



Chester County is fortunate to have an outstanding financial planner, who happens to be a brilliant woman, as well. This is a profile of Patti Brennan, CFP®, who weaves threads of tender loving care perfected during her years as an intensive care unit (ICU) nurse, into the business she founded. This philosophy of helping and empathizing is the heart and soul of Key Financial. Pictured with Patti are two team members, Bernadette Hunter and Caylee Ruffenach.

PATTI BRENNAN

Guiding with Heart and Wisdom

The resilience of women is a source of inspiration for almost anyone who strives to reach higher plateaus in a chosen profession – or – life for that matter. Mighty in their mission to succeed, stalwart feminine leaders in history defied prejudice, drawbacks, and detriment to rise above what was expected or allowed.

BY DIANA BRANNON

Today, women sit on corporate boards, command multibillion dollar businesses, and win political elections. Many of them effectively run households, raise children, and thrive as loving life partners in concert with flourishing careers.

Despite dramatic advancement among businesswomen, there is still a dearth of representation in certain industries. Financial planning is one of these fields. According to the Certified Financial Planner Board of Standards (CFP), only 23 percent of women in the United States practice as CFPs. Though they embody 51 percent of the population and make up the majority of the workforce, women have yet to break through the walls of certain fields, including financial planning – one of the fastest growing professions in the U.S.

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THE BACK STORY

From the time Brennan was a child, she was described as a sympathetic and responsive friend. A friend relied upon by peers for support, encouragement, and understanding.

A friend who also had an innate proclivity for math and money preservation. In high school, she frequently took the lead in financial matters, and at a young age, valued the art of growing nest eggs for immediate gratification and future dreams.

One of those dreams was to become a nurse, which she pursued at Georgetown University. In Brennan's senior year, she chose a financial planning elective, a class that planted a life-changing seed, which

burst into flower years later. "I found the course to be both fascinating and providential," she recalls. "Although I was committed to nursing, a path was set ultimately leading me in another direction."

Before following that route, Brennan worked as an oncology nurse in the ICU at Lankenau Hospital. "While my colleagues read *Glamour* and *People* magazines during breaks, I pored over *Forbes* and *Money*. To me, this was fun. Another pleasure



And the heart, wisdom, and brilliant bench behind each meeting, phone call, and plan make all the difference to Patti Brennan and the Key Financial team. "There is always a solution." Guiding people to answers that are uniquely right for them, allowing them to relax and enjoy life, is their greatest goal.



THE PRESTIGIOUS LONDON-BASED *FINANCIAL TIMES* RECENTLY CITED BRENNAN AMONG THE TOP 400 ADVISORS IN THE U.S.

This honor is one of many, including Barron's Top 1,000 Financial Advisors (and Top 100 Women in the U.S.), Worth's Top Wealth Manager, and Fortune's listing in America's Top 100 Independent Advisors. "While it is nice to be recognized as a woman excelling in a predominantly male industry," ponders Brennan. "I would love to see financial planning move ahead to the point when my success is not unusual."

was preparing tax returns for some of the residents.”

Brennan soon found herself looking forward to the next tax assignment. If only she could consolidate caring for people with managing finance. The fates responsible for destiny may have sensed the young nurse’s yearnings. At least, writers of *Algeresque* stories believe this to be true. A newspaper ad for an account executive at a financial planning firm caught Brennan’s attention and, with no experience, she boldly scheduled an interview.

The interview evolved into 11 meetings, three personality tests, and numerous discussions before the company decided to experiment and hire a fledgling in the world of financial planning. Brennan was selected from a sea of more than 300 applicants, all of whom had industry credentials. The decision proved to be a wise one. Sometimes people just know something is right and meant to be. And so it was.

Brennan was thrilled with the opportunity and began studying to gain Certified Financial Planner (CFP) status. Her talent, drive, and client sensitivity enabled her to quickly move up, and within five years, she was named vice president. “When I was promoted, my manager asked a contemplative question,” says Brennan. “Why are you here?” I summed up my answer into three reasons. *Passion* for helping people tops the list. *Aptitude* reinforced by my nursing background provides me with an ability to understand others’ needs. *Work ethic* is essential when you’re involved with people and their futures.”

