known Sheryl and her expertise in integrating taxes and investing,” Klein said. “She shares our similar core values and beliefs so it was a natural fit.”

Klein appreciates the process that Rowling provides through InStrategy, a comprehensive investment strategy and research platform available to independent RIAs. By harnessing the same investing process used in her award-winning RIA, Rowling and InStrategy, are powering Klein’s research, due diligence and investing process behind the scenes.

## LAUREN KLEIN’S TOP TAKEAWAYS

- Establish systems for all aspects of your business to drive efficiencies and a consistent service model
- Focus on what you do best and outsource to experts for support on technical specialties, such as investment management
- Align yourself with partners who share your vision and values
- Leverage technology to drive scale and provide a foundation for growth

# CONCLUSION

“InStrategy is such a high-quality service,” Klein notes. “The investment process, product selections, due-diligence, research and focus on managing expenses for clients enables us to make our lives so much easier, while at the same time fulfilling our fiduciary duty.”

Looking forward, Klein is optimistic about how InStrategy will continue to support her firm. “We are excited that InStrategy will be able to help us scale and grow our business. When new money comes in, we will no longer have to revisit our assumptions from the past. That provides a lot of comfort and confidence in our ability to serve as trusted fiduciaries to our growing client base.”

## PROFILES IN SUCCESS

This is the first in a series of industry content designed specifically to help independent financial advisors better manage and profitably grow their firms.

Brought to you by InStrategy *for advisors*, Profiles in Success spotlights notable advisory firms with efficient practices. These firms create a scalable business by leveraging those outsourced services that disrupt the status quo of the TAMP business model.

Klein Financial Advisors is an excellent example of how advisors can harness affordable outsourcing platforms to create an efficient foundation and differentiate their firm in a crowded marketplace.

InStrategy *for advisors* is a turnkey investment strategy and research platform which helps drive the success of firms like Klein Financial Advisors.

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