

SPRING EDITION 2026

The Brogan Letter

INSIDE THIS EDITON:
SPRING FAVORITES
FINANCIAL INSIGHTS
BF TEAM UPDATES



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THE BROGANS WELCOME YOU.

As we step into April, we're reminded that this time of year represents renewal, growth, and fresh opportunities. Just as the seasons change, it's also a natural moment to reflect on progress, revisit goals, and look ahead with intention.

The year is off to an active start, with movement in the markets and shifts in the broader economic landscape. Periods like these can feel uncertain, but they also highlight the value of a well-built, long-term strategy. Our focus remains on keeping you anchored to that strategy instead of reacting to short-term headlines.

At Brogan Financial, we continue to prioritize what matters most: understanding your goals, maintaining a disciplined approach, and making adjustments only when they truly serve your long-term plan. April is a great time to pause and ask: **Are we still aligned with where we want to go?** If your goals, timelines, or circumstances have changed, we're here to help you navigate those updates with clarity and confidence.

WITH LOVE,



This season also reminds us that progress doesn't always happen overnight. Growth, whether in markets or in life, often happens gradually, built on consistency and patience. Just like planting seeds in the spring, the work we do today is designed to support your future.

As always, we appreciate the confidence you place in us. It's a responsibility we don't take lightly, and we are grateful to be part of your financial journey.

If there's anything you'd like to review, discuss, or revisit this month, please don't hesitate to reach out. We're here for you every step of the way.

Wishing you a happy and productive April!



ENJOYING THE SEASON OF SPRING

As spring arrives, it brings with it a welcome shift. Longer days, warmer weather, and a sense of renewal that's hard to ignore. After the stillness of winter, this season invites us to step outside, take a breath of fresh air, and appreciate the simple changes happening all around us.

Spring is a reminder that growth doesn't have to be rushed. It unfolds naturally, one day at a time, often in ways we don't immediately notice. Whether it's trees beginning to bloom or more sunlight in the evenings, these small changes can have a meaningful impact on our outlook and energy.

It's also a great time to reset routines and make space for what matters most. That might mean spending more time outdoors, reconnecting with family and friends, or just simply slowing down enough to enjoy the moment. Even small shifts, like an evening walk, can help bring a sense of balance.

As you move through this Spring season, we encourage you to take advantage of the many opportunities it offers us to recharge and refocus. Just as spring brings new life to the world around us, it can also be a time to restructure your own perspectives and priorities.

*Wishing you a season filled with fresh air,
renewed energy, and moments
worth enjoying.*





THREE COMMON RETIREMENT PLANNING MISTAKES—AND HOW TO AVOID THEM

By: Jim Brogan

INTRODUCTION

Retirement planning is one of the most important financial undertakings in a person's life, yet it's also one of the most misunderstood. Many people focus primarily on saving as much as possible, assuming that a large nest egg alone will ensure a comfortable retirement. While saving is critical, it's only one piece of a much larger puzzle. The real key to a successful retirement lies in thoughtful, strategic planning.

Unfortunately, there are several common mistakes that can derail even the most well-intentioned plans. Here are three of the most frequent retirement planning missteps—and what you can do to avoid them.

1. UNDERESTIMATING HOW MUCH YOU'LL NEED

One of the biggest mistakes people make is underestimating how much money they will actually need in retirement. It's easy to assume that expenses will decrease once you stop working. After all, you may no longer have commuting costs, work-related expenses, or the need to save for retirement itself.

However, this assumption often proves to be overly optimistic.

While some costs may decrease, others tend to rise—particularly healthcare expenses. Medical costs typically increase with age, and long-term care can be a significant financial burden if not properly planned for. In addition, inflation steadily erodes purchasing power over time. Even a modest inflation rate can dramatically increase the cost of living over a 20- or 30-year retirement.

Another factor many people overlook is longevity. People are living longer than ever before, which means retirement savings need to last longer as well. A retirement that spans 25 to 30 years—or even more—is no longer unusual.

Putting all your eggs in one basket can leave your retirement plan vulnerable. If that one source underperforms or faces unexpected changes, your entire financial strategy could be compromised.

HOW TO AVOID THIS MISTAKE:

Diversification isn't just for investments—it applies to income streams as well. A well-rounded retirement plan often includes a mix of:

- Tax-deferred accounts (like 401(k)s and traditional IRAs)
- Tax-free accounts (such as Roth IRAs)
- Taxable investment accounts
- Other income sources, which may include pensions, annuities, rental income, or part-time work

By spreading your income across multiple sources, you create greater flexibility and reduce the risk of relying too heavily on any single component.



HOW TO AVOID THIS MISTAKE:

Take a comprehensive approach when estimating your retirement needs. Consider not just your current expenses, but how they might change over time. Factor in inflation, healthcare costs, and the possibility of a long retirement. Working with a financial professional or using detailed planning tools can help you create more realistic projections and avoid unpleasant surprises down the road.

2. RELYING TOO HEAVILY ON A SINGLE INCOME SOURCE

Another common mistake is depending too much on one source of retirement income. For many people, this means relying primarily on Social Security or a single retirement account such as a 401(k) or traditional IRA.

While these resources are important, they are rarely sufficient on their own.

Social Security was never designed to fully replace your income—it typically covers only a portion of pre-retirement earnings. Meanwhile, relying heavily on a single investment account exposes you to risks such as market volatility, changes in tax laws, or withdrawal timing issues.



3. IGNORING TAXES IN RETIREMENT

A third—and often overlooked—mistake is failing to account for taxes in retirement. Many people assume that once they stop working, their tax burden will decrease significantly. While that may be true for some, it is far from guaranteed.

In reality, withdrawals from traditional retirement accounts like 401(k)s and IRAs are taxed as ordinary income. This means that the money you worked hard to save could be subject to substantial taxation when you begin to use it.

Additionally, required minimum distributions (RMDs) can force you to withdraw money from these accounts starting at a certain age, potentially pushing you into a higher tax bracket. Taxable income can also impact Social Security benefits and Medicare premiums, further complicating the picture.

Without proper planning, taxes can significantly reduce your retirement income and limit your financial flexibility.



HOW TO AVOID THIS MISTAKE:

Incorporate tax planning into your retirement strategy early. Consider diversifying your accounts from a tax perspective—balancing tax-deferred, tax-free, and taxable assets. Strategies such as Roth conversions, timing withdrawals carefully, and managing income levels can help reduce your overall tax burden.

A proactive approach to tax planning can make a meaningful difference in how much of your savings you actually get to keep and spend.

