

Carrie:

Hi, I'm Carrie, a communications analyst at Key Financial. In honor of Mother's Day, we thought it would be fun to interview the president and CEO of Key Financial—who also happens to be the mother of four—Patti Brennan.

To give you a little background: in 1990, Patti turned her laundry room into a small office. At the time, she was working weekdays as an entry-level financial advisor and nights as a nurse in the intensive care unit. She and her husband, Ed, had a two-year-old at home and barely two pennies to rub together. But Patti had a vision for what real financial planning could be—something she felt the industry wasn't fully providing. So she decided to build it herself.

Over the next 25 years, that little laundry room operation grew into the successful business she runs today. Patti is now recognized by Forbes, Barron's, and the Financial Times as one of the top financial advisors in America. To you, she may be a friend, a trusted advisor, or someone you've never met. But to me, she's Mom.

So today, we're taking a peek behind the curtain: we all know Patti Brennan the financial advisor—but who is Patti Brennan the mom? How do the two roles fit together? What got her started, what keeps her going, and how in the world did she build all this while raising four kids?

Hi, Mom.

Patti:

Hi, Carrie.

Carrie:

Thanks for being here. I know your schedule is crazy, but you always make time for the important things. I just shared some of your background, and what amazes me most is that you built this career while raising four kids. When people ask me what it was like growing up with a mom who's also a CEO, they sometimes imagine the stereotype—busy parents who throw money at their kids instead of love. But I had the opposite. I had a great childhood—a house full of freedom and love.

Working at Key Financial for the past two years, I've seen the inside of the business. There's that same love, but also a very tight ship. So I'm curious—how has being a mother influenced the way you lead as a CEO?

Patti:

That's a great question. I'm not sure I've ever thought about it directly, but there are definitely similarities. As a mother, I saw each of you—Carrie, Kelly, Michael, Jack—as

completely unique. My job was to help you discover your individual gifts, create an environment where those gifts could grow, and then watch you take off as young adults.

I think I lead the same way at work. Everyone here has a different gift—some are math whizzes, some are incredible writers, one is our in-house MacGyver. Together, those talents create an experience for clients that few firms can match. My job is to nurture each person's strengths, recognize the changing seasons of life and business, and support them through it.

Carrie:

That reminds me of so many stories of you encouraging our strengths. You always told me great leaders recognize the gifts in others and help pull them out.

One moment I'll never forget was on swim team in second grade. I was a terrible swimmer—truly awful. I swallowed gallons of pool water, had no friends on the team, and dreaded 7:15 a.m. practices all summer. But you kept telling me: "*Just show up. Do your best.*"

Somehow I made it through the season. At the banquet, I was sitting on the grass in my shorts, just there for the food, when they suddenly called my name for **Most Improved**. I looked at you, and we both knew what that meant. You had tears streaming down your face.

You never pressured us to be the best—you encouraged us to *do* our best. Where did that philosophy come from?

Patti:

I remember that moment like it was yesterday. I never believed kids excel because a parent pushes or barks at them. I wanted you to develop an inner drive.

My role was to give you exposure to different experiences and believe in you. It didn't matter that you weren't beating other kids. What mattered was that you gave everything you had—that you kept showing up and didn't give up. That builds a muscle: resilience.

If you can push through something hard that you *don't* love—like swim team—imagine what happens when you apply that resilience to something you *do* love. Life has good days and bad, but with that muscle, you keep going.

Watching you grow into adulthood—working hard, pursuing your passions—that's my greatest source of pride.

Carrie:

Thank you. But truly, I learned it from watching you. Over these two years working with you, I've seen how much you love what you do.

Patti:

It really doesn't feel like work. It feels like stewardship. Clients trust us to help ensure their financial well-being for the rest of their lives. That's an enormous responsibility, but also an incredible privilege.

Carrie:

You've definitely exercised that resilience yourself. One moment that stands out for me now is 2008. I was in eighth grade, worried about field hockey, the school dance, and getting into high school. You were coaching my field hockey team and showing up to every practice—even when I told you practice started earlier than it actually did so you wouldn't be late!

What I *didn't* know as a kid was that 2008 was the financial crisis. Markets were down 50%. Families were terrified. Yet I never felt that anxiety from you. What was that time like?

Patti:

It was terrifying. We were in uncharted territory—this wasn't just a recession, it was a global banking crisis. No one knew what would happen. I'll never forget seeing the Treasury Secretary pleading with Congress on national television. It was surreal.

One moment changed everything for me. An employee told me the team was scared—everyone's friends and spouses were worried about layoffs. It hit me that I had been so focused on clients that I hadn't realized my staff needed reassurance too.

The next morning, I gathered everyone and said, "No one is losing their job." Then I told them: our clients need us now more than ever. So we worked harder than we'd ever worked—proactively reaching out, researching comparisons to past downturns, giving clients perspective, and walking with them through the fear.

It was mom-mode. You show up when things are great, but you especially show up when things are hard. I believed in my employees just as I believed in my kids. That's what people want—not sizzle, but substance, compassion, and honesty.

In hindsight, that period defined who we are as a firm.

Carrie:

These past two years—working at Key Financial part-time while pursuing acting—have been incredible. And now I'm moving to New York. Do you have any advice as I start this next chapter?

Patti:

Carrie, you have everything you need. You approach life with enthusiasm and joy. You're

exactly where I was when I left nursing to pursue financial planning—terrified, uncertain, but deeply called to it.

Listen to that calling. Be open to whatever life puts in your path. You're ready. You're going to do wonderfully. And no matter what, I'm always just a phone call away.

Carrie:

Thank you. And to everyone watching—thanks for tuning in. To all the moms out there, and especially to you, Mom—happy Mother's Day.