

The Brogan Letter

WINTER 2026



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Be sure to visit our website broganfinancial.com to view our blog posts and listen to the latest podcasts, featuring Jim's weekly radio show content on *NewsTalk 98.7 FM*.

If you know someone that may benefit from receiving *The Brogan Letter*, give us a call at 865-862-6800 or email marketing@broganfinancial.com.

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Dear Brogan Community,

Happy Love Month and Happy 2026! As we step into a fresh season, we just want to pause and say how grateful we are for you. The trust you place in our team is not something we ever take lightly. It's an honor to walk alongside you, through the exciting milestones, the unexpected turns, and all the ordinary days in between.

A new year has a way of stirring up a lot: new goals, new schedules, new responsibilities... and sometimes a little uncertainty, too. As we settle more and more into 2026, our hope is that you find yourself encouraged, supported, and reminded that you don't have to navigate it all alone. We're here- cheering you on, caring about what matters to you and your family, and staying focused on the long-term plan we've built together.

In this edition of *The Brogan Letter*, you will find articles on 2026 goals, how to make smart money moves as we dive further into 2026, and much more. Additionally, we are consistently considering ways that we can better connect with you "doing life alongside you." We are thrilled to offer many events that range from stretching classes to bowling, crafts, and even beer tastings- perhaps a little something for everyone. We hope you join us for our upcoming **Taxes and Tacos** educational event. We will dive into questions and concerns regarding the upcoming tax season while enjoying some yummy food. *¡Vamos!*

As our team prepares to serve you in 2026 and beyond, we look forward to you arriving 15 minutes early before appointment times so that we can confirm that your information is buttoned up and that we have everything in place to serve you well. Also, please note that you will be prompted via a postcard to call and book an appointment. You are always our priority, and we do our best to let you know that it is time to meet, and we can't wait to host you at your appointment.

With love,

Jim and Dee Dee Brogan



HAPPY
Valentine's Day



The Brogans



Tax Planning for 2026: Smart Moves to Make Early in the Year



By Jim Brogan

Introduction

Tax planning is one of the most effective ways to strengthen your financial life, yet many people wait until the spring- and even then, they're simply doing tax preparation for the prior year. The truth is that the best tax strategies are proactive, not reactive. By taking action early in the year, you give yourself time to make thoughtful decisions, take advantage of opportunities, and avoid costly surprises.

As 2026 begins, now is the ideal time to reassess your tax outlook, especially as financial markets shift and tax laws continue to evolve. Whether you're retired, still working, or managing a business, the steps you take in the early months of the year can set the tone for smarter, more efficient tax outcomes all year long. Here are the key areas to focus on.

1. Start With a Review of Your Estimated 2025 Tax Return

Before you map out your 2026 strategy, it's important to look back at the prior year. Reviewing your 2025 numbers provides valuable insight:

- ✓ Did you get surprising 1099s from your investment accounts, including the impact of investment income?
- ✓ Did you have unused deductions or credits?
- ✓ Are your withholdings or estimated tax payments aligned with reality?

These answers help you avoid repeat mistakes and identify areas for improvement. If you

experienced a big tax bill last year, now is the time to adjust withholding or estimated payments before the same issue arises this year. If you received a large refund, early tax planning can help you keep more of your money working for you throughout the year.

2. Evaluate the Power of Roth Conversions Early in the Year

Roth conversions remain one of the most powerful tax planning tools available, particularly for retirees or those with uneven income years. Converting pre-tax IRA dollars into a Roth allows for:

- ✓ Tax-free growth
- ✓ Tax-free withdrawals (after 5 years)
- ✓ No required minimum distributions
- ✓ Potential estate planning advantages

The start of the year is a great time to evaluate the benefit of Roth conversions. You then have the full year to consider the best timing for potential conversion, including adjusting to changing markets and unexpected investment gains or losses. You also have the rest of the year to make adjustments, should your income change unexpectedly.

