

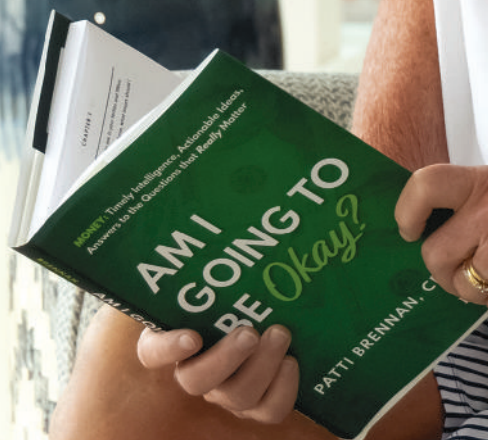
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The Heart of Personal Finance

As the founder of **Key Financial Inc.**, award-winning financial advisor Patti Brennan leads a team of professionals devoted to providing value through a blend of competence and compassion.

BY **BILL DONAHUE** | PHOTOS BY **KELLY O'KEEFE PHOTOGRAPHY**

Patti Brennan, CFP®, CFS®, breaks the mold of a stereotypical financial advisor. She leads from the front in an industry long dominated by older white men, yet she stands apart in more ways than one. Her everyday office attire includes shock-white tennis shoes, for example, rather than the tailored suits and polished Oxfords favored by most of her peers. Disarming personality aside, she views her clients' trust as sacred and approaches her work with the utmost seriousness.

"People are often surprised when they meet me," says Brennan, the president and CEO of West Chester-based Key Financial Inc. "I'll spend an hour or so totally focused on answering all their questions and, instead of giving them a pitch about how great we are, I'll tell them whether or not I think we—or any financial advisor—can justify our presence in their lives.

"What we do requires intellectual capacity," she continues. "It is labor intensive when done the right way, and too many people need it and don't realize that fact. Bottom line: It only works because we provide great value and people get to keep more of their own money."

Brennan, who previously worked as an ICU nurse, possesses a seemingly innate talent for identifying opportunities and potential pitfalls for her clients. She has a particular interest in and knack for helping high-net-worth clients. In fact, she sees it as her "mission" to head off the various issues that tend to bubble up for individuals and families of significant means.

"We currently manage almost \$2.5 billion dollars for some of the most discerning people you've probably heard of," she says. "There are people paying thousands of dollars in fees and have no idea what they are missing. Martine Rothblatt, the founder of SiriusXM and United Therapeutics, once said, 'Identify the corridors of indifference, and run like hell down them.' Complacency in my industry has become metastatic, which is why I wear white sneakers."

Over the years, Brennan has earned many notable awards and designations, including *Barron's* Top 100 Women Advisors in the Nation and Top 100 Wealth Advisors in the United States, as well as Ernst & Young's 2023 Entrepreneur of the Year for Greater Philadelphia, to name a few. She attributes her success to the expertise, ingenuity, and diligence of her team, as well as a certain X factor few people would associate with financial planning.

"Anyone who knows me will tell you that my goal is to make everything we do fun," she says. "That is especially true when we are meeting with clients. My team has fun whether I am there or not, and it shows in the work they do. They are the reason we are amongst the top 100 in America, not me."

We asked Brennan about a range of topics—from the importance of the work she does, to the wisdom she hopes to impart with her forthcoming book, to the "gift" she hopes to extend to members of the community through her philanthropic efforts. Here's what she had to say.

Q&A You lead Key Financial as president and CEO, and you also work directly with clients. Tell me about the company's values and goals as it relates to managing clients' wealth.

People are not their balance sheet, their portfolio, or their homes. They are people with hopes and dreams, families they worry about, and causes they believe in. There is so much uncertainty all around. While we can't predict the future, we will never leave their side while it's happening, and we have the experience to know what to do.

What would you say you enjoy most about the work clients entrust you to handle?

My favorite part about what we do is drawing out what clients think about, what they



Patti Brennan with her family at her second home down the shore

worry about, and what is most important to that person and/or that family. Then, we figure out where they might be vulnerable and what might be possible. We are going to do the work, run the numbers, and ask the questions that a client may not know to ask. Just as you hope your doctor isn't winging it, we aren't going to either. We are running our equivalent of the labs, doing the X-rays, MRIs, and PET scans, and checking in with the clients on all aspects of their financial affairs: income taxes, wills and trusts, portfolio, retirement income, etc. That's how we solve the problem of uncertainty.

You've earned a number of prestigious awards and accolades over the years. What does that kind of recognition mean to you, and what should it mean to prospective clients?

I didn't start this business out of my laundry

room in West Chester, grinding through 15 years of uncertainty with four young children to get on a *Barron's*, *Forbes*, or *Wall Street Journal* list. I did that because I felt very strongly that there was a better way to provide holistic, unbiased advice. Having said that, it sure is validating to be recognized as one of the top advisors in America.

What I care about is that the visibility means we can do an even better job for our clients, because it gives me access to people all over the country, in all different areas of specialty at various firms. In other words, when we have a complicated set of facts, I can pick up the phone and brainstorm with some of the best and brightest in the country.

I understand you recently wrote a book. What can readers expect?

The book is called *Am I Going to Be Okay?*

(And Is "Okay" Enough?). So many people have asked for something [about personal finance] that was written in a way they can understand without a lot of jargon. My goal for this book is for it to be used as a reference—with real substance and actionable ideas—written in words that are relatable and understandable. Over the years I've learned that stories applying concepts can really help people act on ideas with confidence. The book ends with the 15 mistakes people make over and over again so readers can recognize and take proper steps to prevent making them.

You've been very involved in the community over the years, to include chairing the boards or committees of high-profile foundations, councils, and other organizations. Why is this kind of involvement important to you?

Just as people are important, so are the causes they believe in. Our community in Chester County includes some of the most interesting, smart, and generous people I've had the good fortune to encounter. Yet there are so many people who need help and incredible organizations built to provide that support with love and kindness. The opportunities we have here are incredible thanks to the good work of the Chester County Economic Development Council, and there are other programs like YMCA and Habitat for Humanity extending a helping hand and giving good people in our community the most important gift we can: the gift of hope.

Is there anything else you would like readers to know about you or Key Financial?

I used to be an oncology and ICU nurse, and even after becoming a CFP® (CERTIFIED FINANCIAL PLANNER®), my husband and I went through a rough patch financially, and I found myself going back to work as a nurse working 12-hour shifts on weekends with a baby at home just to make ends meet. It was really tough, and I'm so grateful to my husband, Ed, who helped our family get through that period in our lives. It was in those years where the term "divide and conquer" became the Brennan Family mantra. Fast forward, we raised four beautiful children, sent them to wonderful colleges without student loans, and have a second home at the shore. My point is simple: If we can do it, so can anyone. ■



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