While these qualities define Brennan, her indefatigable determination propels her passion. This unbeatable combination steered the rising star to preeminent choices in a thriving life and career.

STRUGGLES BEFORE THE SUNSHINE

Brennan’s delight with work consistently lifted her confidence and happiness outside the office. After a particularly rewarding day, she and a few friends met for dinner. Her buoyant mood inspired her to break into an impromptu song, which turned out to be one of love. Ed Brennan, another guest at the gathering, was so intrigued by this woman singing into her beer bottle, he requested an encore. That lilting tune was the storied first step in the rest of the budding financial planner’s life. She and Ed married and had four children. What transpired between then and now is fascinating and prolific.

Brennan continued to develop an impressive career, adding family balance to the mix. Memories of those early days are testament to her fortitude. “Before Jack was born, I spoke at a large conference, and *boy* did I stand out,” she whoops. “Not only was I a woman in a room dominated by men. I was eight months pregnant!”

Jack and siblings Michael, Kelly, and Carrie joined their parents as all pitched in to blend jobs, family activities, and fun. In

1990, Brennan, galvanized with CFP accreditation, intuited she was ready to make a courageous move and launch Key Financial. With four children under 10, it was another challenge to conquer, but she knew the family could count on Ed’s salary for support. She converted a small laundry room into a home office and leased outside space for client meetings.

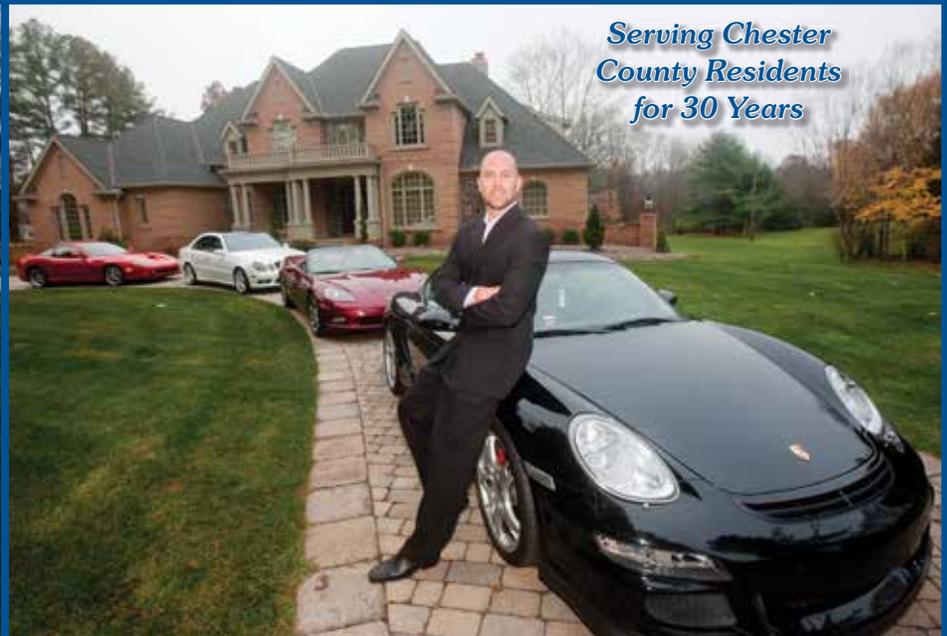
The young mother/entrepreneur again tilted tradition, the routine work day. “From



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Brennan is a strong believer in identifying and developing potential, future members of Key Financial's team through internship programs.

6 to 8 a.m., I got the kids ready for school. Then I went to my office until they came home. We had dinner, spent time together, and they were off to bed. Back to the office again where I usually stayed until midnight. A job doesn't have to be 9-to-5, and to me it was fun, not work. I applied a whole other approach to multitasking. I refused to allow the business to take anything away from Ed and the kids. I come from a large family and cherish those values. There's always a solution. This is what I tell clients. Some resolutions may require more discipline, a reframed lifestyle, or revamped priorities. When something is significant, the process is easier, and the rewards very rich. I know. I've been there."