3. Maximize Contributions to Accounts that Reduce Your Tax Burden. This includes:

- ✓ Traditional IRAs
- ✓ 401(k) or 403(b) plans

- ✓ Health Savings Accounts (HSAs)
- ✓ Flexible Spending Accounts (FSAs)

Making contributions early in the year gives your money more time to grow. For workers, adjusting payroll deferrals now helps you to stay on track throughout the year instead of scrambling to catch up in November or December.

Retirees with earned income may also be eligible for contributions, depending on their situation. Early in the year is a great time to evaluate how you structure part-time work, and whether you are a W2 employee or a 1099 independent contractor. Each provides different opportunities to contribute to both Traditional IRA/401K and/or Roth.

4. Review Your Charitable Giving Strategy

Charitable giving is more than generosity- it's a powerful tax planning tool. Early-year planning makes your giving more intentional and tax-efficient.

- ✓ Bunching charitable gifts to exceed the standard deduction in alternating years.
- ✓ Using a donor-advised fund to make gifts now and distribute them later.
- ✓ Donating appreciated stocks instead of cash to avoid capital gains.
- ✓ Making Qualified Charitable Distributions (QCDs) if you're age 70 1/2 or older.

“

You must gain control over your money or the lack of it will forever control you."

- Dave Ramsey

5. Understand Your Current Tax Bracket and Expected Changes

Your tax bracket forms the foundation of every planning decision. Early in the year, evaluate:

- ✓ Your expected income
- ✓ Potential bonuses, sales, or capital gains
- ✓ Social Security and pension income
- ✓ Required minimum distributions (if applicable)

Small adjustments- like shifting the timing of income or deductions- can help you avoid bracket creep or reduce surtaxes on things like Medicare premium. Planning early gives you more flexibility to reposition income, realize gains or losses strategically, and choose the most tax-efficient withdrawal sources.

6. Understand Your Current Tax Bracket and Expected Changes

- ✓ Capital gain realizations
- ✓ Tax-loss harvesting opportunities
- ✓ Investment rebalancing decisions
- ✓ Dividend and interest income
- ✓ Asset location strategies (which accounts hold which investments)

Being proactive allows you to manage gains and losses on your terms, rather than reacting to surprises during the tax season.

7. Review Beneficiary Designations and Estate Planning Documents

Taxes play a significant role in estate planning. Early in the year is a good time to review your:

- ✓ IRA and 401(k) beneficiaries
- ✓ Trusts
- ✓ Powers-of-attorney
- ✓ Updated family circumstances
- ✓ Potential tax liabilities for heirs

Small updates can prevent big tax issues later, especially with retirement accounts that carry income tax obligations for beneficiaries.

8. Coordinate With Your Financial Advisor and Tax Professional

Taxes should not be planned in isolation. The best outcomes occur when your financial advisor and tax professional work together. Sharing information early allows both professionals to guide you toward decisions that maximize tax efficiency and support your broader financial goals.

Conclusion

Start Strong for a Smarter 2026!

Tax planning is not a once-a-year event. It is an ongoing process, and now is a great time to start. By reviewing last year's results, maximizing tax-advantaged strategies, managing investments thoughtfully, and coordinating with your financial and tax professionals, you can set a solid foundation for the entire year ahead.

A smart start today leads to better tax outcomes- and greater financial confidence- throughout 2026.



By Dee Dee Brogan

Winter has a way of stripping things down to what really matters. The noise fades, the schedules loosen just a bit, and what's left feels more honest. That's why the Gay Street Bridge feels different in winter—and why it might be one of the most underrated experiences in Knoxville this time of year.

Without the rush of festivals and summer crowds, the bridge becomes less of a thoroughfare and more of a place. A place to pause. To look out over the Tennessee River as it moves steadily along, unconcerned with deadlines or weather or whatever else we're carrying that day. In winter, the river reflects the sky in softer tones—steel blues, pale grays, the occasional pink or gold at sunset—and the whole scene feels calm and intentional.

Walking the bridge in colder months invites a slower pace. You notice details you might otherwise miss: the sound of footsteps echoing faintly, the way downtown lights flicker on earlier in the evening, the quiet rhythm of cars passing by. It's peaceful without feeling empty—still connected, still alive.

