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# DISCOVER

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Elisabeth  
Dawson  
CEO @ COPIA

EDITH EGER  
IN AUSCHWITZ  
AT SWEET SIXTEEN

Essey  
PHOTO LEGEND

SAN DIEGO BALLET  
On With The Show

POWER WOMEN SD  
HONOREES IN 2020



# *A Rare Find, Elisabeth Dawson*

PRESIDENT, CEO AND FOUNDER OF COPIA WEALTH MANAGEMENT & INSURANCE SERVICES LEADS HER TEAM OF 7 INTO THEIR 22<sup>ND</sup> YEAR OF SUCCESSES.

*By Jonathan Livingston*

## ***California born and raised?***

California born and raised. I was born in Riverside and moved to San Diego at age 4.

## ***Had you a career in mind as a teenager?***

I was always drawn to math, numbers, money, and finance. There is a photo of me as an infant crawling over this large green adding machine. I played with it not as a toy, but to see how the various numbers could be arranged.

## ***What was your first full paying job?***

I was drawn to fashion and first began retail work at the age of 12 with a part time job at Sears, which was allowed in those days. I then moved on to work for a company called Contempo, which sold fashion, and I was doing very well in sales. One day, at work, a woman came to the store and after discussing fashion, she recruited me to go to work for Nordstrom. I did so and grew from sales into management, thereafter becoming a buyer at age 19.



Photography by Ashley Larson



### *Did you pursue higher education?*

Certainly there was training as a growing member of the Nordstrom team, a company I stayed with for some 10 years. When I transitioned into the finance industry, I had a mentor for on the job training and there were educational seminars to master within the finance industry. There are a number of licenses one must obtain, and particularly since I am an independent investment advisor and as a fiduciary, the qualifications and certifications are far more rigorous.

### *What led you to transition from fashion buyer to financial advisor?*

I truly loved working at Nordstrom, however, I had given birth and my son had some health issues, which required my presence during his healthcare visits. My schedule simply would not allow me to breakaway. I considered various industries and took an assessment test at MetLife. They reported back that I did very well and in their minds I was born for this profession.

### *And this with a husband and a household of 4 children?*

Yes, and this with a husband and combined family of 4 children. Multi-tasking is a trait that I have mastered, out of necessity perhaps, however, once in place, it has its own way of keeping you focused and on track.

### *So from fashion to finance?*

Yes indeed. I joined MetLife and stayed for one year and thereafter chose to follow my manager at MetLife who transitioned over to The Guardian where I was assigned a new mentor and continued to learn the process. A large part of the industry, as with other industries is prospecting for new clients and then cultivating those leads. At that point I was not an investment adviser, rather learning how potential clients would be introduced to the process established by the firm.

Having worked for Nordstrom all those years, the first rule of business was always customer service and that is what I chose to bring with me into this new endeavor. Many within the financial industry may have the technical aspects well in hand, but fail to combine that with customer care, which is where I believe the distinction lies. The conversations about finances do reveal very personal information and we strive to create a relationship with the client that creates a trust in our abilities, and a confidence to openly discuss their assets and their goals or as I prefer to describe it as their Wish List should money not be an issue.

### *What led you to decide to begin your own business?*

It was my mentor who encouraged me to go independent. Mind you, in those days, we might have an educational seminar for advisors within the firm and there would be 500 men in attendance with just 2 women, so stepping out to become an independent advisor and fiduciary was certainly unique. I began Copia Wealth Management and Insurance Services in 2009 and now have a team of 7, which is not common for an independent firm and I feel very blessed that I can provide my clients that degree of service.

*Ninety-Eight percent of our business  
is client referred, and we honor  
that trust bestowed upon us*

### *What is the meaning of Copia?*

The name is that of the Roman Goddess of prosperity and wealth. That is why I chose the name Copia! I wanted a strong female influence to be the flagship of our business!

