



GRANITE FINANCIAL

1411 West Saint Germain Street, Suite 250
Saint Cloud, MN 56301
Phone: 320-202-1655
FAX: 320-230-2389
Email: pathinds@granitefinancial.net
Web site: www.granitefinancial.net



Personal Financial Planner

Practice Focus

- Consultative Financial Planning
- Retirement & Income Distribution planning/Risk Management
- Asset Allocation / Portfolio Design
- Professional Money Management
- Estate Planning

Certification / Education

- CFP[®], CERTIFIED FINANCIAL PLANNER[™]
- Board Certified in Estate Planning (BCE)

Affiliations

- Member, St. Cloud Area Chamber of Commerce
- Member, Better Business Bureau
- Member, Financial Planning Assoc.
- Member, NAPW, National Association of Professional Women
- Member, Financial Services Institute

Media Resource

- Kiplinger's Personal Finance
- Wealth Manager Magazine
- Research Magazine
- Investment News.com
- Financial Planning Magazine
- Minnesota Business

Patricia J. Hinds, CFP[®], BCE

Patricia Hinds has been a part of the financial services industry for over 19 years. A branch manager for Securities America and an investment advisor representative for Securities America Advisors, Hinds also provides independent financial services and oversight at Granite Financial, Inc. She and her team offer personalized retirement and income distribution planning as well as estate planning, portfolio design and asset management services.

Hinds specializes in providing personal wealth management services to financially established women entering or near retirement. Through personal experience and years of working with women, Hinds is uniquely aware of the obstacles women encounter in enhancing their financial security while balancing the needs of family, career and community. Working closely with individuals who value independent, professional advice, Hinds uses a consultative approach to help develop and effectively implement a financial plan. Her process includes investment consulting, relationship management and advanced planning in four areas; wealth enhancement, wealth transfer, wealth protection and charitable gifting.

Over the years Hinds has found it rewarding to share her insights regarding financial principles with the public through small group workshops. Sought by her peers for insights into financial and practice management matters, Hinds has been quoted in leading trade publications. She is also a frequent contributor to various consumer outlets, including Kiplinger's Personal Finance and the Minnesota Business magazine.

Hinds completed the CFP[®] Certification Examination to become a CERTIFIED FINANCIAL PLANNER[™] practitioner. She also holds the Board Certified in Estate Planning (BCE) designation from the Institute of Business & Finance.

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.