There's something grounding about standing at the center of the bridge and looking both ways. One direction points toward downtown—restaurants, offices, familiar streets. The other opens toward South Knoxville and

the natural beauty that frames our city. It's a reminder of what makes Knoxville special: the balance between progress and pause, energy and ease.

Winter also brings clarity. The trees along the riverbanks are bare, offering unobstructed views you don't get the rest of the year. The skyline stands out more sharply. The bridge itself feels more architectural, more timeless. It's a landmark you've probably crossed a hundred times, but in winter, it asks you to see it again—without distraction.

For me, the Gay Street Bridge in winter represents reflection. It's a place to walk off a long day, to breathe in cold air that feels clean and bracing, to gather thoughts before heading home. It's where the year begins to slow down and you can finally hear yourself think.

Knoxville doesn't hibernate in winter—it softens, and the Gay Street Bridge is one of the best places to experience that shift. No tickets required. No agenda needed. Just show up, walk a little slower, and let the season do what it does best: invite you to pause.

The New Year Reset: Not Resolutions, but Re-Alignment



By Eric Belew

Introduction

As we welcome in the second month of 2026, often goals set at the beginning of the year dwindle. The once excited individual becomes deflated by his or her resolutions. More often than not, resolutions are known to be too rigid, too broad, and too disconnected from daily life. There is a cultural expectation to make a "big change" when we enter a new year. It creates a pressure to perform rather than to see progress in your personal journey. The New Year isn't about reinventing yourself- it's about re-aligning with what already matters to you. Many financial resolutions fail for the same reasons. They are often too big, too vague, or have no connected value to personal values.

What "Re-Alignment" Means to You

Alignment is the harmony between your values, habits, and goals. It is making sure what you care about, what you do, and what you're working toward all point in the same direction. When these three elements support one another, life feels more intentional and less

chaotic. Instead of pushing yourself through rigid resolutions, alignment allows your daily choices to naturally reinforce the life you want to create. It's not about doing more; it is about making sure what you are doing actually matters. Re-alignment is a gentler approach to making shifts in your journey. It's refinement, not invention. This can apply to all areas of life including wellbeing, time, relationships, career, and yes, finances! Finances naturally play a supporting role because money is a tool that enables the things we value- security, freedom, connection, and meaningful experiences- but it's never the end goal itself. When viewed this way, financial decisions become less about chasing numbers and more about strengthening the life you're intentionally building.

Step 1: Revisit Your Core Values

Core values are extremely personal, hence the word "core." When we sit back and think about our core values, we are prompted with

different categories in which we have values. This can be anything from family, freedom, security, experiences, generosity, growth, and rebuilding. Stop and identify 3-5 values that matter most to you. For example, if freedom is a value, an emergency fund or debt reduction supports this. If connection is a value, maybe a budget for travel or hospitality can align your goals. Look at money in your life as a tool for alignment, not necessarily your goal.

Step 2: Assess the Past Year with Compassion

Once we have identified our core values and what adjustments can line up with these values, we must review the last year across all categories including health, relationships, career, finances, time use, and personal fulfillment. Look for your patterns. What did you succeed in? Where do you want to see improvement. Be kind to yourself and don't focus in on the failures. Instead, see where you can go from here. With your finances, evaluate what brought you joy versus stress. Which financial habits felt good? Which felt too restrictive? What financial decisions supported your life and values, and which didn't? By reflecting with curiosity rather than criticism, you can start the new year with a clearer understanding of what truly supports your well-being—financially and otherwise—and gently release what no longer serves you.

Step 3: Identify What Needs a Reset (Not Resolution)

As we take this next step in identifying what needs a reset, we must investigate the different categories of our lives. Start with your lifestyle: What is draining you, and what is energizing you? As we reduce lifestyle friction, we are often able to reduce financial waste as well. Then turn to relationships. Who adds value to your life, and who drains it? Having boundaries around money conversations, expectations, and shared goals can make a meaningful difference.

Our financial reset can be a little bit more complex, so focus on simplification. As we enter 2026, let's organize our logins, automate key tasks, and streamline accounts. Create two to three goals and priorities, not twenty. Remove what no longer serves you, whether that's unused subscriptions, outdated financial habits, or goals that no longer align with your lifestyle. Let us go into this with ease rather than austerity.

