



Klein Wealth Management, LLC

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Saint Johns, Florida 32259

Form ADV Part 2A – Firm Brochure

Phone: 904-910-1426

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This brochure provides information about the qualifications and business practices of Klein Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 904-910-1426.

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.

Additional information about Klein Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Klein Wealth Management is 307078. Klein Wealth Management, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Item 3: Material Changes

This brochure has been updated to reflect material changes to Klein Wealth Management, LLC's advisory services. The primary material change is the disclosure that, at a client's request, Klein Wealth Management, LLC may recommend and engage independent third-party investment managers to manage all or a portion of a client's investment portfolio.

When a third-party investment manager is engaged, such manager will have discretionary authority over the portion of assets they manage and will be responsible for investment selection and trade execution within their mandate. Klein Wealth Management, LLC generally retains responsibility for overall portfolio coordination, client relationship management, and ongoing monitoring of the third-party investment manager.

Clients are not required to utilize third-party investment managers, and such arrangements are optional and subject to client consent. Additional fees may apply when a third-party investment manager is engaged, as fully disclosed in this brochure.

No other material changes have been made unless otherwise noted.

Item 4: Advisory Business

Description of Advisory Firm

Klein Wealth Management, LLC was created in 2019. Bryan Keith Klein (CRD Number 4484689) owns 100% of the equity of the firm and is the Chief Executive Officer, Principal Wealth Advisor, and Chief Compliance Officer. The firm is not publicly owned or traded and there are no indirect owners. The firm manages each client's portfolio on an individualized basis, allowing clients to impose restrictions on their accounts.

As of January 7, 2026, the firm managed \$16,776,678 in assets on a discretionary basis representing 71 accounts, and \$0.00 on a non-discretionary basis.

Types of Advisory Services

Klein Wealth Management, LLC (“KWM”) provides discretionary and non-discretionary investment management services, as well as comprehensive financial planning services. Investment management services include the ongoing monitoring, reallocation, and rebalancing of client assets in accordance with each client’s investment objectives, risk tolerance, time horizon, and financial circumstances. Clients may impose reasonable restrictions on the securities or strategies used in their accounts.

Financial planning services may include, but are not limited to, retirement planning, cash-flow analysis, tax planning strategies, estate planning coordination, education planning, and insurance analysis. Financial planning is generally provided in conjunction with investment management and is not billed separately unless otherwise agreed upon. For clients who prefer hourly or project-based services, financial planning and/or investment management may be provided at a separate rate, as described in Item 5 (Fees and Compensation).

KWM typically constructs portfolios using a diversified mix of low-cost index funds and exchange-traded funds as a foundational allocation, and may supplement portfolios with actively managed funds or other strategies when deemed appropriate. KWM does not guarantee investment results or performance.

Use of Third-Party Investment Managers

At a client’s request, KWM may recommend and engage independent third-party investment managers (“Third-Party Managers”) to manage all or a portion of a client’s investment portfolio. These managers may include separately managed account (“SMA”) providers, model-based strategists, or other registered investment advisers.

When a Third-Party Manager is engaged, that manager will have discretionary authority over the portion of assets they manage and will be responsible for investment selection, trade execution, and portfolio construction within their mandate. KWM generally remains responsible for client relationship management, coordination of the overall portfolio, and ongoing monitoring of the Third-Party Manager’s performance and adherence to the client’s stated objectives.

Clients are not required to engage Third-Party Managers and may elect to have KWM manage their assets directly. Clients will receive the Third-Party Manager’s Form ADV Part 2A and other required disclosures prior to engagement. KWM conducts initial and ongoing due diligence on Third-Party Managers but does not have day-to-day control over their specific investment decisions and does not guarantee their performance.

Item 5: Fees and Compensation

Klein Wealth Management, LLC is compensated by an annual investment management fee of 1.00%, charged in arrears, based on the portfolio balance at the end of the previous quarter. The fee is divided into quarterly payments of 0.25% and may exclude cash and money market funds. Clients receive transparent quarterly bills detailing the fees, which can be paid from the account directly or separately. Refunds are not issued, but pro-rated bills are provided if a client leaves during a quarter. There are no transaction costs incurred by clients.

Third-Party Investment Manager Fees

If a client elects to engage a Third-Party Manager, the client will incur additional advisory fees charged by that manager. These fees are separate from and in addition to KWM's advisory fee unless otherwise agreed in writing. Third-Party Manager fees are fully disclosed to the client prior to engagement and are typically deducted directly from the client's account by the Third-Party Manager or custodian. KWM does not receive any portion of Third-Party Manager fees unless specifically disclosed and agreed upon.

To the extent specifically requested by a client, Klein Wealth Management provides financial planning and/or consulting services on a standalone basis. These services include advice on investment and noninvestment related matters, such as retirement planning, education planning, estate planning, and insurance planning. We only provide these services upon request and do not provide them to all clients. We determine in our sole discretion whether to provide these services or not for a given client. Our planning and consulting fees are negotiable, but generally range from \$2,500 to \$15,000 on a fixed fee basis, and from \$150 to \$750 on an hourly rate basis. We base our fees on the level and scope of the services we provide you and consider other factors such as your specific needs and circumstances and whether other professionals are needed to render the services.