FINAL THOUGHTS


Retirement planning is about more than just accumulating wealth—it's about creating a sustainable, flexible strategy that supports your lifestyle over the long term. Avoiding these three common mistakes—underestimating your needs, relying too heavily on one income source, and ignoring taxes—can significantly improve your chances of a successful retirement.

The earlier you address these issues, the more options you'll have. Thoughtful planning today can help ensure greater confidence, stability, and peace of mind in the years ahead.


Can Your Retirement Plan Pass the Stress Test?



If your expenses increased 10%, would your plan still work?






If we saw a 35% bear market in the next year, can you still achieve your goals?



Do you know how much of your income will go to taxes?

Results:

-  3 “Yes” = You’re on Track!
-  1-2 “Yes” = Needs Improvement!
-  0 “Yes” = **HIGH RISK ZONE!**

Find out if your retirement plan is built to handle the unexpected. Take the next step toward clarity and confidence today! Call our office to schedule your appointment at 865-862-6800 or email info@broganfinancial.com.



SPRING AT THE KNOXVILLE BOTANICAL GARDEN – AND THE PLACES THAT HELP IT GROW

By: Dee Dee Brogan

Spring in Knoxville never slips in unnoticed. It announces itself slowly at first with lighter mornings, warmer afternoons, the return of green along roadside. Then, almost all at once, it takes over. The city softens. Color returns. People linger a little longer outside. And few places reflect that transformation more clearly than the Knoxville Botanical Garden.

Set just beyond the hum of daily routines, the Garden feels like a living reminder that growth is both intentional and patient. In spring, every corner tells that story. Blooms layer themselves thoughtfully across the landscape. Historic stone walls, once cold and quiet, are framed again by fresh life. The Garden doesn't rush the season, it allows it to unfold, inviting visitors to slow down and notice what's changing.

That invitation extends beyond its gates. For many in Knoxville, spring is the season when the urge to grow something, anything, becomes irresistible. A tomato plant on the patio. Herbs in a window box. A full vegetable garden in the backyard. Gardening here isn't about show; it's about connection to the land, to the season, and to one another.

*A SEASON OF RENEWAL
ACROSS KNOXVILLE'S MOST
VIBRANT GARDENS.*

KNOXVILLE NURSERIES THAT ANCHOR THE SEASON

What makes spring gardening in Knoxville especially meaningful is the presence of local nurseries that operate as community institutions, not just retail spaces.

STANLEY'S GREENHOUSE

For decades, Stanley's has been a cornerstone for gardeners across East Tennessee. Family-owned and deeply trusted, Stanley's carries more than plants, they carry knowledge passed down over generations. Staff members take the time to ask questions, listen carefully, and guide customers toward success rather than impulse purchases. Beyond their greenhouses, Stanley's supports schools, nonprofits, and community initiatives, reinforcing the idea that when you help things grow, plants or people, you strengthen the entire community.



POPE'S GARDEN CENTER

A visit to Pope's feels like a spring tradition brought to life. Walking through Pope's in March or April is an experience: rows of vibrant annuals, tables of vegetable starts ready for backyard gardens, and the familiar hum of people planning what they'll grow this year. Pope's stands out for its commitment to education, helping gardeners understand what actually thrives in Knoxville's unique mix of sun, shade, and temperatures. Their guidance helps beginners feel confident and seasoned gardeners feel supported.



THRESS NURSERY

Just outside Knoxville, it offers a longer-term vision for spring planting, known for its extensive selection of trees, shrubs, and perennials, Thress attracts gardeners who think not just in seasons, but in years. Their emphasis on sustainable growing practices and thoughtful landscaping encourages choices that shape the region's environment well into the future. Workshops and seasonal events help customers plant with purpose, understanding how today's decisions influence tomorrow's landscape.



Together, these nurseries reflect something about Knoxville: growth here is personal, practical, and deeply connected to place.



WHAT THRIVES IN KNOXVILLE SOIL?

Knoxville's spring gardening season is generous, but it rewards preparation. With a climate that balances warm days and cool nights, local gardeners have a wide range of options, especially if they pay attention to timing.

FOR SPRING COLOR AND ENJOYMENT, KNOXVILLE GARDENERS CONSTANTLY TURN TO:

- **Pansies and Violas**, perfect for early spring color
- **Snapdragons and Petunias** once frost danger passes
- **Azaleas, Dogwoods, and Hydrangeas**, which define spring across the region
- **Lavender, Thyme, and Rosemary**, hardy herbs that thrive in sunny spaces

FOR VEGETABLE GARDENS, EARLY AND MID-SPRING FAVORITES INCLUDE:

- **Lettuce, Spinach, Arugula, and Kale**, which prefer cooler soil
- **Peas, Carrots, and Radishes**, ideal for early planting
- **Broccoli, Cabbage, and Cauliflower**, well-suited to spring temperature swings
- **Tomatoes, Peppers, and Squash**, best planted after Knoxville's typical last frost in mid-April.

Many experienced local gardeners follow a simple philosophy: plant in waves. Early crops build confidence, while warm-season vegetables benefit from patience.

SPRING GARDENING TIPS THAT MATTER HERE

Knoxville gardens come with their own set of realities, and a few local-specific practices can make all the difference:

- **Improve clay soil with compost.** It boosts drainage and plant health dramatically.
- **Watch the weather, not the calendar.** East Tennessee springs can surprise even seasoned gardeners.
- **Choose plants based on light, not preference.** Shade is common in Knoxville yards—embrace it.
- **Water consistently, but thoughtfully.** Morning watering helps prevent disease and stress.

Above all, remember that spring gardening is not about perfection. It's about participation.

A SEASON ROOTED IN *HOPE*

Much like the Knoxville Botanical Garden, spring gardening here reflects balance—between patience and enthusiasm, history and renewal, effort and reward. Whether you're wandering garden paths framed by new blooms, chatting with nursery staff who know your soil, or planting something small that you hope will thrive, spring offers a quiet reassurance: growth is already underway.

Knoxville doesn't rush spring. It nurtures it. And in doing so, it reminds us that tending what we love—our gardens, our community, our city—always yields something meaningful in return.





NUTRITION AND CANCER PREVENTION: WHAT YOU NEED TO KNOW

By: Jenny Saganski RD, LDN, CNSC - Oncology Dietitian at The University of Tennessee Medical Center, Cancer Institute

When it comes to cancer prevention, our diet is one of the few risk factors we can control. While no single food can prevent cancer, and no specific diet can guarantee immunity, decades of research show that dietary patterns influence cancer risk in more of a significant way.

The good news? The most protective eating pattern is not restrictive, extreme or complicated. It is rooted in whole foods and consistency.