Step 4: Re-Align Your Financial Plan With Your Life Plan

Connecting meaningful life goals with financial steps is an essential part of realignment. The first step is translating your values to goals to actions, something you have likely already begun while reading this article. Once your goals have clear, supporting actions, your plan becomes far more concrete and achievable. For example, if you value family, you may have a goal to spend more time together. A corresponding financial action might be adjusting your work schedule or savings strategy to support family travel or traditions throughout the year.

After identifying your actions, the next step is to build 3-4 priority buckets. These help you see where your energy and resources should go:

- Stability (emergency fund, insurance)
- Growth (retirement, investment savings)
- Joy (experiences, hobbies, leisure)
- Impact (charitable, giving, legacy planning)

As you create these buckets, begin organizing your re-alignment goals within them, connecting each goal back to the core values that matter most to you. This alignment sets you up for greater clarity and long-term success.

Finally, remember that flexibility is essential. As life shifts, your goals and plans can shift with it. Be realistic and kind to yourself. Quarterly micro-check-ins often create more meaningful progress than once-a-year resolutions. Allow your financial plan to evolve alongside your life, not the other way around.

Step 5: Create a 90-Day

Re-Alignment Plan

As you build your 90-Day Re-Alignment Plan, focus on a short, sustainable timeline that sets you up for real progress—not overwhelm. Start by choosing three key areas to refine: one from your personal life, one habit to strengthen, and one financial focus. Then define small, meaningful micro-actions to support each one. For example, spending Sundays device free, doing a 10-minute nightly reset, or automatically transferring \$50 a week into a goal-aligned savings bucket. From there, add “friction reducers” like automations, calendar reminders, or renaming budget categories with value-based labels such as “Family Fun” to make follow-through easier. Finally, establish accountability through monthly check-ins, a review with your Advisor, or a simple one-page alignment tracker to help you stay connected to your goals as the months unfold.

Step 6: The Emotional Side of a Financial Reset

Money guilt is one of the biggest barriers to progress. It keeps people stuck in shame over past choices instead of moving forward with clarity and confidence. Giving yourself grace is essential, because shifting priorities is simply part of being human; your financial life will naturally evolve as your life does. When you recognize what finances are deeply connected to, your overall sense of peace and not just the dollars in your accounts, you can make decisions from a grounded, empowered place. Focus on the parts you can control, such as your habits, your mindset, and your next small step, rather than trying to predict markets or anticipate every unknown.

Conclusion

The start of a new year isn't a requirement for change, but it does offer a meaningful pause, a chance to breathe, reflect, and gently realign your life with what matters most. The strongest financial decisions are the ones that fit your

values and your season of life, not anyone else's expectations.

This year, instead of striving for reinvention, choose intentional re-alignment. And if you're looking for guidance as you reset and refocus, Brogan Financial is here to help you design a financial life that supports your goals, your peace, and your purpose.

Our Staff at Brogan Financial wants to wish Eric and April Belew (and baby Jack) a HUGE congratulations on the birth of their baby girl, Hattie Jane! We are so excited for the Belew family as their house just got a little bit more full. Not to mention baby Hattie Jane is the cutest thing!



Re-Alignment

Ideas For

2026

- ✓ Check in with yourself regularly
- ✓ Build a kinder inner voice
- ✓ Protect energy as carefully as time
- ✓ Choose consistency over intensity
- ✓ Create space for joy



Events Schedule

EVENTS SCHEDULE *February 2026*

**FEB
4**

Orange You Glad You Stretched
10:00 AM - 11:00 AM
BF Life Center

**FEB
6**

Second Harvest - Serve With Us!
1:00 PM - 4:00 PM
Second Harvest Food Bank of
Maryville

**FEB
17**

Book Club: America's First Daughter
6:30 PM - 7:30 PM
BF Life Center

Our Brogan Financial Events have been designed for you. We take pride in hosting our Clients at different events each month. Whether it's a stretch class led by our very own, Casey Boruff, or a Book Club, we enjoy gathering together every couple of weeks. Email events@broganfinancial.com or call our office today at 865-862-6800 and ask to speak to our Events Team to find out more!

