HONEST MONEY

LIZ CORNELL+NICK LIZZIO OF **TB FINANCIAL GROUP** ARE CHANGING THE GAME OF PLANNING FOR YOUR FUTURE.

Sitting at a round table, Liz Cornell of TB Financial Group happily engages John and Jane Smith, who recently moved to The Villages from Michigan.

The married couple is adamant about preserving and growing their wealth so they can maintain financial peace of mind throughout their retirement years.

In order to gain a clear understanding about the couple on both a personal and financial level, Liz asks them numerous questions.

"How did you end up in The Villages?"
"What do you do for activities?"
"How is your health?"
"Do you have any IRAs or 401ks?"
"Do you plan on leaving any money to your kids?"
"Why do you want more income?"

During the next two-and-a-half hours, Liz fully assesses their financial situation, examines their financial goals and formulates a detailed plan on how annuities can help the Smiths achieve those goals. She even discusses specific products offered by several of the A-rated carriers used by TB Financial Group.

The back-and-forth conversation is intriguing and educational. Liz thoroughly answers their questions and addresses their concerns. After all, she wants the Smiths to be educated about their investment strategies and have utmost confidence that they're on a path to financial security.

"We want you to have a clear understanding about how the plan comes

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together," she tells the Smiths. "We also want to really articulate what products we offer that make you the most comfortable. There's not a one-size-fits-all approach. We carefully analyze which carriers and products will best help you. Oftentimes it's a couple of carriers and products working together so that the big picture, all of your goals and comfortability levels are met."

TAKING THE FINANCIAL PLANNING INDUSTRY BY STORM

Believe it or not, the scenario mentioned above was not scripted. Nor did it occur in Liz's office. Actually, it took place inside Waterfront Inn in front of curious onlookers.

It was part of TB Financial Group's innovative Annuity 102 seminar, which simulates a real-life appointment and gives prospective clients a better understanding of what the first three appointments in the office are like. The Smiths (that's not their real names) are actual clients of TB Financial Group who volunteered to role play. The material is presented in an easy-to-understand format.

Annuity 102 is a point of pride for Liz and Nick Lizzio, who opened the Fruitland Park-based company in August 2013. The class complements TB Financial Group's Annuity 101 class, which is presented in a traditional lecture format educating clients about annuities.

"During the past 12 months, many people have attended our Annuity 101 class and enjoy it because they get lots of information and learn a great deal," Liz says. "However, it became apparent that many of them didn't understand what the process of visiting our office and sitting down with us would be like. By offering Annuity 102, folks who were not keen on visiting us initially can really see how we plan, how we interact, and get a feel for who we are and how we operate. The class bridges the gap between annuity education and real-life application."

James Combs, staff writer of *Lake and Sumter Style* magazine, was intrigued when he first heard about this unique, pioneering seminar. He attended their Annuity 101 class last year and asked Liz and Nick if he could cover the inaugural class, which was held January 13.

"With most seminars, you have a speaker who pushes buttons on a remote or keyboard to move back and forth between slides," Combs says. "Then they lecture about each slide. It becomes rather monotonous. Conversely, Annuity 102 is engaging, informative and keeps your interest the entire time. It's obvious that Nick and Liz are extremely educated and knowledgeable about the products they offer."

Randall Edgar of The Villages came away equally impressed.

"I attended the Annuity 101 class more than a year ago and became interested in finding out more. I met with Liz and her staff and am now a client. They invited me to this class so I could relive the experience of going through the process. I'm impressed because it really shines an accurate light on what the first several appointments are like and how thorough and detailed the TB Financial Group team is when it comes to managing my finances."

Likewise, Leesburg resident John Barzyk said attending Annuity 102 was well worth his time.

"I liked how the class was spontaneous rather than staged. I also thought the interaction between client and provider is very interesting and learning what specific information they want to know about clients. Having attended this, I feel more knowledgeable, especially when it comes to the carriers that TB Financial Group uses, as well as index annuities."

"THERE'S NOT A 'ONE-SIZE-FITS-ALL' APPROACH. WE CAREFULLY ANALYZE WHICH CARRIERS AND PRODUCTS WILL BEST HELP YOU."

Those words are undoubtedly music to the ears of Liz and Nick.

"We're trying to take transparency to the next level," Nick says. "How much more transparent can you be in this industry if you're going to invite people in and watch the process from start to finish? Annuity 102 is also designed to get people to really think about their financial situation a little bit deeper. They may not think about certain things, such as how many vacations they may take in a year's time."

For Liz and Nick, Annuity 102 is their unique way of making a positive, lasting impact on the financial services world. That has been their goal since opening TB Financial Group in August 2013.

"When we started out, we wanted to create a new industry standard," Nick says. "We agreed to do that by having full transparency not only in our seminars and events but throughout the entire planning process. By transparency, I'm talking about educating our clients from start to finish. Much of what we do in this industry is behind closed doors, and few people are willing to show prospective clients what really happens behind those doors."

SOLID GROWTH

Liz and Nick specialize in financial retirement strategies. Although they have more than 30 years of combined experience, they are not full financial planners. They work only with fixed annuities, index annuities, and life insurance.

"We are very knowledgeable about the products we offer, and that is crucially important because we want our clients to be well-informed and educated, as well as have confidence and trust in our abilities," Liz says. "Nobody who does business with us, or considers doing business with us, will ever leave our office saying they didn't understand the product(s) we offered them. We want clients to see our transparency and authenticity."

By faithfully sticking to its four pillars—listen, care, educate and have fun—this local, small-town company has experienced considerable success and raised the eyebrows of many industry peers despite opening less than two years. For instance, TB Financial Group was featured in a *Forbes* magazine article titled "Florida Financial Leaders" in July 2014, less than a year after opening. They have been asked to be featured again in the June 2015 publication. In addition, others in the financial services industry have contacted Liz and Nick and inquired about their successful business model, as well as their distinctive seminars.

And finally, Liz and Nick have hired additional full-time employees and are in process of hiring more.

"Having a larger staff allows us to offer a superior level of customer service," Nick says. "Liz and I created the original vision for the company, but it's one that our staff shares and embraces. Everyone here is capable of educating clients and making them comfortable as they go through the process and even after."

That talented staff will play a big role in helping TB Financial Group meet its goals moving forward.

"We don't plan on slowing down anytime soon because we want to continue being impactful and change the industry," Liz says. "We are raising the standard, which we believe can be accomplished with honesty, transparency, relationships and service. And we love putting our head down at night knowing we did not have to be shysters."

TB FINANCIAL GROUP is located at 3261 U.S. Highway 441 in Fruitland Park. For more info, please call 352.350.1161 or visit tbfinancialgroup.com.

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