FOCUS ON DIETARY PATTERNS

Cancer risk is influenced more by overall eating patterns rather than by individual ingredients or “superfoods”. Research from organizations like the **American Institute for Cancer Research** shows that diets rich in plant-based foods are consistently associated with lower risks of several cancers to include colorectal, stomach, and breast cancers.

Protective dietary patterns include:

- A wide variety of vegetables and fruits
- Whole grains
- Beans and legumes
- Healthy fats (especially olive oil)
- Nuts and seeds
- Limited processed and red meats

In short, the best diet is one that reflects a Mediterranean-style eating pattern that is guided by consistency and balance rather than perfection and rigid rules.

FIBER: SMALL NUTRIENT. BIG IMPACT.

Dietary Fiber is strongly associated with lower colon cancer risk.

Fiber helps:

- Support a healthy gut microbiome
- Speed elimination of potential carcinogens
- Reduce inflammation
- Improve insulin sensitivity

Some foods that are fiber-rich and especially valuable are whole grains, beans, lentils, cruciferous vegetables (like broccoli and brussel sprouts), chia seeds and berries. Most adults fall short of the recommended fiber intake of at least 25-30 grams a day. Increasing your fiber intake can gradually have profound long-term benefits.

REDUCE INTAKE OF PROCESSED AND RED MEATS

Processed meats (such as bacon, sausage and deli meats) have been classified as carcinogenic to humans due to strong evidence linking their consumption to colon cancer. Red meat, when consumed in large amounts, is linked to increased risk of cancer as well.

This does not mean never enjoying a steak. It means making these foods occasional rather than daily staples while prioritizing poultry, fish, beans and plant-based foods more often.

MAINTAIN A HEALTHY BODY WEIGHT

Obesity is linked to increased risk of at least 13 types of cancer. Excess body fat affects hormone levels leading to insulin resistance and influencing inflammatory pathways that can eventually promote tumor development.

Nutrition plays a major role here, not just in calorie balance but also in overall metabolic health. Diets high in ultra-processed foods and refined sugars can lead to chronic inflammation and elevated insulin levels, both of which are associated with increased cancer risk.

Balanced meals that include adequate protein, fiber and healthy fats help to support stable blood sugar while also promoting satiety to help maintain a healthy body weight.



ALCOHOL INTAKE MATTERS

Alcohol consumption is associated with increased risk of breast, liver, colorectal and esophageal cancers. Even moderate intake increases risk.

If alcohol is consumed, current recommendations emphasize limiting intake to no more than one alcoholic drink per day for women and no more than 2 alcoholic drinks per day for men. Evidence suggests that for cancer prevention, less is better while complete abstinence offers the greatest protection.

*EAT BETTER. FEEL BETTER.
LIVE BETTER.*

THE POWER OF PLANT FOODS

Fruits, vegetables and other plant foods contain bioactive compounds, including flavonoids, carotenoids and polyphenols, that help protect cells, lower oxidative stress and regulate inflammation. Rather than supplementing isolated antioxidants (which have not consistently shown benefit in trials), the evidence favors obtaining these compounds through whole foods such as the following:

- Deeply colored fruits and vegetables
- Green tea
- Berries
- Leafy greens
- Herbs and spices (turmeric, garlic and rosemary)

The protective benefit seems to come from the synergy of nutrients in whole foods rather than from isolated nutrients in pill form.



SOURCE:

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WHAT ABOUT SUGAR?

Sugar does not directly “feed” cancer cells. All cells in the body, including healthy cells, rely on glucose for energy. Even when dietary sugar is reduced the body maintains blood glucose through normal metabolic processes. In other words, tumors cannot simply be “starved” by removing sugar from the diet. However, it is important to consider that chronically high sugar intake can contribute to obesity and insulin resistance which are directly linked to certain cancers.

The focus is not to eliminate sugar out of fear but to limit excess added sugars and prioritize foods that provide meaningful nutritional value.

Nutrition is a powerful tool in cancer prevention, but it is only one part of the overall picture. Environmental factors, genetics physical activity and appropriate screening all influence risk. The objective is not dietary perfection but steady, sustainable habits that support long-term health.

Small practical changes like adding an extra serving of vegetables, choosing whole grains or replacing processed meats with beans make a big difference over time.

Cancer prevention is less about one dramatic change and more about building healthy patterns that nourish the body, protect cellular health and support well-being for years to come.

PRACTICAL TAKEAWAYS

The following diet recommendations are grounded in the most consistent evidence for reducing cancer risk:

- Fill at least half your plate with vegetables and fruit.
- Prioritize whole grains over refined grains.
- Eat beans or legumes several times per week.
- Choose alternatives to processed meats and limit red meat intake
- Prioritize balanced meals and regular activity to maintain a healthy weight
- Limited alcohol consumption
- Focus on whole foods rather than supplements for cancer prevention



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EMPLOYEE SPOTLIGHT



CORY ENGLISH
CLIENT CARE SPECIALIST

1. What is your role, and what does a typical day look like for you?

I am a Client Care Specialist. Most of my day consists of handling client requests, helping oversee client accounts, advisor meeting follow ups, and communicating with clients.

2. What do you enjoy most about your job?

I would say talking to and helping all our clients is my favorite thing about being in Client Care.

3. Where are you originally from, and how did your journey lead you here?

I'm from Somerset, Kentucky. I joined the Coast Guard right after high school and spent the majority of my time stationed in Mobile, AL. I, then, separated from the Coast Guard and decided to move to Tampa where I went to school at The University of Tampa (the real UT). After a year or so, I wanted to move a little closer to home so I ended up getting hired at Brogan Financial and moving to Knoxville!

4. What's something people might be surprised to learn about you?

I like to read, solve puzzles, and play card games.

5. Who has had a big influence on your life or career?

I would say my uncle or my best friend, Hunter.



EMPLOYEE SPOTLIGHT



BRYNN PIERCE

DATA & COMPLIANCE ANALYST, OPERATIONS TEAM

1. What is your role, and what does a typical day look like for you?

I wouldn't say I have a typical day in the office. My day does typically consist of meetings and training sessions, but they are always different and I always feel like since I am involved in so many different departments, I never have the feeling of completing the same thing every day. After work though, I'll head home to see my cat and dog and do something creative like paint or crochet to ease my mind for the night.

2. What's a project or accomplishment you're especially proud of?

I am really proud of the fact that I passed my Series 65 exam, Uniform Adviser Law Examination. I am not the best test taker in the world and tend to overthink concepts and complicate things. I was able to trust myself and the knowledge I had learned while studying and working in Client Care, which certainly led to passing such a difficult exam.

3. What's something people might be surprised to learn about you?

I got my undergraduate degree in Chemistry. It's very strange considering I now have my MBA and work in finance, but originally, science was my jam!

