

Meet

# Patrick Cummins



## Specializations:

- Retirement Planning
- Tax Planning
- College Planning
- Estate Planning
- Investment Portfolio and 401(k) Advice & Monitoring
- Social Security
- Medicare
- Insurance & Risk Management

## Qualifications:

- CFP® (CERTIFIED FINANCIAL PLANNER™)
- BA in Finance and Management from Grand Valley State University

## Patrick Cummins, CFP®

Patrick's priority is to help people achieve their financial and retirement goals. As a financial adviser, he is committed to making people feel confident and secure in their financial lives and future. Working closely with clients, he incorporates all elements of their lives into personalized financial plans, including investment portfolio advice, tax strategies and saving for college.

Patrick has been with Advance Capital Management since the start of his professional career. Starting as an intern, he worked his way to become an Associate Financial Adviser and eventually a Financial Adviser. He graduated from Grand Valley State University with a BA in both Finance and Management. He is a member of the Risk Management Association. Patrick has earned the CERTIFIED FINANCIAL PLANNER™ designation.

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**ADVANCE**  
CAPITAL MANAGEMENT

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# Patrick Cummins (continued)

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## What influenced your decision to join Advance Capital Management?

While working as an Associate Financial Adviser at Advance Capital Management, it was immediately clear to me that this is where I wanted to be. Advance Capitals always puts their clients' interests first, and it shows. As a fiduciary, I am confident that I will truly be working in my clients' best interest, which is something I feel very passionate about.

## Describe the importance of client education in your process.

As a Financial Adviser, my job is not only to provide financial advice, but also to educate my clients. I want my clients to have the capability to make informed financial decisions, while also trusting that I will be there to help them with whatever they need along the way.

## How would you describe Advance Capital's culture?

I would describe our culture as a close-knit family whose primary focus is the client. It is a firm you can trust and rely on. The firm has been around for over 30 years and continues to have a culture rooted in accountability and doing what is right for the client.

## What do you find most rewarding about your work?

The most rewarding aspect is being able to truly make a difference in people's lives. There is nothing more fulfilling than building these relationships and watching people succeed. It is an honor that people trust me to play such a huge role in their personal and financial futures.

## How have you progressed and evolved through your time at Advance Capital?

After graduating college, I began my career as an intern at Advance Capital. The staff welcomed me with open arms and did everything they could to help me become my best. I was overwhelmed by the mentorship my colleagues provided over the years, and I am grateful for everything they have done to help me work my way up to becoming an adviser.

*Investment advisory services are provided by Advance Capital Management, Inc.*

*Investments are not insured, and may lose money. Client should be prepared to bear the risks associated with investing. Fees and expenses apply to an ongoing investment, and over time will reduce the return of the investment.*

## Fun Fact!

Patrick spent part of his childhood living in Egypt, where he had the opportunity to see different cultures and travel to many different places around the world. It was in Egypt where Patrick learned to love the game of golf and has continued to play golf throughout his life.