



2023
CHESTER
COUNTY
Stories

- Behind every great local business, there's a great story.



KEY FINANCIAL, INC.

From ICU Nurse to Top Financial Advisor

While she is now recognized as one of the top advisors in America, Patti Brennan's path was unlike anyone else's. After graduating from Georgetown University with a degree in Nursing, Patti worked in oncology and as an ICU nurse before channeling her compassion for others to work as a financial planner. Her intellectual capacity is as boundless as her energy, and in 1990 she founded Key Financial, Inc. while also raising four children. Like most startup businesses, it was small. A combination of interpersonal skills and keen attention to detail has helped Key Financial grow into a firm that thirty years later manages almost \$2 Billion dollars with a high retention rate. Patti's vision has led her to be ranked by Forbes as the #1 Top Women Wealth Advisor in Pennsylvania as well as being recognized as a Barron's Hall of Fame Advisor.

Through a culture rooted in the tenets of wisdom, perspective and commitment, the Key Financial team provides each client with a personalized financial plan with multiple scenarios, stress tests and what ifs. Patti's unique ability to communicate complex financial concepts through understandable terms, has garnered additional recognition at both the local and national level. Patti was unanimously chosen for the 2023 Chester County Economic Development Council Hall of Fame Award. According to the CCEDC, "This award recognizes an individual's pre-eminent leadership, business acumen, and outstanding achievements within and beyond the Chester County business community. The Chester County Hall of Fame Award goes far beyond leadership and business success. It honors community impact. It honors versatility and willingness to go the extra mile. It honors role models, mentors, advocates, and philanthropists. It honors those who have made lasting impacts on Chester County by forging new working relationships to create and maintain our economic health."

At the national level, Brennan was also awarded the EY Entrepreneur Of The Year 2023 Greater Philadelphia. As the world's most prestigious business award for entrepreneurs, Ernst and Young created this award 35 years ago to honor entrepreneurs from multiple industries who have driven their companies' success, transformed their industries, and made a positive impact on their employees and communities.

Patti credits the culture of excellence to her team, "I believe my team is the 'secret sauce' to our success. They are the best in the industry, dedicated to delivering concierge service to our clients every day! Our work isn't about numbers. It's about people and their futures. This is why we treat every client like they're the only client we have."

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"Partner With One of the Best to Help Pursue Financial Peace of Mind."

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Patricia Brennan and **Osaic Wealth, Inc.** do not offer tax advice or tax services. Please consult your tax specialist for individual advice. We make no specific comments or recommendations on any tax related details.

The Barron's Winner's Hall of Fame, Barron's Top 100 Women and the Barron's Top 1200 are select groups 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.barrons.com for more information. The Ernst and Young Entrepreneur Of The Year® Award has recognized the endeavors of exceptional men and women who create the products and services that keep our worldwide economy moving forward.

The Forbes ranking of America's Top Wealth advisors, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. There is no fee in exchange for rankings. Forbes "Best In State Wealth Advisors 2023" list (Feb. 2023). The ranking for this list by SHOOK Research is based on due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including assets under management and revenue generated for their firms. Forbes is a trademark of Forbes Media LLC. All rights reserved. Rankings and recognition from Forbes/SHOOK Research are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results and such rankings should not be construed as an endorsement of the advisor.

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Kim Brumbaugh
Founder and Managing Partner

BRUMBAUGH WEALTH MANAGEMENT

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If you've reached a certain level of wealth and are seeking new horizons, we can help protect what you've built and identify new opportunities. If you're looking to accumulate and expand upon your financial achievements, we can build strategies to help pursue the next milestone. However complex your financial situation, we'll be here to help protect your wealth and enhance your financial confidence through all of life's stages.

Advise. Plan. Advocate. These are the founding tenets of our firm, and we believe our clients deserve solutions tailored to their unique situation. Through understanding the full picture of your financial life, we develop a comprehensive vision that encompasses your objectives. To ensure the total integration of your plan, we'll coordinate with other professionals such as CPAs, attorneys, and estate professionals, to promote your financial well-being.

We apply the personalized attention only an independent, boutique firm can provide. Though we constantly adapt to our rapidly changing industry, we separate ourselves from other firms by adhering to our disciplined and time-honored process. We are problem solvers, strategists, and devoted advocates for your continued success.

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FIRST BANK



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The Role of Community: First Bank's Commitment Extends to Malvern and Beyond

In today's world, the significance of community cannot be understated. First Bank, a leading financial institution known for its commitment to serving local communities, firmly believes in the transformative power of strong community ties. As the bank expands its footprint in the acquisition of Malvern Bank, First Bank's dedication to fostering community development remains steadfast.

With its expansion further into Chester and Delaware Counties, the bank aims to become an integral part of the community fabric, promoting its values, culture, and progress.

First Bank's Regional President Joe Calabro has fostered great success in supporting businesses in the Southeastern Pennsylvania market. "With the acquisition of Malvern Bank, we are able to provide expanded services to a larger footprint and combined team of bankers from both banks," said Calabro, a 25-year resident of West Chester. "First Bank's community-minded model is emphasized by our focus on providing personalized service and real banking relationships."

Moreover, First Bank's commitment to community extends beyond the realm of business. With the addition of the six Malvern Bank branches, First Bank's brick-and-mortar reach will help individuals have access to a range of personal banking products. The bank

actively engages in philanthropic initiatives that serve the community; from sponsoring financial educational programs and sponsorships to supporting local initiatives, First Bank's involvement demonstrates its dedication to the well-being of the community. The bank helped 1,934 small businesses across Pennsylvania and New Jersey during the pandemic by securing nearly \$300 million in PPP loan funds. Since 2020, community giving has topped \$763,000.

First Bank promotes community engagement through various channels. By organizing volunteer events, financial literacy workshops, and encouraging employee participation through community and networking events, the bank encourages dialogue and communication among community members.

As First Bank extends its legacy of community-focused banking, Chester and Delaware County communities can look forward to relationships that not only foster financial growth but also celebrate the unique spirit and values that make their community thrive. Learn more at firstbankpa.com.

First Bank team members serving and known in the Delaware and Chester County areas: (Left to right) Bob Curry, Peter Thomas, Donna Debicka, Mark Cohen, Karen Walter, Lou Ciarlante, Jessica DiRocco, Joe Calabro, David Marx.





MALVERN PREPARATORY SCHOOL

This August, Malvern Preparatory School unveiled Riley Hall — an innovative building that will serve as the center of Middle School life and the primary academic building for the Howley Middle School program, which was established in 2022. The building features an abundance of natural light, a welcoming meeting space to be utilized by faculty and students, and classrooms that are most conducive to student-centered teaching and learning at the Middle School level.

“Having a dedicated building for our Middle School not only fosters a sense of community and belonging for our Middle School students but allows us to showcase the unique programming and creative work that our students are producing,” shared Mr. Patrick Sillup, Head of School.

Malvern Preparatory School is an independent, Augustinian school for young men in grades six through twelve. Since 1842, the School’s tradition has been to prepare young men for college, for leadership, and for life.

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