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Creating a Financial Masterpiece

Key Financial Sees the Big Picture and Helps Make it Beautiful

It was John Ruskin, a 19th century art critic, who said, "When love and skill work together, expect a masterpiece." Although he was talking about painting, his words can be applied to financial planning, especially the way it's practiced by Patti Brennan and the professionals at Key Financial.

Brennan and her associates at the West Chester firm take a personalized approach to the discipline. "We don't work with money," she says. "We work with people. To us, every client is important. It's not about the number of zeroes behind the name. We're interested in doing our part to make every client successful, not just financially, but as a human being. We believe that financial planning has the power to help make that happen."

Small Brushstrokes Make up a Big Picture

Key Financial looks at the big picture, while at the same time it assesses all of the details that make up a client's financial plan. Portfolios, income tax, cash flow, mortgages, estate planning, trusts, insurance and charitable giving are just a few of the factors that are considered, individually and as they relate to each other. The result is a beautiful financial picture, specifically tailored to each client.

Brennan believes in keeping her clients informed and involved. "'Financial planning' is a verb for a reason," she says. "It's not something you do once, put on a shelf, and don't ever look at again. We set up all of our clients with their own personal website. It gives them access to their entire portfolio, not just the assets they have with us. Everything is updated every night because every day things change. It helps make financial planning an ongoing process, and a collaborative one, as we help keep clients on track."

Who You Know and What You Know

The clients of Key Financial are served by a staff of eight professionals. "We're a group of people who are totally dedicated to the people we serve," says Brennan. "We go out of our way to learn about every client: their kids or grandkids, their hopes for the future, what keeps them up at night. The more we understand them, the better equipped we are to make the right decisions.

"We strive to form lifelong bonds with our clients. They can tell we're not just about portfolios; we're about family. We know everyone out there works hard for their money, and we want to help preserve it. No matter what the markets are doing or the politicians are up to, our goal is to give our clients confidence in their investments and financial future."

Brennan clearly loves what she does, and has been recognized nationally for her skill. Which begs a question John Ruskin might ask: Why settle for an ordinary financial plan when you can have a masterpiece?

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Wealth Management With Wisdom & Care

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INDUSTRY-WIDE RECOGNITION FOR PATTI BRENNAN:

"One of The Top 100 Women Advisors in the Entire Nation*" (*Barron's*, June 2010, June 2008, June 2007, June 2006)

Patricia Brennan, President

"One of the Top 1000 Financial Advisors in America"** (*Barron's*, February 2011, February 2010, February 2009)

"2011 Premier Wealth Advisors" (*Philadelphia Business Journal*, September 2011)

"One of the Top 50 Independent Advisors" (*Fortune*, March 2008 from *Registered Rep*, November 2007)

"One of the Top 50 Most Influential Women in Wealth Management" (*Wealth Manager* Magazine, April 2008)

"The 50 Top Women in Wealth" (*Wealth Manager* Magazine, May 2010)

"One of the Nation's Top Wealth Advisors*"** (*Worth* Magazine, February 2010)

*The "Barron's Winner's Circle Top 100" is a select group of individuals who are screened on a number of different criteria. Among factors the survey takes into consideration are the overall size and success of practices, the quality of service provided to clients, adherence to high standards of industry regulatory compliance, and leadership in "best practices" of wealth management. Portfolio performance is not a factor. Please see www.wcorg.com for more information.

**The "Barron's Winner's Circle Top 1000" is a select group of individuals who are screened on a number of different criteria. Among the factors that advisors are assessed include their assets under management, revenues, the quality of service provided to clients, and their adherence to high standards of industry regulatory compliance. Portfolio performance is not a factor. Please see www.wcorg.com for more information.

***Worth Magazine's Nation's Top Wealth Advisors are selected based on advisors' experience, education, certifications, fiduciary status, compliance record, wealth management services, methods of compensation and scope of current business. Please see www.worth.com for more information.

Third-party rankings and recognitions are no guarantee of future investment success and do not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the advisor of any client nor are they representative of any one client's evaluation.

*Candidates for Barron's were determined by The Winner's Circle. Candidates were valued on criteria such as assets under management, revenues, experience, and record of regulatory compliance and complaints. Candidates were further vetted based on in-depth interviews and discussions with management, peers and customers, as well as professional achievements and community involvement. The Winner's Circle does not receive compensation from participating firms or their affiliates, financial advisors or the media in exchange for rankings. In addition to the criteria used for the Barron's article and the Philadelphia Business Journal, Wealth Manager Magazine takes into consideration service to industry organizations and mentoring to others. NABCAP evaluates candidates on 20 categories of practice management. Characteristics of an advisory practice evaluated include but are not limited to: Years of experience, Credentials/Designations, Average AUM per client, Investment philosophy, Risk philosophy, U4/ADV status, and Customer service. Advisors are invited to participate by submitting an online questionnaire. No fee is paid to participate.

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