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Patti Brennan underscores her value as "more than just an advisor" with Key Financial's latest endeavor: the Vitality Hub, a resource center dedicated to handling life's curveballs.

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The Next Step in FINANCIAL PLANNING

Patti Brennan underscores her value as “more than just an advisor” with Key Financial’s latest endeavor: the Vitality Hub, a resource center dedicated to handling life’s curveballs. by **MATT COSENTINO**
 photos by **JEFF ANDERSON**

Patti Brennan, CFP®, CFS®, CTS™, CEPA® was reading through *The New York Times* about six years ago when she came across an article that piqued her interest. In it, the author shared a personal story about his father’s declining health and how his family was navigating the difficult journey with the help of not only his dad’s medical team but also a CERTIFIED FINANCIAL PLANNER™ professional.

One line in particular stood out to Brennan about the positive impact the advisor was having in the face of an uncertain future.

“What the writer wrote was so wonderful, and it just inspired me,” she recalls. “He said, ‘Financial planners are often at their best when we are at our worst.’ That is so true. A good financial advisor is going to step up when it really matters.”

It’s that mentality that is behind Brennan’s latest venture as the owner of Key Financial. The Vitality Hub, launching this summer, is an online portal available to the firm’s clients and employees containing a vetted network of local and national specialists who can proactively guide and support families through life’s complex transitions.

Real Financial planning answers the question: “Do I have enough?” Longevity Planning asks, “Will it last?” and Vitality Planning asks, “What can I do to make sure I still thrive?” The Vitality Hub has been built with proactive, practical hacks, resources, and people to ease the burden for clients and their families.

Brennan, who started her professional life as an ICU nurse before moving into financial planning about 40 years ago, has always been ahead of the curve when it comes to the industry. She has consistently gone beyond portfolio management to get to know her clients on a personal level by becoming a trusted confidante. The Vitality Hub is the next evolution in her career and the field, as it allows Key Financial to continue offering wealth management, estate planning, and tax strategies while also empowering clients to make informed decisions and preparing for life’s curveballs and emergencies.

“When people go through a crisis, they usually call us because they know that I care more about them than just their money,” Brennan says. “If we don’t have the answer, we’ll find it out. It’s just a matter of listening to what is happening in people’s lives and making connections to the right experts.”

Patti Brennan with her husband, Ed



With life expectancy continuing to increase in the United States, retirement can last 30 years or more, ensuring that most Americans will need prolonged care at some point. The Vitality Hub will help Key Financial clients to be proactive and plan ahead for those situations, allowing clients and their families to stay in control of important decisions. This approach reduces financial disruption and chaos so that they can keep more of what they've built financially.

"AI at Key Financial stands for Anticipatory Intelligence—coined by 'Dr. Joe' Coughlin, Director, MIT Age Lab. We refer to AI as helping people better proactively prepare for the unknown before it becomes an emergency," says Brennan. "It's not about reacting after a fall, a stroke, or a diagnosis (when people are typically making these decisions in a fog), but rather making them ahead of time."

For example, questions that may arise include what to do when an elderly family member can no longer drive or how to handle a loved one's sudden passing when no one knows their passwords.

"Housing maintenance doesn't end during these periods," says Brennan. "Let's find out who is your plumber, your electrician, and, by the way, who plows the driveway?"

These situations affect everyone, no matter their net worth or financial background.

"Let's stop kidding ourselves: Understand that it could happen and have a Plan B," Brennan says. "It's a family issue, so let's figure it out. What a privilege it is to be part of their family."

From a financial planning perspective, Brennan and her staff focus on clients' preferred solutions, review various scenarios in advance to help determine whether a client can age in place, afford long-term healthcare or whether additional insurance planning is necessary. The Vitality Hub goes many steps further.

"Too many people are winging it, and that's what worries me more than anything," she says. "Then, when the crisis occurs, the family panics and they have to fix the problem that's in front of them. There's no need for that anymore; we can figure it out well in advance by asking preferences and running the scenarios to understand what could happen, because we see it every day. What we can't predict is whether it will happen or when, but we know the potential solutions and how much they cost, so let's run the numbers well in advance."

Every client will have free access to the Vitality Hub through an online username and password, which they can also use to store important documents, log service providers they rely on, get one-on-one counseling, and share with an adult child or a neighbor. Identity theft and fraud protection are serious issues costing billions of dollars each year, and clients and their advocates can get alerts to suspicious behavior across all accounts, not just the bank. Key Financial has always been known for its educational resources, including webinars, checklists, podcasts, and eBooks. "Now, clients and the people they love will have direct access to experts who specialize in Medicare planning, aging in place, senior home counseling, and more," Brennan says.

The Vitality Hub is being made available to Key Financial employees first before its full launch.

"The Sandwich Generation is real, and there's only so much time during the day to be able to handle life's curveballs," Brennan says. "It is virtually impossible to thrive when we are completely stressed out, and I want my team to understand, experience, and benefit from the power of this initiative. We have families, too."

Brennan points out that these issues affect people of all ages, including siblings and children of those being directly impacted. She notes that in the United States, financial caregivers spend an astronomical \$180 billion a year helping family members.

In the end, these issues affect every human being, regardless of their wealth. As she has done throughout her career, Brennan has found a way to help clients through issues that require



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specialized guidance.

"Helping to close the gaps between the financial constraints and the physical needs is at the heart of everything we do," she says. "There's a big difference between someone whose money lasts and someone who is really thriving. Thriving to me means moving, growing, laughing, and being engaged with other people. It's about having a purpose beyond ourselves. That's what I mean by vitality. It doesn't just celebrate the good chapters, but it prepares people for the curveballs, because they're going to happen. We just want to make it as manageable as possible, knowing what a gift that is to the rest of the family."

"People don't know where to go, but now they will," she continues. "Just call us; we've got this." ■



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