4. What's your go-to coffee order?

I love an iced mocha from K Brew or a hot triple grande vanilla latte from Starbucks!

5. If we made a movie about your life, who would play you?

I have always been told I look like Emma Stone, so I guess she would be perfect to play me!



BF INTERNSHIP PROGRAM

Our Internship Program offers hands-on experience for students looking to build real-world skills in a fast-paced, professional environment. Interns work alongside experienced team members on meaningful projects, gaining exposure to day-to-day operations, client interactions, and industry best practices. With a focus on mentorship, growth, and practical learning, the program is designed to help participants develop confidence, expand their knowledge, and take the next step in their careers.

INTRODUCING OUR BF 2026 SPRING INTERNS



Ben Brandt

Studying: Finance & Business Management

Favorite part of the internship: My favorite part so far would be the people here at Brogan, as well as getting experience in the industry I plan to pursue professionally.

Go to Chick-fil-a order: Spicy Chicken Sandwich with fries



Ryan Craighead (2nd Semester Intern)

Studying: Finance & International Business

Favorite part of the internship: The people. They are so kind, caring, patient, and welcoming.

Go to Chick-fil-a order: Spicy Chicken Sandwich meal, coke, fries, and chick-fil-a sauce

Liz Hooker



Studying: Marketing, Advertising, and Public Relations

Favorite part of the internship: My favorite part of the internship so far has been the people. Everyone at Brogan Financial is so kind and shows that they truly care about me and my success, which is extremely encouraging.

Go to Chick-fil-a order: 8 count chicken nugget meal with fries, chick-fil-a and polynesian sauce, and a cherry coke.

Flynn Pennell (2nd Semester Intern)



Studying: Finance

Favorite part of the internship: My favorite part of the internship so far has been the ability to learn from experienced professionals that conduct business in the right way, setting a positive example for myself to follow.

Go to Chick-fil-a order: Spicy Chicken deluxe meal with an Oreo milkshake and a side of 5 nuggets.

Dianne Rivera



Studying: Business Management

Favorite part of the internship: Being able to work in the different parts of the firm, and see how they all work together. Also, the community is amazing!

Go to Chick-fil-a order: Cobb salad with a lemonade.

Ellie Scheinler



Studying: Marketing and Sales

Favorite part of the internship: My favorite part of the internship so far would have to be the team and environment. From the very beginning I could tell there was something special about the people who work in the BF office, they all feel like family in just the short time I've been there. We get a lot of work done, but also have so much fun. It's the perfect combination!

Go to Chick-fil-a order: Spicy chicken sandwich with a diet lemonade.

Morgan Smith



Studying: Finance and Management

Favorite part of the internship: I have loved the atmosphere at the office and how welcoming everyone is.

Go to Chick-fil-a order: chicken sandwich, diet coke, honey mustard, and a giant bag of fries.

Know someone interested in an internship? Email marycaroline@broganfinancial.com for more information.

RECIPES CHOSEN BY STAFF



This recipe was hand selected by our Client Care Specialist, Jordan. Because taking care of people apparently includes feeding them well, too. It's comforting, reliable, and just what you need when you want something that feels a little extra thoughtful. Consider this your officially approved dose of good taste and good care!

Tuscan Garlic Sheet Pan Chicken

4 SERVINGS • TOTAL TIME: 40-45 MINUTES

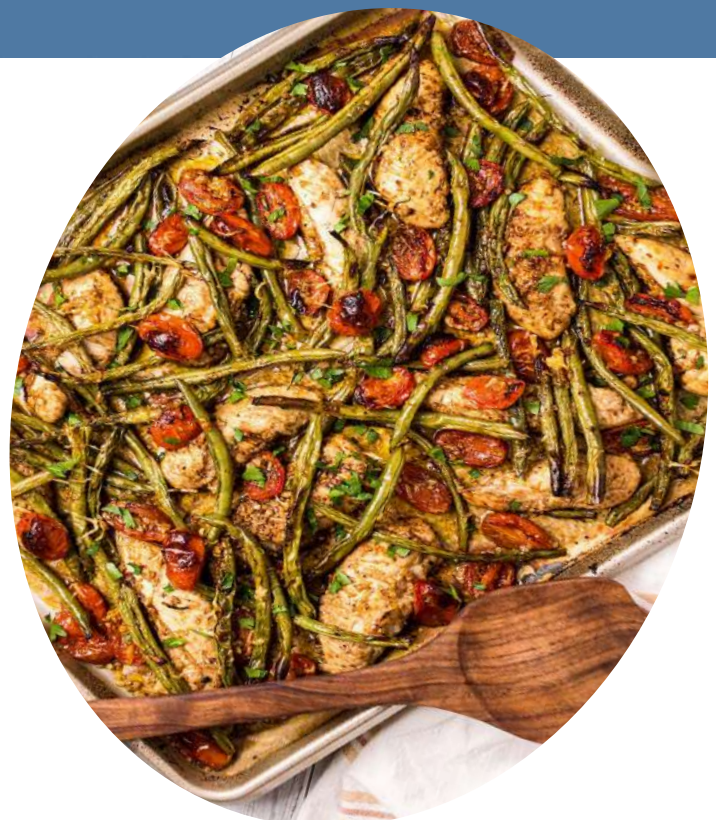
INGREDIENTS

- 6-8 boneless and skinless chicken tenders
- 1 package of fresh whole green beans
- 1 package of grape tomatoes, cut in half
- ½ cup olive oil
- ¾ cup balsamic vinegar
- ½ cup shredded Parmesan cheese
- 1 tsp salt
- 1 tsp pepper
- 1 tsp dried basil
- 1 tsp parsley

DIRECTIONS

- Throw all the ingredients into a large bowl
- Put a lid on the bowl and shake. Make sure everything is mixed together well and evenly coated.
- Pour everything onto a large parchment lined sheet pan.
- Spread everything out making sure none of the chicken is overlapping.
- Add extra Parmesan on top if desired.
- Pop the sheet pan into a 425 degree oven for 30 minutes.
- Eat and enjoy!

SOURCE: FAMILY RECIPE



RECIPES CHOSEN BY STAFF



Advisor, Peter, hand-picked this recipe, which means it's either incredibly delicious.... or a subtle test of our life skills. Either way, we're trusting the process and hoping for the best. Enjoy this advisor-approved culinary adventure!

