

# YOU SHOULD KNOW ...

Story by Sydney Kligman

## Steven Sless

**S**teven Sless, 37, is a born and bred Baltimorean, raised in Pikesville. During his teen years, Steven moved to Owings Mills and currently lives in Finksburg with his wife Leonida, 33, daughters, Gabriella, age three, and Maya, eight months and a 14-year-old Boston terrier named Duke. He began working in sales right out of high school. At the age of 22, Sless got involved in the mortgage business. Prior to having children, Sless was an avid travel softball player for 10 years. He is in the midst of reading "Path to Impact" by local author Wendy Merrill. Currently, Sless serves as the division manager of The Steven J. Sless Group Primary Residential Mortgage.

### **What was your dream job growing up?**

My dream job was to be shortstop for the Orioles. I am a big Cal Ripken fan. He was definitely my idol growing up. So I always played shortstop. I always wore number eight and was obsessive over Cal. That was my ideal dream job.

### **What does your current job entail?**

I run the reverse mortgage division for the company. Reverse mortgages have been misunderstood and misrepresented. Nobody really knows what a reverse mortgage is. It's basically a financial planning tool that allows senior homeowners that are over the age of 60 to leverage

their their housing wealth. For most seniors, the bulk of their net worth is in their home equity, but they don't understand how to incorporate that home equity into their overall retirement portfolio. So we work with them. We work with homeowners, their financial advisors and their families to educate them. We take an education-first approach, not a sales approach. We educate them about reverse mortgages and about the overall strategy of incorporating housing wealth into their retirement portfolio, so they don't outlive their money.

### **How long have you been involved with your group?**

Primary Residential Mortgage has been around since the late 1990's. They came to me about six months ago, and they wanted to make an aggressive play to grow the reverse mortgage footprint nationwide. So they recruited me and brought me in to spearhead that mission. The Steven J. Sless group is only about five months old. This is a new venture for us. I've been in the reverse mortgage space since 2008. And I've grown. I've been running the divisions for companies and have grown multiple reverse mortgage platforms to top five, top 10 statuses nationwide. This is the opportunity to do this under my own name in the Steven J. Sless group. And we're starting here locally in Baltimore with Primary Residential Mortgage's first



office that solely focuses on reverse mortgage.

### **Tell me about the web series you are starting.**

It's going to be called Objectives Aging in Place: Options to Live Your Best Life. It going to morph into a podcast and then also live presentations across the country. The first live presentation for that venture is November 9. So the podcast and the TV series is going to be a spin off of not just reverse mortgages, but overall aging in place. The TV series is going to be me interviewing anybody that can help our clients age in place. So financial advisors, your elder law attorneys, estate planners, even divorce attorneys. As crazy as it might seem, senior divorce is the largest demographic getting divorced in the country right now. The Aging in Place Seminar is us trying to take this message

bigger and broader and bring in partnerships with financial advisors and anybody that can help our clients age in place, not just focusing on reverse mortgages, but looking at retirement from a holistic approach. And really who we can bring in that can help serve a need that our clients have.

### **How has being Jewish impacted your job?**

I think Judaism provides us with a moral code. I've always tried to stick by that just doing right by others and serving others first. I think that that's not necessarily a Jewish thing. But coming up in a Jewish family, it was always an idea to do the right thing; to do right by others. And organically, you're going to reap rewards for yourself as well. J

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