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Spotlight on Local *Businesses*

Deborah Sims brings personal touch to estate management

Deborah Sims of Estate Management Group is often asked “Why do you do what you do?” The deeply personal answer frames a business built on a desire and dedication to helping others.

In 1997, Sims was a married, non-working mother of three young daughters living in Rancho Santa Fe. She and her husband were having financial difficulties, among other issues. One morning she was waiting for a friend to come over to her home but instead a strange car pulled into her driveway.

“I remember watching the stranger walk diligently to my front door and wondering who he might be. As the car pulled away, I slowly approached the porch, in utter disbelief. Hanging on my front door to my home was a foreclosure notice,” Sims said. “Needless to say, I was devastated, embarrassed, but most of all I was angry. I was angry at myself for allowing this to happen.”

Sims said she had no idea that her home was going to be foreclosed upon. In her life before three daughters, she was a financial planner and vice president of Great Western Financial Securities and yet, there she was staring at this notice.

“Why had I waited, why had I not been involved in our finances more?” Sims said she asked herself, knowing that she had

been willingly blind to the writing on the wall that she would become a single mother. “That day I decided to get my financial house back in order and began my journey of helping others to not experience the same devastation that I went through.”

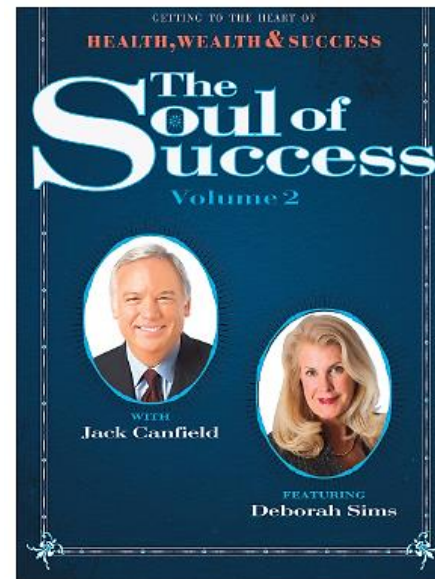
After that “demoralizing” day, Sims decided to take charge and get back into the financial world, getting relicensed. When she and her husband separated in 2004, she was grateful she had reestablished her career and her life.

For the past 15 years, Sims has been the principal and wealth advisor of Estate Management Group and Engaging Women in Wealth.

Her wealth management and financial services firm offers comprehensive and customized strategies designed to help investors and retirees, business owners, high net worth individuals and women/widow investors. She helps her clients manage their assets and feel confident in their futures.

Devon, her oldest daughter, has worked with her for almost 10 years.

“Our clients adore her and simply put, I couldn’t do what I do as a wealth advisor without her,” said Sims, who was recently recognized as a top producer for the firm at the Summit Brokerage Independent Broker Dealers’ annual conference in Boca Raton.



COURTESY

The cover of the best-selling book “The Soul of Success.” Deborah Sims’ story is featured in the book.

Sims believes there is an epidemic going on in America today in that too many women are under-saving, over-spending, getting themselves over-leveraged and, sadly,

the consequence for many is that their retirement is going to be grim.

“I am especially concerned because I see many women making the same wrong financial decisions repetitively – unknowingly and unnecessarily,” Sims said. “The top three mistakes I see women making over and over again are not being involved in their finances, procrastinating on having an estate plan, and not being prepared for cases of a catastrophic event. I have made it my mission to help women in my community to recognize and overcome some common financial planning pitfalls that many other women fall victim to.”

Determined to make a difference in women’s financial lives, Sims launched Engaging Women in Wealth in 2013 and her biggest joy is to see women excited, engaged and encouraged to take action. The process is about what they want for their life, their future, and their legacy. She helps women create a plan for life and she acts as their guide and their cheerleader to help along the way.

Sims said while it may be difficult to tell her story, she does so because everyone has one. Several years ago, she was contacted by a group asking her if she would want to tell her story about working with women for a

project with Jack Canfield, the author of the “Chicken Soup for the Soul.” The book featuring her story, “The Soul of Success,” became a best seller.

“I have walked in many different shoes and I know the heartfelt trials and tribulations of life. It is important for our clients to know us as people, not just professionals,” Sims said, noting that next week she and Devon are going to see a client on her birthday. The client has just moved into a beautiful retirement home, a

dream she had been working on for 10 years. “I reflect back on that day in 1997 that changed my life and think ‘Good things always come out of bad situations,’ It just depends on how bad a person wants to make a change.”

Estate Management Group and Engaging Women in Wealth are located at 16906 Via de Santa Fe, Rancho Santa Fe, 92067. For more information, call (858) 756-0004 or visit estatemanagementgroup.com

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By **Karen Billing** - Contact Reporter