French Chicken & Orzo

6 SERVINGS • TOTAL TIME: 55 MINUTES

INGREDIENTS

- 6 chicken breasts, *bone-in, skin-on*
- 3 Tbsp olive oil
- 1 tsp balsamic vinegar
- 6 garlic cloves, *minced*
- 1 tsp dried thyme
- 1 tsp salt
- ½ tsp pepper
- 2 large yellow onions, *sliced*
- 1 ½ cups orzo, *uncooked*
- 2 cups chicken stock, *salted*
- 1 cup heavy cream, *33%*
- fresh parsley

DIRECTIONS

- **Prepare the onions:** bring a large oven safe pan to low/medium heat. Add the butter and 1 Tbsp of olive oil. Once the butter has melted, add your onions. Stirring every few minutes, cook the onions on low heat until they're golden, soft, and jammy. If they start to stick to the pan you can add a splash of water or broth. Once the onions are nearly done, preheat your oven to 425 degrees Fahrenheit.
- **Prepare the chicken:** while the onions are cooking, prepare the chicken. To a large bowl, add the chicken thighs, 2 Tbsp olive oil (save 1 Tbsp to fry the chicken), balsamic vinegar, garlic, dried thyme, salt and pepper. Mix until well combined and set aside until ready to use.
- **Finish the onions:** once golden in color, add the balsamic vinegar, dried thyme, salt and pepper. Cook for an additional minute. Remove onions from the pan, and set aside.

DIRECTIONS CONTINUED:

- **Fry the chicken:** to the same pan set to medium/high heat, add 1 Tbsp of olive oil. Fry the chicken thighs on each side for 1-2 minutes or until golden brown. Don't worry about cooking the chicken all the way through as it will finish cooking in the oven. Remove the chicken from the pan and set aside.
- **Prepare the orzo:** to the same pan, add the uncooked orzo and lightly toast for 1-2 minutes on low/medium heat. Add the caramelized onions, chicken stock and heavy cream. Bring to a light simmer, stirring often, then turn off the heat. Next, nestle in the chicken thighs and cover with aluminum foil.
- **Bake:** for 20-30 minutes, or until orzo and chicken are fully cooked.
- **Garnish:** with fresh parsley or green onions if desired.





BACON WRAPPED PINEAPPLE PIG SHOTS

Ingredients:

- 1 lb thick-cut bacon (about 18-20 slices)
- 14 oz smoked sausage or kielbasa (1 standard package)
- 1 cup fresh pineapple, cut into 3/4-inch chunks

Filling:

- 8 oz cream cheese, softened
- 1 cup shredded cheddar cheese
- 1 Tbsp BBQ rub
- 1 tsp garlic powder
- 1/2 tsp black pepper

Optional Heat:

- 1 small jalapeño, sliced thin

Glaze:

- 1/2 cup apple jalapeño BBQ sauce (or regular BBQ sauce)

Instructions:

1. Prepare the Bacon Cups
Slice the smoked sausage into 3/4-inch thick rounds.
Cut each bacon strip in half.
Wrap each bacon piece around a sausage slice to create a cup shape.
Secure with a toothpick.

2. Make the Filling

In a bowl mix:

- 8 oz cream cheese
- 1 cup shredded cheddar
- 1 Tbsp BBQ rub
- 1 tsp garlic powder
- 1/2 tsp black pepper

Mix until smooth.

3. Fill the Pig Shots

Spoon about 1 Tbsp of filling into each bacon cup.

4. Add Pineapple

Place 1 pineapple chunk on top of each filled pig shot.

Optional: add 1 jalapeño slice on top.

5. Season

Lightly sprinkle 1/2-1 tsp additional BBQ rub over the batch.

6. Cook

Pre-heat grill or smoker to:

300°F (150°C)

Cook for about 35-45 minutes until:

- Bacon is crispy
- Filling is bubbly



7. Finish with Sauce

During the last 5 minutes, brush 1/2 cup apple jalapeño BBQ sauce over the tops.

Serving Tip: Serve immediately while the filling is hot and the bacon is crispy.

BF CALL TO ACTION



HELP US FILL BACKPACKS WITH OUR ANNUAL SCHOOL SUPPLY DRIVE

As summer approaches, it's the best time to give back! **The BF Charity Team** has organized "Tools for Schools" supply drive for the Knox County Teacher Supply Depot. We are striving to help local students get prepared for the upcoming school year. We're collecting new school supplies to support families in need. Crayons, notebooks, folders, glue sticks, and more are all perfect. We are collecting donations **through the end of July**. Bring some supplies, spread the word, and be apart of something meaningful!



ADVISOR'S CORNER

with Eric Belew, AWMA® RICP®

What is Really Happening with Social Security Tax?

We've all heard it; there is no longer tax on social security. Well, no, not exactly. A shift in tax brackets coupled with larger standard deductions have made it such that less social security benefits are subject to tax, but there wasn't a fundamental change in taxation of social security.

Social security income is taxed as ordinary income, but the amount of social security subject to tax ranges from 0% to the maximum of 85%. How much is taxed depends on a calculation that includes 50% of the social security benefit plus other income sources. Social security tax can vary greatly depending on how much income is received and from which sources. For example, a couple with \$60,000 of social security income and \$40,000 of tax-free income might pay no tax on their social security benefits, while another couple with \$30,000 of social security income and \$30,000 worth of taxable income might be subject to 85% of their social security being taxed.

How can this affect you and your planning? Once drawing social security, strategies like Roth conversion or long-term capital gains harvesting needs to be carefully analyzed as the benefits might be watered down by a potential increase in social security tax. If not already receiving social security, delaying a benefit might prove to be impactful in more ways than one, not only an increase in future benefits, but more flexibility for tax planning in those early retirement years.

Determine what might be best for you, reach out to your advisor. We're working behind the scenes to analyze this sort of thing for all our clients!

SOURCE:

[Source: IRS Publication 915 and Social Security Administration. These sources explain that up to 85% of Social Security benefits may be taxable depending on total income, including a calculation that counts 50% of benefits plus other income sources.](#)

Does This Apply To You?



- ✓ Am I currently receiving Social Security benefits?

- ✓ Do I have other sources of income (IRA withdrawals, pensions, wages, etc.)?

- ✓ Do I rely heavily on tax-free income (municipal bonds, etc.)?

- ✓ Have I considered how additional income could increase the taxation of my benefits?

- ✓ Am I planning Roth conversions or capital gains strategies?