### *Did you structure your approach differently when beginning your firm?*

I had learned the processes developed at both MetLife and The Guardian and expanded them to where we can present a financial overlay on one sheet of paper to show a client exactly where they stand financially. We then focus on each of the components, discussing cash flow management, their financial behavior and their relationship with credit cards, which through interest payments can be one of the greater money losses. The systems and procedures of the planning I do is based on personal economics. I have learned the majority of this through company called LEAP. LEAP stands for Lifetime Economic Acceleration Process. This was not from MetLife or Guardian. It is an outside educational system that I engaged with for part of my education.

I have had some incredible mentors over my career that have become dear friends and more like family. Sal Petruzzella is one who encouraged me through the hard times and became my biggest fan throughout my career. All the mentors that I have been honored to have over my career have helped me to become the professional that I am today. I shall be forever grateful!

### *Was this not once a male dominated industry?*

It is still male dominated, with very few women ~ there likely are just a hand full of women that own their own investment advisory firms. I also have been honored to be

the Chairwoman on the Board of a large insurance company in service for 115 years. I am always encouraged to see strong women in the role as a financial advisor. Today more than ever, our world needs women to help guide us!

***Copia offers wealth management and insurance services – they seem totally different entities?***

They are and it evolved because we wanted to be comprehensive financial planners. Our clients may be single, married and beginning to grow their family, own a business or near retirement. The analogy I use with clients is to envision the shape of a triangle. Protection forms the base ~ Insurance, liability protection. The center would be liquidity and savings. Upper level would be those funds one is willing to risk in investment, such as the stock market.

***With 99% of wealth managers unsuccessful, what has made your business thrive?***

Simply stated it is perseverance and tenacity over the years. I am very proud of the fact that 98% of our new clients come from client referrals. It reflects on the confidence and trust that those clients place in our efforts to assist them in maintaining and growing their wealth.

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*We make the complicated  
seem easy to implement  
and understand*

***Does everyone who enters get to meet the owner?***

Yes they do as this is my passion and I love doing what we do for our clients.

***What 3 features or services distinguish you from others in the field?***

Very comprehensive financial planning with the degree of customer services that we provide. It is understanding the sensitivity and vulnerability a client might feel when sharing their personal finances with us as we strive to establish a trust that we develop with our clients, and the integrity that we adhere to within the firm. We make the complicated seem easy to implement and understand.

***Must a client possess a minimum amount of liquidity to obtain services?***

We work with a wide variety of income and asset levels held by our clients. We strive to help as many people as possible.

***Studies have shown that a majority of Americans have less than \$1,000 in savings. Have you a workable plan to offer them?***

We do. It really is having a better relationship with money, understanding where those dollars and cents are going and be better able to control it and keep it on the table.

***Do you find that many of your clients truly want to understand the nuances or simply have you point the way?***

I wrote a book titled Wealth By Design, which I ask my clients to read before we meet the first time. I know immediately who has or has not read the book. It is a very complicated, comprehensive design simplified. I want to educate people to have a better relationship with money. Know what's happening to their money before they earn it. Much of it is taken beforehand by the government, banks, financial institutions, and their lifestyle. Credit card interest is one of the worst. We can find money in the household that is being lost to leakage. Our unique approach is that we educate and we want our clients to be actively involved ~ if they are actively involved it will become a habit.

***You seem to have a penchant for charitable causes.***

I do have a soft spot for charitable causes ~ giving back to the causes that God draws me to is very important to me.

***When not crunching the numbers, what is your most favorite diversion?***

Spending time with my husband Carl, the family and our two chocolate labs, Writing and Creating.

***What changes do you see forthcoming for Copia?***

As a Certified Money Coach through the Money Coaching Institute, my passion is to truly unveil the possibilities of having a great relationship with money. So many of us have anxiety in regards to money. We work hard for it, we tell ourselves we have to have it, but no one has a great relationship with it. So what is next is my commitment and passion to help people align with their true understanding and success with their relationship with money. I also want to continue to grow the team so eventually they take the firm well beyond in the years to come. Continue to grow our Podcast ~ Ways To Love Your Money, bringing on more guest speakers ~ completing my next book, and finding more ways to educate on the importance of having a knowledgeable relationship with money.