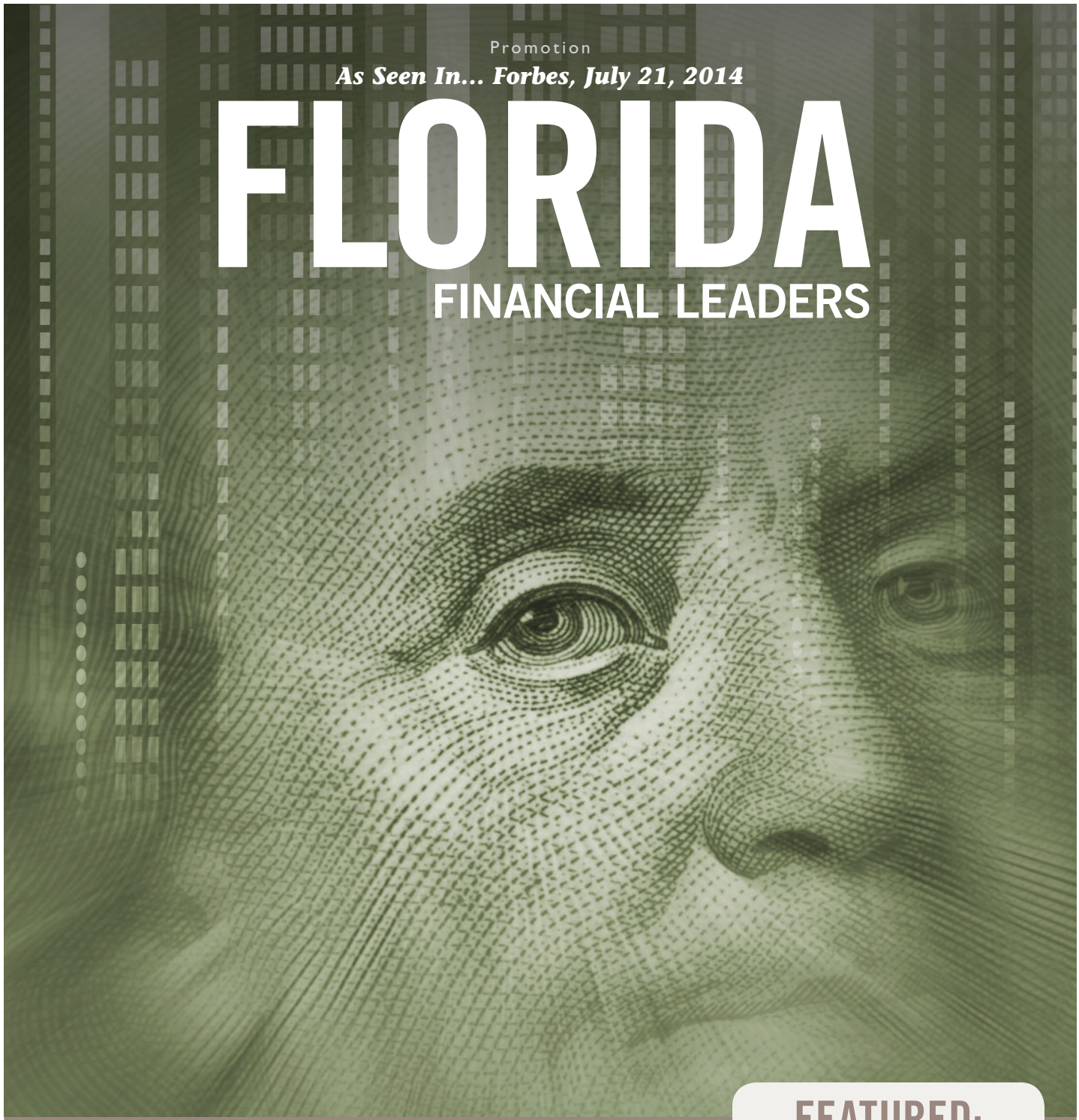


Promotion

As Seen In... Forbes, July 21, 2014

FLORIDA

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FEATURED:

Retirees and pre-retirees today face some of the most challenging circumstances in recent memory. Generating a stable retirement income that will retain its purchasing power, be sufficient to cover any emergencies, and last as long as they do is increasingly hard to come by in today's volatile markets.

On the following page, you will meet a team of financial professionals who believe annuities are the best option for those looking to preserve principal and be ensured of a lifetime income stream.

The co-founders of TB Financial Group, Inc. have made it their mission to educate Central Floridians about how annuities work, what types are available, and why they are the best choice for many retirees.



FLORIDA

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As Seen In... *Forbes*, July 21, 2014

Education-Focused Approach Builds Trust, Yields Smart Retirement Planning Decisions

TB Financial Group, Inc.

Elizabeth Cornell and Nicholas Lizzio are on a mission to educate Central Floridians about retirement planning strategies related to annuities and life insurance. The co-founders of TB Financial Group believe that once people become knowledgeable about these retirement income instruments, many of them will naturally come to realize they are their best option to preserve principal and provide income for the rest of their lives.

“Annuities offer some of the strongest income benefits available and for a retiree or someone planning for retirement, they just make sense,” says Cornell, CEO of TB Financial, which deals strictly in fixed annuities, index annuities and life insurance. “However, given the varied benefits, restrictions and tax implications these products and carriers have, it’s extremely important to work with someone who specializes in these products and truly knows how to plan with them. There are advisors and agents who sell good products in the wrong situation which ultimately makes them bad products.”

Annuity University: Not a Typical Financial Planning Presentation

To accomplish their quest to educate, Lizzio and Cornell frequently conduct



Elizabeth Cornell and Nicholas Lizzio

“We typically meet with clients several times before we do business with them. We ask them to be patient with us because we want to get it right and make sure we’re comfortable with their understanding of the plan we’ve designed for them.”

—Elizabeth Cornell

their popular Annuity University, a roll-up-your-sleeves workshop complete with chalkboard and No. 2 pencils. The in-depth seminar details how annuities work, what options are currently available and even how TB Financial

is compensated. Participants are encouraged to take notes and ask lots of questions.

“Our approach is completely transparent, education focused and sales-pitch free,” says Lizzio, who was a successful municipal bond fund and equity hedge fund manager for over 20 years before he became TB Financial’s CFO. “We believe that you can’t have an intelligent conversation—and make a smart decision—about something you know nothing about. As opposed to some financial advisors, we believe that if you’re not asking questions then we haven’t done our job,” he says of the rapidly growing firm.

Taking the Time to Build Trust, Design the Right Plan

“We typically meet with clients several times before we do business with them,” says Cornell, an insurance agent who has designed and implemented over \$150 million of comprehensive, annuity-based income plans in the last three years alone. “We ask them to be patient with us because we want to get it right and make sure we’re comfortable with their understanding of the plan we’ve designed for them. That level of understanding and trust is very important to us. We’re out to be ‘The Best’ retirement planning firm. That’s what TB stands for in our name, and we take it very seriously.”



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TB Financial Group, Inc. is a licensed insurance agency in the state of Florida for life, health, and annuities. We are not securities licensed. We are not tax advisors. We will not provide tax or legal advice. Please consult your CPA, Tax Preparer, Investment Advisor, or Attorney for these matters.