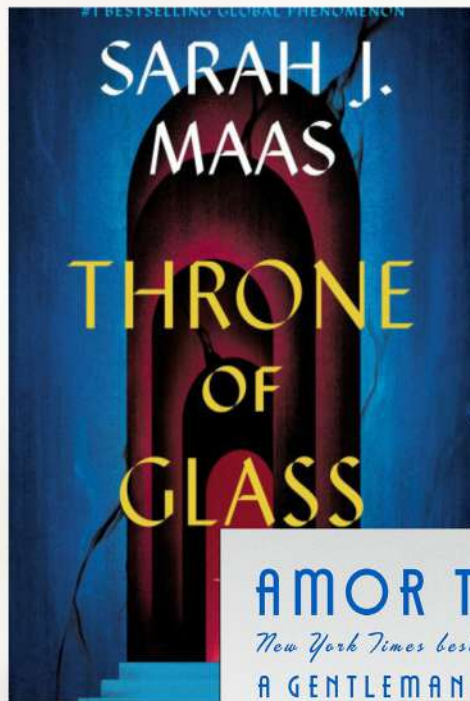
- ✓ Have I evaluated whether delaying Social Security could improve my tax flexibility?

- ✓ Do I know what percentage of my Social Security is currently taxable?

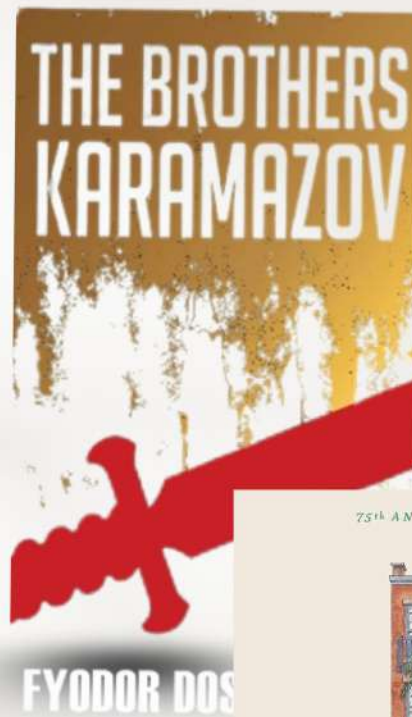
If you checked even a few of these, it may be worth a deeper look. Small changes in income strategy can have a big impact on how your benefits are taxed.

Book Club's *Favorites*

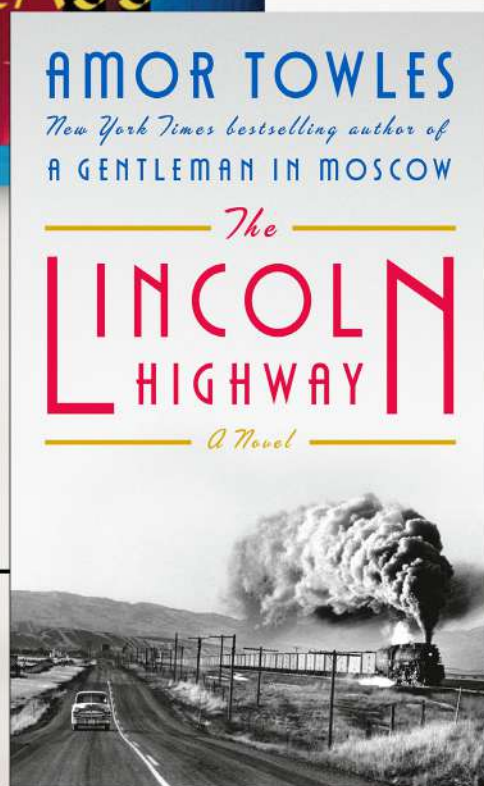
Our Brogan Financial Book Club looks forward to gathering each month, sharing ideas, and connecting over a mutual love of reading. We recently came together and voted on our favorite books of *all time*. Enjoy this “Book Club Favorites” list!



