

## What If?

By Greg McMurry

I remember being 10 years old--hiding out in my closet during thunderstorms with my NFL blanket, my red vinyl bean bag chair, a barely-working flashlight and hundreds of my favorite comic books. While the weather raged outside, I read about the adventures of my superheroes, which kept my mind off the storms. It was my favorite "safe space" during summer storms. I loved disappearing into comic book universes and dreamed of becoming Spiderman when I grew up.

My love of comics continued into my pre-teens and beyond.

One short-lived Marvel comic series that made a real impression on me was the *What If* series. It explored how the Marvel Universe might have unfolded if key moments in its history occurred differently. What if someone other than Peter Parker had been bitten by the spider? What if Captain America was elected President? I loved the idea of looking at these stories with a new perspective. It made me realize that even in comics, choices were made and actions taken that could set a completely different path for my favorite heroes.

'What If' plays a big part in my role as Chief Operating Officer at Rather & Kittrell. I have two jobs: one, being to handle the business aspect of RK so the owners and advisors can focus on our clients and their success. Secondly, to evaluate, anticipate, and plan for the 'What Ifs' that could possibly derail our ability to serve clients.

We have focused time and energy as a firm evaluating four specific areas of potential danger within our firm. We spend time regularly discussing, preparing, and testing for possible threats to the business and our ability to serve our clients.

**Depth of Service/Team Approach to Service:** Great teams have deep benches with players who understand and are committed to their roles of ensuring team success. RK has strived to add strong individuals at every level of our firm who know our clients and are involved in the process of servicing them. You may meet with an Owner, a Senior Advisor, a Wealth Management team member or, someone on our operations group. We strive to have teams in place that know you and your family; helping to reach your financial goals.

**Succession Planning:** It only makes sense that folks who earn a living helping others plan should do the same for themselves and their business. RK Executive staff meets regularly to discuss "what happens if" scenarios regarding management, advisors, and staff with the goal to make sure our clients never feel an interruption in their service, knowing they have multiple contacts within the building who know them and their financial plan. There are plans in



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Welcome  
Hannah Whatley, CFP®, AIF®



Rather & Kittrell is pleased to announce the hiring of Hannah Whatley, CFP® as an Advisor. Hannah will be working with businesses, business owners and families. Hannah said, “I am grateful for the opportunity to join the RK team. I have seen the way RK helps clients through life’s transitions, and I’m honored to participate in such impactful work.”

Hannah grew up in Knoxville. She went on to graduate from Furman University, where she earned a bachelor’s degree in Business with a minor in Poverty Studies. Upon graduation, she began her career with Fidelity Investments where she served in a variety of roles. Hannah is also a CERTIFIED FINANCIAL PLANNER™ professional.

Lytle Rather, co-founder and partner of Rather & Kittrell said, “We are excited for Hannah to join Rather and Kittrell. Hannah has significant experience in our industry and a strong passion for personal financial planning and helping others. She will be a great addition to RK’s culture.”

## Five Quick Tips for Individual Cyber Safety

It’s a wild, wild cyber world out there ,with lots of bad people trying to access your sensitive data and any personal information they can find. Their intent is damaging you and your family. How can you protect yourself? Here are five quick tips that can make you a little safer and more protected:

1. **Think before you click.** If an e-mail seems to have deadlines, urgency, or just doesn’t feel right don’t click the link until you do some research. Reach out directly to the company before you click,. Hover over the hyperlink in the e-mail and see where it is going to send you next. Quick clicking can be how a scammer is able to access your personal information. If in doubt, throw it out!
2. **Use 2FA everyday.** Two Factor Authentication (2FA) is adding a second layer of protection to an account. This is done by an e-mail or text from the website sent to you before access is gained to your account. Is it a pain? Yes, but in the long-run it can make the difference in preventing a scammer from gaining access to an important account. Check with the company or look in settings on the website to see if you can implement two factor authentication on your account.
3. **Don’t Repeat, Repeat.** We get it, it’s easier to remember one password so we use that same password everywhere! However, the risk of an attacker finding that password and trying it on multiple websites can leave you at great risk for a cyber incident. Use a password manager like Roboform, LastPass, or Google Password Manager to help you manage multiple passwords for sites you use.
4. **Be Strong.** Strong passwords matter. Many of the password managers mentioned above will generate random passwords for you, save them, and populate the login fields for websites. Your dog, birthday, oldest child, and birthdate can all be found on social media and can be easily hacked by a determined scammer. And please, don’t make your password, “password”!
5. **Security Guard.** Install security software on your devices from a reliable source and maintain updates. It can be a great guard against spam or pop-ups.

*Greg McMurry is the Chief Operating Officer for Rather & Kittrell. Greg is available at [gmcmmurry@rkcapital.com](mailto:gmcmmurry@rkcapital.com)*

## RK wins Farragut Press Readers Choice Award



RK is proud to announce that we have been named the 2021 Farragut Press People’s Choice Award Winner for Best Financial Advisor!

Readers used ballots printed in the paper (which had to be actual ballots, not reproductions, to be counted) to vote for their favorite Farragut businesses in a variety of categories.

RK was honored to be recognized, Founding partner Chris Kittrell said, “It is once again a great honor to be named Farragut’s top financial advisory firm. We have a tremendous team at RK that cares deeply about serving our clients well and this honor recognizes that ongoing commitment.”

