

# Smart Retirement Planning Starts With Education and Transparency

*TB Financial Group, Inc.*

Many financial planning firms like to say they place great emphasis on educating their clients, but precious few actually go to the lengths that TB Financial Group does. Since founding the practice in 2013, Elizabeth Cornell, CAS® and Nicholas Lizzio have made it their mission to set a new industry standard for education and transparency. They firmly believe that once Central Floridians learn how effective annuity and life insurance instruments can be, many will naturally come to realize these retirement income options are right for them.

“For a retiree or someone planning for retirement, annuities just make sense because they offer some of the strongest income benefits available,” says Cornell, a Certified Annuity Specialist® and CEO of TB Financial, a rapidly growing firm that deals strictly in fixed annuities, index annuities and life insurance. “Given the varied benefits, restrictions and tax implications these products and carriers have, however, it’s extremely important to work with someone who specializes in planning with them.”

## **Annuity University 101 and 102: Setting New Standards for Education and Transparency**

TB Financial’s extensive education process starts with its popular Annuity University, which features two separate, in-depth seminars. The Annuity 101 seminar is a roll-up-your-sleeves, Q&A workshop that explains how annuities work, available options and even how TB Financial is compensated.



*Nicholas Lizzio and Elizabeth Cornell, CAS®*

*“Our approach is completely transparent, education-focused and sales-pitch free. We’re taking transparency to the next level by inviting people to watch our planning process from start to finish.”*

*– Nicholas Lizzio*

The Annuity 102 seminar, which debuted this year, is designed to illustrate how TB Financial creates a customized plan in person with a client. At the seminar, Cornell sits down in a staged office setting with an actual client and creates a plan based on a unique set of financial circumstances submitted anonymously by an attendee.

“We’re actually doing live planning in front of 50 people, and we don’t know any of our peers who are doing that,” says Cornell, an insurance agent who has designed over \$200 million of annuity-based income plans in the last four years alone. “It’s an accurate reflection of how we plan live and in person with clients in our office. We typically meet with clients several times to build their plan because we want to get it right and make sure both of us are comfortable with their understanding of what we designed for them.”

## **Determined to be ‘The Best’ Financial Planning Firm**

“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 transitioning to working only with insurance products and becoming TB Financial’s CFO. “We’re taking transparency to the next level by inviting people to watch our planning process from start to finish. The TB in our name stands for ‘The Best,’ and we’re determined to be exactly that.”



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