Throne of Glass



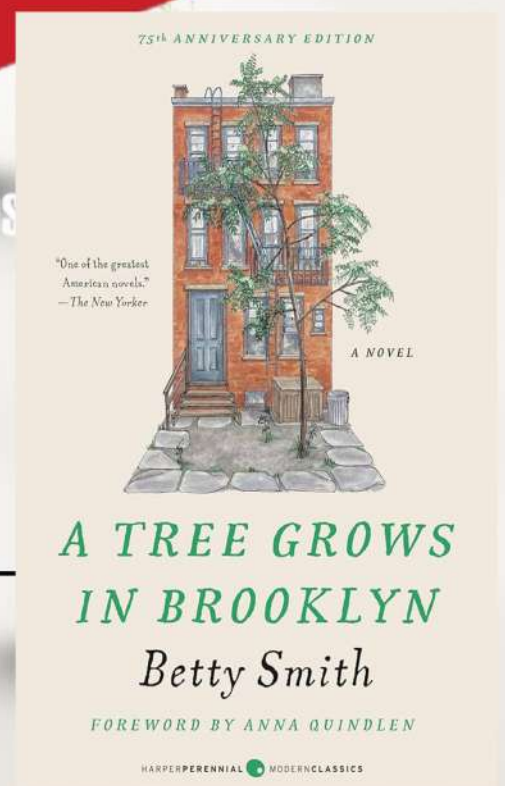
The Brothers Karamazov



The Lincoln Highway



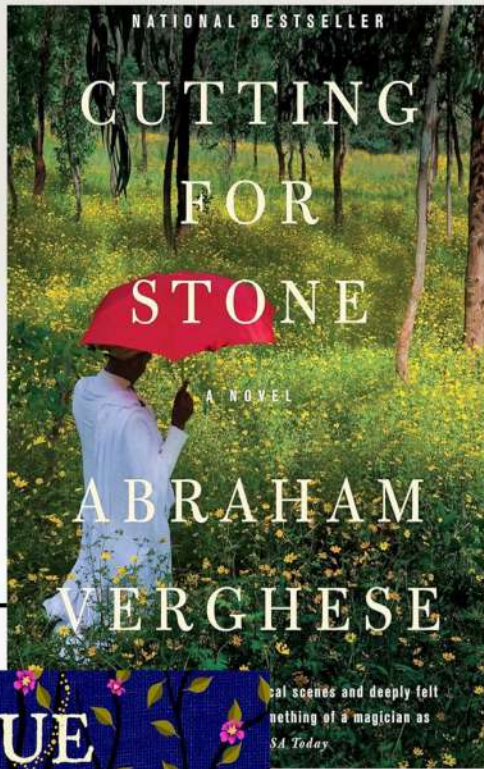
A Tree Grows In Brooklyn



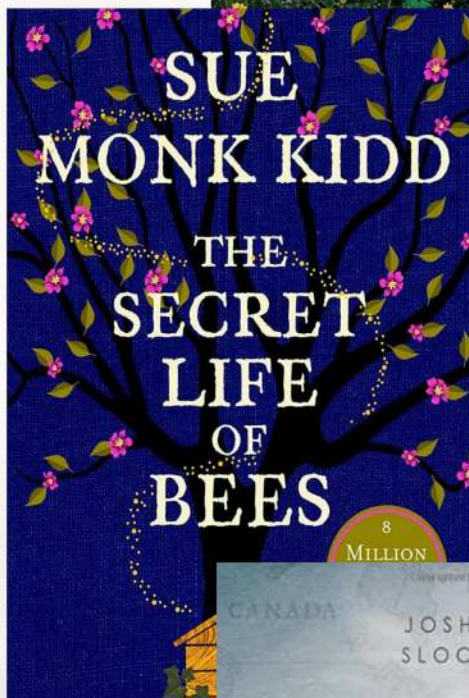
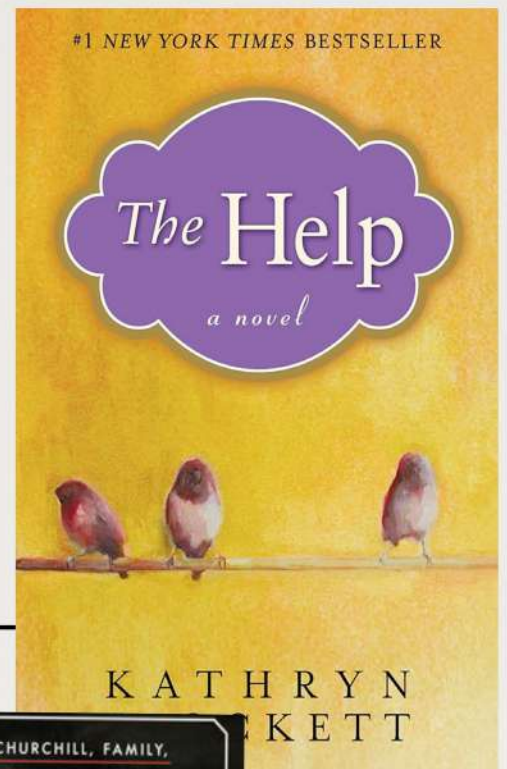
A TREE GROWS IN BROOKLYN

Betty Smith

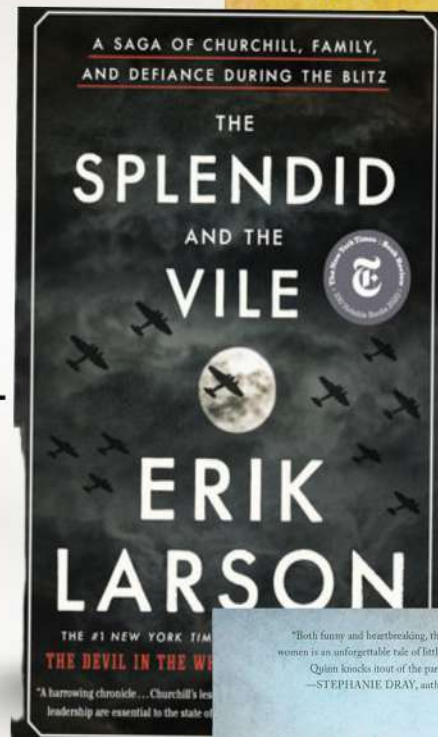
Cutting
For
Stone



The
Help

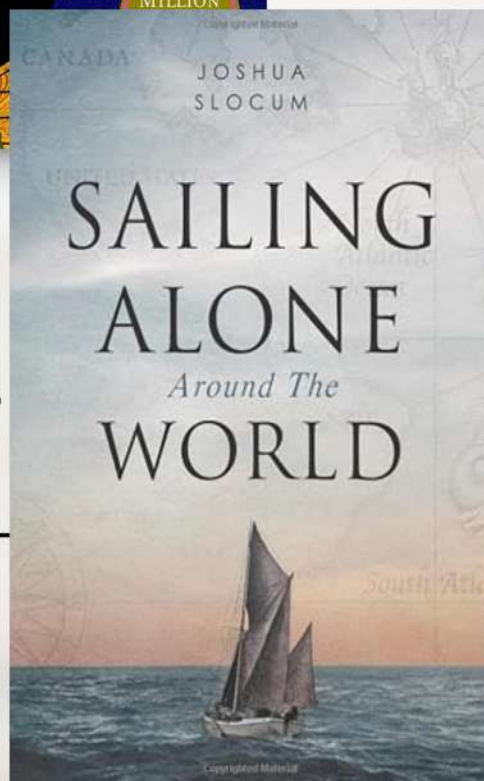


The Secret
Life of Bees

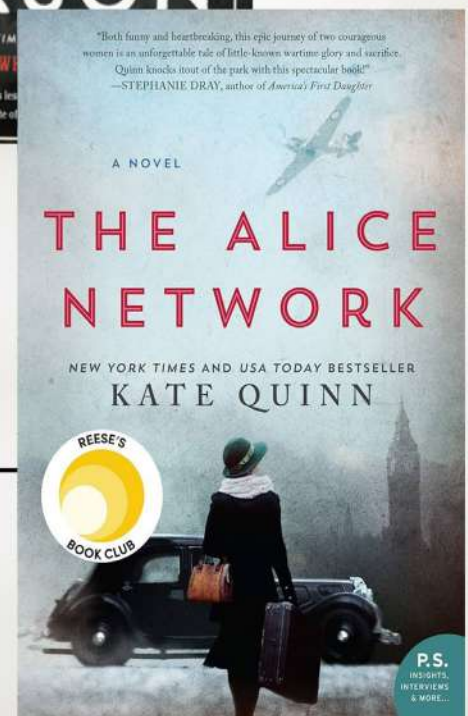


The
Splendid
And The Vile

Sailing
Alone
Around the
World



The
Alice
Network





Upcoming events

TUES
APRIL **21**

Book Club - *The Nightingale*

6:00-7:00 PM

BF Life Center

Join us for an engaging evening of conversation and connection at our upcoming Book Club. Together, we will dive into *The Nightingale* by Kristin Hannah, a powerful and moving story of resilience, courage, and the strength of women during World War II. This gathering offers a welcoming space to share thoughts, reflections, and meaningful discussion with fellow readers. Come join us for storytelling and community.

TUES
MAY **5**

New Event - "Perked Up"



9:00 - 10:00 AM

BF Life Center

Start your morning with a warm cup of freshly brewed coffee and meaningful conversation with your Brogan Financial Advisors! Our "Perked Up" event is a relaxed, town hall-style gathering combined with an open-house social, designed for fellowship and open discussion. Our conversation will focus on the importance of wills and trusts. This is your opportunity to learn about estate planning and better understand how to protect what matters most. Come ready to ask questions and connect directly with our advisory team, who are always ready and willing to serve you. It's the perfect way to start your morning—perked up in every sense!

