MORNINGSTAR Wealth

Client Success Story **Rowling & Associates, LLP**

ByAllAccounts Helps a Financial Planner Empower Client Success

"ByAllAccounts enables our firm to show clients a holistic all-encompassing view of their finances."

Steve Doster
Financial Planning Manager

Company
Rowling & Associates, LLP

Product used
ByAllAccounts

Use cases
Data Aggregation

Industry
Financial Services

Maximizing Client Portfolios

Steve Doster is the financial planning manager at Rowling and Associates, an RIA that manages assets for over 370 families across the nation. He has been with the firm for eight years, and prior to that, he founded his own financial planning firm as a CERTIFIED FINANCIAL PLANNER™ professional. Today, he takes on more clientfacing responsibilities, preparing and working with clients to accomplish their financial goals.

Doster helps maximize client portfolios to help them achieve life goals. ByAllAccounts is essential to this work—especially when Doster takes the initial steps of learning his client's financial circumstances. Through ByAllAccounts, the clients themselves also gain a 360-degree view of their finances. "We are able to help each client gain a holistic view of all their accounts included in their portfolio," Doster told us in an interview. "In that way ByAllAccounts is extremely important for our clients."

Using Organization to Simplify Planning

Doster sees the core of financial planning as organization. "A lot of times for clients, the beginning process is complex," he said. "They often ask questions like 'Where are my accounts?' and 'Do I have these documents?'" ByAllAccounts automatically updates client accounts with current data, which allows Doster to go in, rebalance the accounts efficiently, and show clients organized, understandable information.

Moreover, Doster utilizes ByAllAccounts to prepare for conversations with the client. "I like making that connection with a client… understanding what they really want," Doster said. "One of the biggest misconceptions about financial planning is that it's all number-based, but it is very much a holistic life planning approach."

"We log in together to set up their ByAllAccounts," he told us. "We can download their investment options, see if they have access to Roth 401(k), after-tax contributions, and Mega Roth options."

Doster is passionate about bringing positive impact to individuals through financial planning. In order to really impact the clients, Doster believes the key is to authentically understand what they are trying to achieve.

"We are not here to tell clients you did not do something right. We are here to tell them how to do things right. And ByAllAccounts enables our firm to show clients a holistic, all-encompassing view of their finances."

Paving the Path to Prosperity

Overall, Doster finds ByAllAccounts to be critical to his daily work. By leveraging ByAllAccounts' data comprehensiveness and investment data enrichment, he and his colleagues are paving the path to prosperity for more people by "making their money work." "That's rewarding for someone like me," Doster adds. "To know and see how I am helping the world be a better place, one person at a time."

Ready to See for Yourself?

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