Register Today!

EVENTS SCHEDULE

March 2026

**MAR
11**

Taxes & Tacos
11:30 AM - 1:00 PM
BF Life Center

**MAR
17**

Book Club: A Gentleman In Moscow
6:30 PM - 7:30 PM
BF Life Center

**MAR
19**

Beer Tasting
6:30 PM - 8:30 PM
Casual Pint Northshore

**MAR
24**

Ripley's Aquarium
10:00 AM - 12:00 PM
Ripley's Aquarium of The Smokies



Staff Favorites

Here are our favorite dishes and restaurants around town. It is our way of celebrating great people, great food, and the community we love.



Local Restaurants & Go-To Orders!

Lainie Thomas

Cafe 4 - Braised Short Ribs with White Cheddar Grits, Sautéed Collard Greens, and Pan Gravy

Mandy Holley

Kefi - Saganaki (pan seared kasserie, fig jam, lemon, brandy flambé aka flaming cheese with fig on brushetta)

Mark Shreve

Foothills Milling Co. - Duck with Black Truffle Mac & Cheese

Connor McCormick

Chivo Taqueria - Limp Brisket Tacos

Jordan Eldridge

P.F Changs - Sesame Chicken

Dee Dee Brogan

J.C Holdway - Lobster Rolls (A Chef's Counter Special every August)

Tyler Stermetz

Cafe 4 - Chicken and Waffles

Karah Richey

Bella Maryville - The Short Rib

Eric Belew

Bistro By The Tracks - Wood Roasted Oysters

Kristen Sietins

Metro Pizza - Cheese Pizza

Peter Saganski

Chesapeake's - Broiled Seafood Platter

Jim Brogan

J.C Holdway - The Chef's Tasting Menu

Vickie Duncan

J.C Holdway - Grilled Trout and Prime Ribeye and Roasted Pork Belly Biscuits

Cory English

Tupelo Honey - Smothered Chicken

Tanya Yon

Blackhorse Brewery - The Classic Burger and Sweet Potatoes

Casey Boruff

Kefi - Lobster Buttered Pasta

Kevin Burris

The Walnut Kitchen - any dish!!

Chara Armstrong

Calhoun's - Spinach Maria

Brynn Pierce

Altruda's - Salad

Mary Caroline Mackenzie

Raven Steakhouse - Prime Filet and Lobster Mac & Cheese

Jason Surdyk

Chesapeake's - Shrimp and Grits

Grace Eakin

Savelli's - Lobster Ravioli

Jane Maikkula

A dopo - Biana Pizza

Bon Appetite!

Sudoku

			4		2			
7	1			3			4	6
4		8		7		5		9
2			8		9			5
	8						9	
9			6		3			2
8		7		6		3		4
6	5			9			1	7
				5				

Need some brain stimulation? Try this Sudoku puzzle! Sudoku is a great way to put our brains to work on a day we need to be productive. Wake up your mind by playing!

Employee Spotlight

Tyler Stermetz

Paraplanner & Operations Support



Can you tell us about your role and what a typical day looks like for you?

I am a paraplanner & operations support at Brogan, so I am kind of like a helping hand to the advisors. A normal day for me is getting files ready for client meetings by updating numbers, generating different reports, and catching the advisors up on all recent activity that has happened since the last meeting.

What's your go-to recharge after a busy day?

Go home and relax by doing something non-work related. I mainly watch sports to clear my head and then go to bed early to get a good night sleep to be ready for the next day.

What drew you to Brogan Financial, and what has kept you here?

The tight knit relationship between employees and clients drew me to Brogan. What has kept me here is the dedication to my success from the management team and the strong bonds I have created with my fellow coworkers.

If you could switch roles with anyone in the company for a day, who would it be and why?

I would switch with Eric Belew so I could understand how an advisor thinks and plans for client meetings.

How would your teammates describe you in three words?

Confident, funny, and interesting.