# 5 Questions with Sam Paganelli, CFA®



Welcome Sam Paganelli,  
CFA®



Sam is a CFA® charterholder and Associate Advisor at Rather & Kittrell. He graduated from the University of Tennessee with an accounting degree in 2018. During his time at UT, Sam was a member of the Global Leadership Scholars program and the Chancellor's Honors Program. Sam spent three years in finance at the Tennessee Valley Authority before transitioning to Rather & Kittrell in June 2021. Sam wanted to change careers to pursue his passion for helping people with their finances. He believes a solid financial plan can provide peace of mind and clarity for clients, and he is excited at the opportunity to serve families in East Tennessee and beyond.

Sam graduated from Maryville High School and has lived in Maryville his whole life. His wife of two years, Claire, is a CPA and tax accountant. Sam enjoys chess, basketball, improving at golf, watching football, and spending time with his wife outside of work.

*You were recently hired. What led you to Rather & Kittrell?*

I have a deep passion for personal finance and helping others, and I saw that same passion at Rather & Kittrell. Additionally, I recognized a close group of people who are driven and know how to laugh with each other.

*Tell me about your time at The University of Tennessee as part of the Global Leadership Scholars Program.*

The Global Leadership Scholars program at UT is an honors program within the college of business. It involved an honors curriculum, leadership training, company site visits, and an internship/study abroad in London, England. The program helped prepare me for the working world and opened my eyes to different cultures. When I was overseas, I traveled across Europe to Spain, Portugal, Switzerland, Germany, France, etc. Traveling to all those destinations made me realize there is truly no place quite like East Tennessee.

*You are just a few years into marriage. What have you learned about yourself as an almost newlywed?*

Happy wife, happy life. I am more organized, more thoughtful, and most importantly I've starting cooking more. My wife is a tax accountant, so as you can imagine, the small details matter in our house.

*Best piece of financial advice you've received?*

It's best to be someone with a small hat and lots of cattle vs. a big hat and no cattle. Money shouts, but wealth whispers. Basically, you do not have to parade your money to the public.

*You are a Maryville native. Favorite location for a good Blount County dinner?*

My wife and I love eating sushi at Lemon Grass in Maryville.

*Sam Paganelli is an Associate Advisor with Rather & Kittrell. Sam is available at [spaganelli@rkcapital.com](mailto:spaganelli@rkcapital.com).*



Rather & Kittrell is pleased to announce the hiring of Sam Paganelli, CFA® as an Associate Advisor. Sam will be working with existing RK advisors to help clients make smart decisions with their money. Sam said, "I have a passion for personal finance, and I saw that same passion at Rather & Kittrell. I naturally gravitated toward the genuine people at the firm, and I am looking forward to helping RK clients."

Sam graduated from the University of Tennessee with a BS in accounting. He was also involved in the *The Global Leadership Scholars Program* during his time at UT. Sam spent the previous five years working with TVA in their treasury department. He is also a Chartered Financial Analyst®. The CFA® Program, which is administered by CFA® Institute, which is a global not-for-profit association of investment professionals. It sets a standard that is acknowledged around the world for measuring the competence and integrity of financial analysts, portfolio managers, and investment advisers.

Chris Kittrell, co-founder and partner of Rather & Kittrell said, "We are excited for Sam to join Rather & Kittrell. Sam has a genuine enthusiasm for financial planning and helping others. We believe he will be a great addition to the RK family."



Sam, and Claire Paganelli on their wedding day!

## What If? (continued from pg. 1)

place to make sure this firm continues to offer great service to clients, despite any personal or professional interruptions which may occur in our staff's lives.

**Client Information-Privacy & Protection:** Privacy concerns are in the media daily. RK completes quarterly testing with our technology partners in order to determine where we may see potential threats and vulnerabilities, and continue to be on the lookout for ways to improve our protection of sensitive client information. We train and test our employees regularly to be consistently conscious of suspicious e-mails, texts, or even people who might impersonate clients.

**Disaster Recovery:** RK has a written plan in place covering the 'What Ifs' of service interruptions, including local or regional disasters. We were tested on this during the latest pandemic and performed admirably. Our phones were easily transferrable, electronic files were accessible remotely by our staff, and we had already tested and implemented video conferencing that was available to everyone. We continue to partner with national firms to make sure our data is protected. We review our disaster recovery plan quarterly, test it, and continually analyze our technology for possible upgrade opportunities to ensure greater safety and reliability.

What I've learned as I've grown from that comic-loving child into a responsible member of society is that you can't plan for every 'What If' scenario in advance, but it is incredibly hard to plan while in the middle of a crisis.

Unfortunately, I have never developed a Spidey-sense that alerts me to impending disaster, but I've had enough experience in life and during my fourteen years of planning and preparation as COO of Rather & Kittrell that I know where to look for danger. My job at RK requires me to plan for the worst, expect the best, and be ready for whatever surprises might come our way as we serve individuals, families, and businesses well.

*Greg McMurry is the Chief Operating Officer of [Rather & Kittrell](#). Greg can be reached at [gcmcmurry@rkcapital.com](mailto:gcmcmurry@rkcapital.com)*



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Rather & Kittrell is a privately held wealth management firm in Knoxville, Tennessee that helps individuals, families and businesses make smart decisions with their money so they can achieve all that is important to them.

We act as our client's family CFO to make certain their financial resources are aligned to address any key financial concerns and to assist them in financial education for future generations.

We desire to assist clients by preserving their wealth, mitigating income taxes, guiding wealth transfer planning, protecting assets from being unjustly taken, making an impact with charitable giving, and ensuring collaboration among their trusted advisors.