A personal life-changing experience, which could have been a major setback, occurred just as Key Financial was taking off. Like many Americans, Ed was the victim of



a downsizing and lost his job. "We relied on his income," Brennan reveals. "Yet, nothing is impossible. I looked at my husband and asked him what he really wanted to do if money was no object. *I always dreamed of owning a family business with my brothers* was his reply. Just do it, I insisted. We'll find a way."

That encouraging command changed the lives of the four brothers. Today Brennan's Office Interiors is the leading furniture dealer in the Delaware Valley. Based in Exton, it represents more than 300 furniture lines

and serves esteemed clients, such as Blue Cross Blue Shield, University of Delaware, and Wawa.

The enterprising duo run their businesses completely separate from one another, which Brennan says enables her to be more help to clients. "The experience allows me to be sensitive to stages in people's lives and companies, large and small. Ed and I lived through the steps, and our experience with various issues is valuable in creating financial plans. In addition, our staff represents a range of ages: 50s, 40s, 30s, and 20s. There



Pictured back row (left to right) are: Brad, Bernadette, Dina, and Maddie; third row: Kevin, Jessica, Michael M., Lucian, Caylee, and Sam; second row: Kayla, Bailey, Lori, and Bentley; and front row: Michael B., Patti, and Eric.

Keen intelligence is part of the Key Financial culture. From the beginning, Brennan has hired very smart people. Intelligent people who establish roots and prosper. The personal touch provided by the 14 staff members of Key Financial is a complement to exceptional service and prudent planning. The company grows more than just wealth, it nourishes friendships.

is always someone here who relates to a client's phase of life."

The personal touch provided by the 14 staff members of Key Financial is a complement to exceptional service and prudent planning. However, the company grows more than just wealth. It nourishes friendships.

GUIDING WITH HEART AND WISDOM

"I don't measure people by their net worth," underscores Brennan. "I remember what it was like when Ed and I had so little. People with ample wealth require financial planning guidance. But younger folks need assistance, as well. Our team provides real solutions for each situation. This is the culture that filters through all client pursuits."

Keen intelligence, as well, is part of the Key Financial culture. From the beginning,

Brennan has hired very smart people. Intelligent people who establish roots and prosper. Eric Fuhrman, Chief Planning Officer, is a CFP and recently obtained a dual Master's – an MBA and Master's in Finance. Brad Everett a CFA working towards his CFP, helps to manage the hundreds of millions under Key's care. Ginger Reed is a University of Virginia graduate who ensures quality of portfolio data like a seamstress threads the needle, while Bernadette Hunter threads her Midwestern family values, warmth, and Marquette University degree into every Key Financial encounter. While all of these people have been with the company for their entire careers, none longer than Brennan's son Michael, who has been absorbing financial planning nuances since he was about 4 years old. An economics major in college, Michael's agile mind and inherited work ethic adds to the

firm's initiative to be a leader in its field on a national basis.

Other members of the staff proffer essential experience and acumen to clients, and a very deep bench. Sam Baez, Planning Consultant, collaborates with team members to create and monitor existing clients' financial plans, making sure they stay on track. Lori Vogan is the Client Service and Long-term Care/Insurance Specialist and the resident expert on everything from brokerage accounts to required minimum distributions, even dog care. Kevin Matthews is Director of Information Technology, while Dina Porter heads up Operations and Training. Caylee Ruffenach and Lucian Gutica pair up as the firm's Client Services Representatives, and new employee Jessica Sbarbaro is putting her business management degree to good use learning all about Key Financial.

EVERYONE NEEDS A WHY

Patti Brennan, President of Key Financial, compares clients to snowflakes. No two are the same. To distinguish the differences and set a financial plan in motion, a few critical questions must be answered.

1. What was the catalyst that made you want to meet with a financial planner?
2. What keeps you up at night?
3. Is there anyone you worry about?
4. If you had just a little bit more money, what would it mean in your life?

Take some time and consider your answers. If you're ready to take the next step, Key Financial is ready to help.