What advice would you give to someone starting their career or joining the company today?

Learn as much as possible, and never stop learning. In my current role, I have learned more about the financial world than school could ever teach me, and it has truly been a blessing to help me grow and succeed.



Employee Spotlight

Casey Boruff
Marketing Coordinator



What is your role at Brogan Financial and what does a typical day look like for you?

Every day is a new day! One day I may be working on Christmas Cards, the next I'm creating event emails, and sometimes you'll catch me making fun social media posts that highlight what the office is up to!

What drew you to Brogan Financial, and what has kept you here?

The Brogans! I've known the Brogans since I was in high school. Mary Caroline & I went to school together, and I love getting to work with her every day. I also love all of my coworkers. They make life pretty fun and entertaining, and I've met some of the most down-to-earth people. I'm so thankful for the Brogan Team!

What's one thing about you that might surprise your coworkers?

I coach basketball.

What skills or experiences have been most valuable in helping you succeed in your role?

Being a team player and having a willingness to learn whatever is needed to get the job done have been essential. The experience that helped instill these skills the most was playing college basketball.

If you could switch roles with anyone in the company for a day, who would it be and why?

Jim Brogan, of course! For obvious reasons... who wouldn't want to see how he does it all?

What's a favorite book, podcast, or hobby that's influenced how you think or work?

Oooh. I have one for each. The obvious answer I would say is definitely the Bible. It's what keeps me grounded, motivated to work hard, and helps me to keep perspective in my work. In my professional life I especially lean into Colossians 3:23-25, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving..." My favorite podcast is Sadie Robertson's "Whoa That's Good Podcast." My favorite book that helped me during a hard period of my life was "Get Out Of Your Head" by Jennie Allen.





Mouthwatering Filets

Ingredients:

- Filets of your choice (thick cut is our favorite)
- Shaved sea salt
- Course ground black pepper
- Garlic powder
- High temperature cooking oil

Directions:

1. Set out filets for about 45 minutes.
2. Season both sides with shaved sea salt, ground black pepper, and garlic powder.
3. Sear in a high temperature cooking oil in a cast iron skillet for 2 minutes on each side on medium high heat.
4. Pull and rest meat for 5 minutes.
5. Put filets in a smoker or on a grill on indirect heat at 400 degrees.
6. Cook to desired temperature, typically 10-15 minutes.
7. Pull and let rest for 5 minutes.
8. Bon Appetite!



From Our Table to Yours: Winter Takes on Italian Sausage



Lainie Thomas
*Executive Assistant to
the Brogans*
*Italian Sausage and
Ditalini Soup*

from: <https://cookingwithcarlee.com/italian-sausage-and-ditalini-soup/>

Ingredients

- 1 pound bulk Italian sausage
- 1 small diced onion
- 1 tsp garlic powder
- 1/2 tsp dried oregano
- 28 ounces canned crushed tomatoes
- 8 cups chicken stock
- 3 cups ditalini pasta uncooked
- 1 1/2 cups whole milk
- 2 Tbsp cornstarch
- 10 ounces chopped spinach fresh or frozen
- 3/4 cup grated parmesan cheese

Directions

1. In a large stockpot or dutch oven (at least 6 quarts), brown 1 pound bulk Italian sausage over medium heat.
2. Add the 1 small diced onion, 1 tsp garlic powder, and 1/2 tsp dried oregano. Cook, stirring frequently, until the onions are translucent.
3. Stir in the 28 ounces canned crushed tomatoes and 8 cups chicken stock. Turn heat up to medium-high and bring to a boil.
4. Stir in the 3 cups ditalini pasta and boil for 8 minutes or until just shy of al dente.
5. Stir in the 2 Tbsp cornstarch into 1 1/2 cups whole milk to make a slurry. Pour into the soup, stir until it comes back to a boil.
6. Drop heat to low and stir in the 10 ounces chopped spinach and 3/4 cup grated parmesan cheese. Allow the spinach to wilt and the cheese to melt into the soup.
7. Serve with additional parmesan cheese if desired.