FRI
MAY **8**

Shred Day Coffee/Donuts

9:00 - 11:00 AM

BF Parking Lot

Clear out the clutter and enjoy a great morning with us at our Coffee, Donuts & Vintage Cars Shred Day! Bring your old documents and sensitive paperwork, and we'll take care of secure, on-site shredding. Quick, easy, and stress-free. While you're here, sip on fresh coffee, enjoy some donuts, and take in a collection of classic and vintage cars. Have a vintage or classic car? We'd love to include it in our showcase! Space is limited, so be sure to reserve your spot

3 1 in advance. We can't wait to see you there!



Upcoming events

Register for **ALL** our events by simply emailing events@broganfinancial.com or calling **(865) 862-6800**

TUES
MAY **19**

Book Club - *First Lie Wins*

6:00-7:00 PM

BF Life Center

Step into an evening of intrigue and lively discussion at our upcoming Book Club in the BF Life Center. This time, we'll explore *First Lie Wins* by Ashley Elston, a fast-paced and suspenseful novel filled with secrets, identity twists, and unexpected turns. As we dive into the story, guests will have the opportunity to share insights, reactions, and favorite moments in a welcoming and relaxed setting. Join us for a night of thought-provoking conversation and a few surprising twists along the way.

TUES
JUNE **9**

Toast & Tobacco

6:30 PM

Cherokee Country Club

It's almost time for Toasts & Tobacco—a crowd favorite to kick off summer at Cherokee Country Club, set on the beautiful terrace overlooking the Tennessee River and the Great Smoky Mountains. Our advisors are pleased to host this special evening for those who love spirits and cigars. It's a time filled with laughter, great conversation, and a relaxed, inviting atmosphere. Guests can unwind, connect, and enjoy the stunning views while savoring their favorite pairings, kicking off summer.

TUES
JUNE **23**

Book Club - *The Wedding People*

6:00 - 7:00PM

BF Life Center

Celebrate connection and conversation at our upcoming Book Club. This time, we'll dive into *The Wedding People*, a compelling and heartfelt story that explores unexpected relationships and life's surprising turns. This gathering offers a relaxed and welcoming space to share thoughts, laughter, and meaningful reflections with others. It's sure to be an evening filled with engaging discussion, community, and a little slice of wedding cake.

Wellness Challenge



Move 30

Do at least 30 minutes of physical activity each day. Getting 30 minutes of movement each day helps strengthen your heart, muscles, and joints while boosting energy levels.

Hydration Challenge

Drink 8 glasses of water per day. Drinking enough water supports digestion, brain function, and temperature regulation.

Gratitude Journal

Write down 3 things you're grateful for each day. Practicing gratitude helps shift your focus from stress to positive experiences, which can improve mood and reduce anxiety.

Nature Break

Spend at least 10-15 minute outside daily. Spending time outside can lower stress, improve mood, and enhance focus.

Whether you take on one challenge or try them all, these wellness challenges are designed to help you feel your best this spring.



Spring Trivia

- 1 What natural process causes flowers to bloom in Spring?
a) Pollination c) Germination
b) Evaporation d) Hibernation
- 2 What insect is best known for spreading pollen between flowers?
a) Butterfly c) Frog
b) Bee d) Ant
- 3 What phrase describes frequent spring rain?
a) Winter Storms c) April Showers
b) Summer Heat d) Autumn Winds
- 4 Which holiday features egg hunts and pastel colors?
a) Thanksgiving c) Christmas
b) Halloween d) Easter
- 5 What type of severe weather is more common in the Spring in the U.S.?
a) Tsunamis c) Hurricanes
b)Tornadoes d) Blizzards
- 6 What is a group of baby birds called?
a) Herd c) School
b) Pack d) Brood
- 7 What color is most associated with new plant growth?
a) Red c) Blue
b) Green d) Pink
- 8 What do bees collect from flowers to make honey?
a) Sap c) Nectar
b) Dew d) Resin
- 9 Which flower is commonly yellow and associated with early spring?
a) Daffodil c) Sunflower
b)Rose d) Orchid
- 10 What is the name of a baby deer often seen in spring?
a) Cub c) Kit
b) Chick d) Fawn



1. Pollination
2. Bee
3. April Showers
4. Easter
5. Tornadoes
6. Brood
7. Green
8. Nectar
9. Daffodil
10. Fawn



AMBASSADORS



Through the years, Brogan Financial has been blessed with folks that many of you have referred to us. Thank you for allowing us to make a difference in the lives of others and for supporting us for many years in many ways.

Congratulations

TO ALL OF BROGAN FINANCIAL'S
AMBASSADORS FOR 2026



2026 BROGAN FINANCIAL AMBASSADORS

Jeff Bowers
Jim & Kim Kagley
David & Lori Treadway
Darryl & Kathy Waller
Phil & Lindy Ownby
Brian & Christy Lett
Tommy Thomasson
Carlos & Nancy Reveiz
Roger & Kelly Alley
Andrew Schuetz
Roger & Dorothy Keck

This April, we greatly enjoyed our Ambassador & New Client Dinner. We gathered, celebrated, and made new friends along the way.

We are excited for our 2026 Ambassadors to be a part of our Ambassador Program.



Thomas & Florence Graves
Bob & Lin Helsel
John & Carroll Groes
Michael & Cindy Callahan
Bill & Joan Van Brunt
Tammy & Brian Garber
Wendy Schuetz
Rich Markiewicz
Chuck & Lynda Haynes
Woody & Kay Hillyard
Faye Sager
Charlie & Kim Nicks
Judith Morris



2026 AMBASSADOR



& NEW CLIENT DINNER



Connect with Us!

Looking to get connected? Whether it's scheduling an appointment, joining our book club, or attending one of our festive events, we would love to hear from you!



Let's Get Connected for Our Latest News & Updates



@broganfinancial



Brogan Financial



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• 2160 Lakeside Centre Way Knoxville, TN • info@broganfinancial.com • 865-862-6800

BF Community Challenge

Get involved and be part of something beautiful! Our community is built on connection, encouragement, and shared growth. Whether that's joining a wellness challenge, attending Client events, or simply showing up for one another. From financial goals to mental well-being, there's something for everyone, and every small step makes a difference.

We encourage you to be inspired, stay motivated, and help us create a healthier, stronger community together.

This Spring, we challenge you to pick an area of your life that you wish to focus on to make better. This could be drinking more water, attending more social events, or spending time with loved ones. Be intentional. Happy Spring Season!





OLD FASHIONED VALUES. EXPERT KNOWLEDGE. GENUINE UNDERSTANDING.

Brogan Financial

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BROGANFINANCIAL.COM

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