So much has happened to this devoted team since the company opened. Detours met pinnacles as success advanced. A giant leap was overcoming the financial crisis of seven years ago. Under Brennan's lead, she used her ICU experience to keep a level head and lead the team, focusing on the protocol they had established years before. "These are the times when we can truly be the difference in our clients' lives." One day, with that unique ability she has of looking people in the eye and giving honest answers to tough questions, Brennan pulled the staff together. It had been an especially trying week and throughout the room, there were worried whispers about the future as they all tried to breath without trembling. What they heard Brennan announce evoked tears of relief and a sense of loyalty that remains to this day. "You have nothing to worry about. Your jobs are secure. My salary is going to stop, not yours."

It took almost three years for Key Financial to return to a strong position in the marketplace, and since then growth

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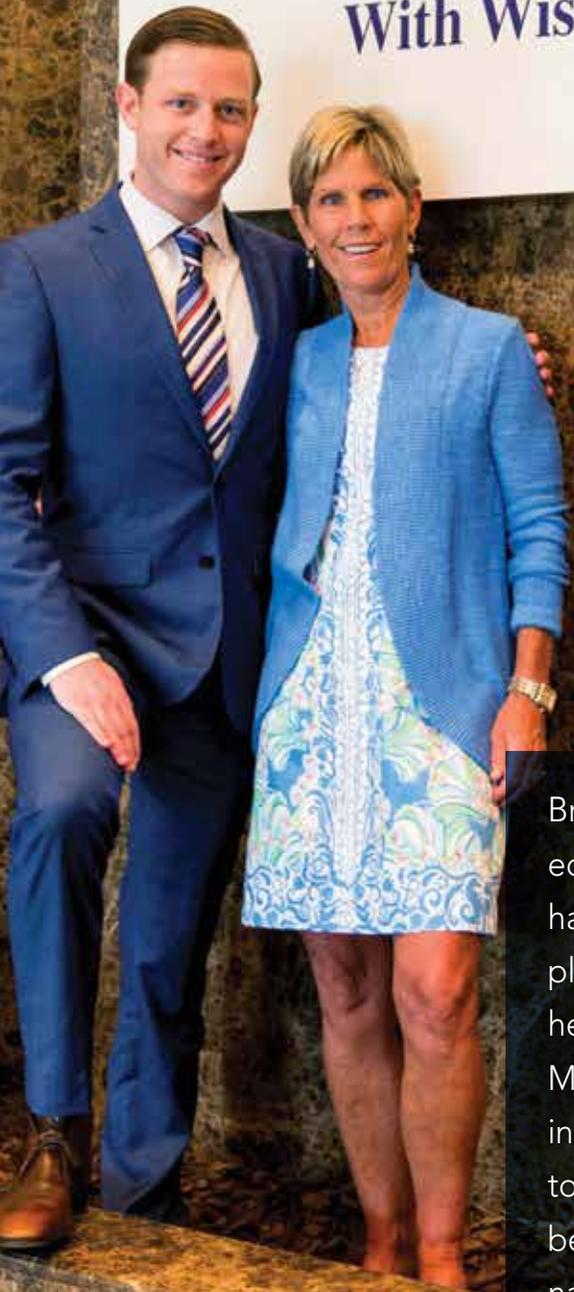
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has been exponentially exhilarating. A new 11,300-square-foot office opened earlier this year. The building, which Key Financial purchased, features 6,000 square feet for client meetings and conferences. The balance is for growth. With an ideal West Chester location and plenty of parking, clients are pleased – and – proud.

Their pride extends to Brennan's achievements. The prestigious London-based *Financial Times* recently cited her among the top 400 advisors in the U.S. This honor is one of many, including *Barron's* Top 1,000 Financial Advisors (and Top 100 Women in the U.S.), *Worth's* Top Wealth Manager, and *Fortune's* listing in America's Top 100 Independent Advisors. "While it is nice to be recognized as a woman excelling in a predominantly male industry," ponders Brennan. "I would love to see financial planning move ahead to the point when my success is not unusual."

Helping people will always trump accolades for Brennan. When Key Financial enables clients to discover what is important, she's thrilled. "One thing is to have a dream," she punctuates, "but assisting someone to determine if it is achievable and how to get there is true triumph. What is crucial is to have the resolve to tell clients the truth even if it isn't what they wish to hear. That's when they know you are legitimate, and trust follows. It's important for clients to have an extra set of trained eyes when dealing with finances and wealth management. A tweak here, a tweak there, can make all the difference in the world."

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