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*Branch Manager  
Securities America, Inc.*

#### **Practice Focus**

- Consultative Financial Planning
- Asset Allocation / Portfolio Design
- Professional Money Management
- Estate Conservation
- Risk Management
- College Funding Strategies

#### **Certification / Education**

- Certified Senior Advisor (CSA)
- Financial Planning Curriculum, The American College, Bryn Mawr, PA

#### **Affiliations**

- Member, Advisory Council, Securities America
- Member, Forum of Executive Women, St. Cloud, MN
- Member, St. Cloud Area Chamber of Commerce
- Member, Better Business Bureau
- Member, Financial Planning Association

#### **Media Resource**

- Financial Advisor Magazine
- Research Magazine

## **Patricia J. Hinds, CSA**

Patricia Hinds has been a part of the financial services industry for over 17 years. A branch manager for Securities America and an independent investment advisor representative for Securities America Advisors, Hinds also provides oversight at Granite Financial, Inc. to ensure that clients receive personalized service and professional advice. She and her team provide financial planning as well as portfolio design and asset management services. Prior to establishing Granite Financial, Hinds gained valuable experience as Associate Agent for Northwestern Mutual Life.

Hinds specializes in fee-based investment management, retirement planning, and estate conservation. She believes that being a financial advisor is about developing a true understanding of each client's personal goals and objectives and then applying that knowledge to every recommendation. She is dedicated to earning her clients' trust and respect by providing excellent service and proactive advice.

Throughout her career Hinds has made a commitment to educate others on simple but important steps that will help them to make financially sound decisions. She provides workshops for small groups of individuals or employee groups regarding retirement plans, offering the practical tools needed to understand, manage and enhance their financial future. Hinds shares real-world knowledge about the ins and outs of plan administration, fiduciary duties, employer and individual liability, and how the economic outlook might affect such plans.

Hinds, who is currently preparing to take the CFP® Certification Examination in November 2006, has already completed the educational component and met the experience requirements needed to become a CERTIFIED FINANCIAL PLANNER™ practitioner. She has also successfully completed the demanding requirements to become a Certified Senior Advisor professional through the Society of Certified Senior Advisors. Sought by her peers for insights into financial and practice management matters, Hinds has been quoted in leading trade publications.

Hinds commits herself to numerous community organizations in the St. Cloud area. But she absolutely delights in spending time with her family, especially when they can escape to the beauty and peace of a lake home in northern Minnesota.

Securities offered through Securities America, Inc. Member NASD/SIPC. Patricia Hinds Registered Representative. Advisory services offered through Securities America Advisors, Inc. Patricia Hinds Investment Advisor Representative. Granite Financial and Securities America, Inc. are not affiliated.

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