Sarah Sutton
Chief Compliance Officer
*Italian Sausage and
Cheese Party Puff*

from: <https://www.allrecipes.com/italian-sausage-and-cheese-party-puffs-recipe-11849155>

Ingredients

- 1 pound ground Italian sausage
- 8 ounces chive and onion cream cheese
- 2/3 cup freshly grated parmesan cheese
- 1 loaf French bread cut into 3/4 inch slices
- marinara sauce for dipping (optional)

Directions

1. Preheat the oven to 350 degrees Fahrenheit.
2. Mix sausage with cream cheese and parmesan cheese in a bowl until well combined. Spread a thin layer of mixture over each bread slice and place on the prepared sheet.
3. Bake in the preheated oven until sausage is cooked and bread is lightly browned, 15 to 17 minutes. Turn on the oven's broiler and cook until further browned on top, about 2 minutes. Serve as is or with marinara for dipping.










Advisor's Corner

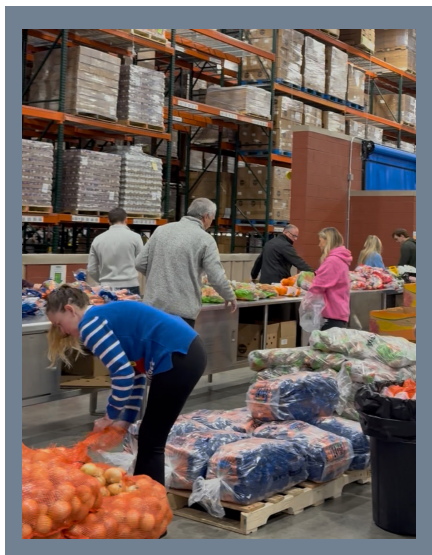
Take 20 minutes this month to review your spending, savings, and investment strategy. A quick check-in helps ensure your financial plan still aligns with your goals- especially if your income, expenses, or priorities have changed. Small adjustments made early can lead to stronger progress all year long.

Jim Brogan, MBA | Financial Advisor

Monthly *Financial* Checklist

-  Review last month's spending
-  Pay all bills and check due dates
-  Check subscriptions and recurring charges
-  Evaluate account balance and determine where you want to go for the next month
-  Set one small money intention for next month

Announcements



Client Serve Day February 6th, 1pm to 4pm

Join us for an upcoming Client Serve Day at Second Harvest Food Bank, inspired by the impact our staff had while serving over the holidays. We'll come together to sort and distribute food that directly supports families across East Tennessee. It's a meaningful opportunity to give back, connect, and continue a tradition of service beyond the workplace.

Call our office today to sign up!
PH: 865-862-6800

REFER A FRIEND

Retirees today face unique financial challenges and opportunities. In our Pellissippi State and University of Tennessee classes, we teach everything from how to better manage and control investments, increase monthly income, avoid unnecessary estate taxes, and learn basic tax reduction strategies. Invite your friends and family to attend one of these upcoming classes.

FINANCIAL SURVIVAL IN RETIREMENT

University of Tennessee
Knoxville Campus
February 5th & February 12th

TAX PLANNING AND YOUR RETIREMENT

Pellissippi State Community College
Hardin Valley Campus
March 5th

THRIVE FINANCIALLY IN RETIREMENT

Pellissippi State Community College
Hardin Valley Campus
April 7th & April 14th

For more information, go to: www.broganfinancial.com/classes

*Life Long
Learning
Opportunity*

Pellissippi State
Community College



THE UNIVERSITY OF
TENNESSEE
KNOXVILLE



The Brogan Community



Happy Valentine's Day!

Valentine's *Date Night* Ideas

- ♥ Dinner at Ancient Lore Village in Sevierville, TN
- ♥ “Jazz is For Lovers” musical concert at the Bijou Theatre
- ♥ Cupid's Chase 5K run/walk on Valentine's Day Morning
- ♥ Dinner date night at local J.C Holdway in downtown Knoxville
- ♥ Water Into Wine appetizers and drinks in Farragut

Stay Warm this Winter!



Old Fashioned Values. Expert Knowledge. Genuine Understanding.

**Brogan
Financial**

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