Item 6: Performance-Based Fees and Side-By-Side Management

Not applicable.

Item 7: Types of Clients

Klein Wealth Management, LLC serves individuals, pension plans, profit-sharing plans, trusts, estates, charitable organizations, accredited investors, corporations, and other business entities. The minimum for opening and maintaining an account is \$10,000.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

KWM utilizes various strategies, including business cycle investing, foundation and opportunity, asset allocation, modern portfolio theory, and technical analysis. Each strategy carries risks such as concentration risk, sector risk, business risk, and risks associated with technical analysis. KWM primarily invests in domestic and international equities, REITs, fixed income, commodity ETFs, and actively managed mutual funds.

Per client request, KWM will actively manage options trading, include as the following:

Level 1

Uses protective puts and covered calls when the trader already owns the underlying asset. This is considered a lower risk strategy.

Level 2

Uses straddles and strangles, as well as long calls and puts. This level allows traders to buy options.

These strategies are specific to clients comfortable with a high tolerance for risk and a long timeframe.

Risks Related to Third-Party Investment Managers

When a Third-Party Manager is utilized, the client is subject to additional risks specific to that manager's investment strategies, methods of analysis, and portfolio construction decisions. These risks may differ from those employed by KWM and may include increased concentration risk, strategy-specific risk, or manager-specific risk. Although KWM conducts due diligence and ongoing monitoring, there is no guarantee that a Third-Party Manager will achieve its stated objectives or avoid losses.

Item 9: Disciplinary Information

None.

Item 10: Other Financial Industry Activities and Affiliations

Klein Wealth Management, LLC may recommend unaffiliated Third-Party Investment Managers to clients. KWM does not have ownership interest in, nor is it otherwise affiliated with, these Third-Party Managers unless specifically disclosed to the client. KWM does not receive compensation from Third-Party Managers for referrals unless disclosed and agreed upon in advance.

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

Klein Wealth Management, LLC has a written Code of Ethics in accordance with SEC Rule 204A-1, requiring associated persons to report personal securities holdings and transactions. These holdings and transactions are reviewed quarterly by the Chief Compliance Officer. The firm is in compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. No person employed by the firm may purchase or sell any security prior to a transaction being implemented for an advisory account.

Item 12: Brokerage Practices

Klein Wealth Management, LLC recommends custodians based on products, services, costs, and the ability to meet clients' needs. The firm uses Schwab Retail Brokerage Services for investment management. KWM does not aggregate order placing in client accounts; orders are placed per account, which may result in different prices for the same security depending on market conditions.

When Third-Party Managers are engaged, they may utilize brokerage arrangements different from those used by KWM and may have discretion to select executing brokers for transactions in the portion of assets they manage. Clients should review the Third-Party Manager's brokerage practices as disclosed in their Form ADV.

Item 13: Review of Accounts

Client accounts are reviewed quarterly by Bryan Klein, CEO/CCO. Reviews are based on clients' investment policies and risk tolerance levels. Special reviews may be triggered by unusual performance, changes in client restrictions, excessive draw-down, volatility, or client needs. Clients receive trade confirmations, monthly or quarterly statements, and annual tax reporting statements from their custodian.

Item 14: Client Referrals and Other Compensation

There are no solicitation or outside compensation arrangements.

Item 15: Custody

Klein Wealth Management, LLC has custody of client accounts due to direct fee deduction. Account statements are sent directly to clients by the custodian and should be reviewed carefully by the client.

As of January 7, 2026, KWM, LLC has custody of client assets of \$16,778,678 and total number of clients is 33.

In instances where a Third-Party Manager is engaged, such manager may also have custody of client assets due to fee deduction authority. Clients should review custodial disclosures provided by the Third-Party Manager.

Item 16: Investment Discretion

Klein Wealth Management, LLC typically receives discretionary authority from clients, allowing the firm to select securities, determine investment strategies, and place trades on behalf of clients without obtaining prior approval for each transaction. This authority is granted through the advisory agreement.

When a Third-Party Manager is engaged, discretionary authority for the portion of assets managed by that manager is granted directly to the Third-Party Manager. KWM retains discretion only over the assets it directly manages and over coordination of the overall portfolio, subject to the client's consent and agreement.

Item 17: Voting Client Securities

KWM does vote client proxies. Clients can maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. Clients may instruct their custodian to forward all proxies and shareholder communications to them and appoint KWM, LLC to vote on their behalf.

Item 18: Financial Information

Klein Wealth Management, LLC does not require financial reporting as it does not receive fees more than six months in advance. The firm is unaware of any financial condition likely to impair its ability to meet contractual commitments to clients.

Item 19: Requirements for State-Registered Advisors

- A. Principal executive officers and management persons, their formal education, and business background are described in Part 2B of the ADV.
- B. Business activities outside of investment advice and the time spent are described in Part 2B of the ADV.
- C. Performance-Based Fees: Not applicable.
- D. No employee at KWM has been involved in arbitration claims or civil, self-regulatory organization, or administrative proceedings involving significant damages or unethical practices.
- E. There are no additional relationships or arrangements as described in Item 10.C. of Part 2A.