

Ep. 196 Top 5 Episodes Our Listeners Loved + Key Takeaways That Matter Most

Host: Carrie Brennan

Guest: Patti Brennan

Carrie: Hi everybody. Welcome to *The Patti Brennan Show*. Whether you have \$20 or \$20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

My name is Carrie Brennan, and I'm stepping in today as guest host for a special New Year podcast. With me here today is Patti Brennan. Welcome to the show, Patti.

Patti: Thank you so much. It's kind of fun sitting on this side of the camera.

Carrie: Yes! So a little bit of background about me: I've been producing *The Patti Brennan Show* for the past eight years. Every year, we take a look at all the podcast episodes and ask ourselves: what were the most listened-to episodes, and what were the most shared?

What was really interesting this year was that the most shared episodes were not the timely, quick-hitting, trendy topics. Instead, they were the timeless, classic questions—things like retirement, longevity, staying calm in uncertain markets, and estate planning. And if there's one thing I've learned from you over the years, it's that those are the topics that really matter.

Patti: I'm so glad to hear that you've learned something from me, Carrie—that's awesome.

Carrie: Well listen, I do not have my CFP; I'm in communications. But I *have* picked up a few things over the years, and that is one of them!

Patti: That's safe to say. These are tried-and-true fundamentals. They're the things people need to hear over and over again, because otherwise they're going to make mistakes—and we don't want that to happen. That's why we do this show.

Carrie: So today is going to be a bit of a bird's-eye view. We're going to walk through the top five podcasts of the year, starting with number five, and share three takeaways from each that listeners can bring with them into 2026. How does that sound?

Patti: Great. I hope I can think of the three takeaways.

Carrie: That's why you have me.

#5: Episode 183 — *Disruption Done Right: Leading Through Change* with Jamie Price

Carrie: So, This episode was pretty on the fly, right?

Patti: Totally on the fly. What I love about Jamie is that he gives it to us straight. Jamie Price is the CEO of Osaic, which we clear through as our broker-dealer.

What they took on was a Herculean feat. His vision was to bring together nine separate broker-dealers—each with their own presidents, systems, and ways of doing business—under the Osaic umbrella. It was massive. And he said, “We’re going to do it in a year. It’s going to be disruptive. There’s going to be a lot of change. And we’re going to do it anyway.”

His belief was that they would come out the other side as a much better entity—for the advisors they serve and for the clients those advisors serve. And here we are today. His vision has absolutely come through, even beyond what I would have hoped.

Carrie: As a leader yourself, what did you take from that episode?

Patti: When people are going through change, clarity is more important than certainty. Be very clear, and communicate well and often. Be clear about the impact change is going to have on the people you serve.

Carrie: How do you give clarity when you don’t have certainty?

Patti: Clarity comes from a plan. It starts with a vision. You may not know exactly *how* you’re going to get there, but you commit to getting there and figure it out along the way. The most important thing is believing in the people you work with and working it out together.

There will be disruption. People won’t be happy—no one likes change. But you have to recognize the pain and still give people hope. That’s what Jamie did. He showed up. He’s the CEO of a multibillion-dollar company, and he showed up at Key Financial to see how we were doing. That matters.

Carrie: So to wrap this up: showing up matters. Clarity matters. Communication matters. Even when you don’t know exactly how you’ll get there, instilling hope and believing in your people is essential. And he stuck to the plan. Twelve months later, here we are.

#4: Episodes 179 & 180 — Relationships with Wholesalers

Carrie: These episodes focused on your relationships with wholesalers and how they add value. Can you talk about that?

Patti: A wholesaler represents another entity. For example, Lee Cohen represents New York Life Investments. I like working with Lee because he's transparent, has high standards, and understands that we do too.

I don't care about personalities—I care about substance. We are here to vet companies and determine who truly adds value to our clients' lives. Sometimes that value is rate of return; sometimes it's thought leadership or research access.

We have very high standards for who we let into the room because they ultimately impact our clients' lives. And we're not fooling around with that. Clients trust us to be discerning. There's a reason a particular wholesaler manages a portion of a portfolio. If they don't add value, they don't stay.

Carrie: There's a quote: *Nobody cares about the storm. They only care if you brought the ship in.*

Patti: Bingo.

#3: *Dear Patti: Longevity*

Carrie: What do you think people most need to understand about longevity?

Patti: Longevity is getting a lot of attention now, and I'm proud that we were ahead of the curve with our Vitality Hub. Maybe it's the nurse in me, but health has always been central to financial planning. Quality of life matters most.

People often misunderstand longevity as just nursing homes and long-term care. That's not what it's about. It's about aging in place. Where do you want to live? Who's nearby? Who gets called in an emergency? Who are your doctors?

We get into the weeds because it matters. People need to understand that they are more important than their money.

Carrie: So it's turning a burden into an opportunity.

Patti: Exactly. And the earlier you think about it, the more control you have.

#2: *Investment Strategies in an Uncertain Market*

Carrie: What helps people navigate market uncertainty?

Patti: Let go of the need to predict. You don't need to predict to succeed—you need a plan. Emotional resilience beats financial brilliance every time.

We diversified even when it wasn't popular. We didn't chase recent performance. We stuck to our strategy, and that's what made the difference.

Pain is inevitable. Suffering is optional. Markets will do what markets do. What matters is having knowledge, a plan, and people you trust.

#1: Retirement (with Eric)

Carrie: What do people most need to understand about retirement today?

Patti: Retirement isn't a date—it's a transition. People struggle with the loss of structure, identity, and purpose. It's not just financial; it's emotional.

People fixate on rate of return, but that's table stakes. What really matters is cash flow—what you need, when you need it, and whether the plan is working.

Carrie: You said on the podcast that flexibility is the most underrated retirement asset.

Patti: Yes. Flexibility is a mindset. Things will happen. You need to be realistic, run the numbers, stress test the plan, and understand what could cause it to fail.

Closing

Carrie: Looking across these five episodes, the themes are clear: clarity over complexity, planning over reacting, and people over products.

If listeners could do one thing differently in 2026 because of these conversations, what should it be?

Patti: Have a plan—and don't kid yourself. Too many people are winging it. Run the numbers. Identify risk. Risk is avoidable, transferable, and manageable. Don't guess. Get help. Keep it real.

Carrie: Thank you so much for spending this year with us and for the work you put in week after week.

Patti: Thank *you* for grinding through these podcasts.

And thank you to our listeners. Send us your questions. What do you want to learn about? We do this for you and because of you.

Visit **www.keyfinancialinc.com** to submit your questions.
We'll see you next time.

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