

May 2014

VILLAGES*EDITION

A LOOK AT

TB

FINANCIAL
GROUP

WHERE
LEARNING
MAKES
'CENTS'





WE SPECIALIZE IN SAFE FINANCIAL
RETIREMENT STRATEGIES. WE TAKE
A PROGRESSIVE APPROACH BY ALIGNING YOUR
LIFESTYLE TO YOUR INVESTMENT PLAN.

Income Planning
IRA & 401(k) Exit Strategies
Succession Planning

TB
FINANCIAL
WE LISTEN. WE CARE.

AMERICAN UNIVERSITY
TB

Annuities
2011

~~RISK~~

Wealth Preservation
Retirement Strategies
Minimizing Volatility
Income Planning
IRA & 401(k) Exit Strategies
Succession Planning

*The philosophy behind
TB Financial Group is simple:
an educated consumer is an informed consumer.*

MONEY MATTERS

Guests enter a room inside Waterfront Inn in The Villages and sit at white cloth-covered tables. On the tables are No. 2 pencils, sticky notes, notebook paper, and even heart-shaped pencil sharpeners — all essential note-taking tools.

On this day, guests are attending one of TB Financial Group's increasingly popular seminars, which owners Elizabeth Cornell and Nick Lizzio affectionately refer to as "Annuity University." Nick leads off the two-and-a-half hour seminar by explaining the current state of the market and encouraging guests to be proactive versus reactive with their retirement savings. Then, Elizabeth talks about the history of annuities, the different types of annuities, and how consumers can take money out of annuities. Guests even learn how financial advisors and agents are compensated.

During the presentation, Elizabeth points out how legendary baseball player Babe Ruth was a proponent of annuities long before they became mainstream financial-planning

options. "He said, 'I may take risks in life, but I never take risks with my money.'"

Nick, a financial professional since 1990, has transitioned from a risk taker working with stocks and government bonds to a risk manager working with fixed products offered by the insurance industry. His overall knowledge of financial markets makes his endorsements of annuities as "the single best tool to preserve principle and provide income for life" a powerful one. Elizabeth is a walking encyclopedia when it comes to annuities, and her passion for sharing knowledge with the public is quite obvious to those in attendance.

"I doubt there is another financial advisor in the country who knows as much about annuities as she does," says Betty Collins, a resident of Highland Lakes in Leesburg. "This is actually the second TB Financial Group seminar that I have attended. I was so impressed by her the first time I decided to bring my daughter, who is a financial advisor in Colorado. Elizabeth is thorough, passionate, and well-versed in financial products."



Bob Thomson, a resident of The Villages, is equally impressed by what he heard. "I like how Elizabeth does not pressure us into becoming clients of TB Financial Group. She genuinely wants to educate people so they can make informed decisions regarding their financial future. She speaks straight from her heart."

SMARTMONEY

After witnessing the uniqueness of "Annuity University," it is easy to understand what the "TB" in TB Financial Group stands for: "The Best Financial Group."

our moral compass in check 100 percent of the time. When you do the right thing, it always comes back."

Elizabeth 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 to increase income, minimize taxes, and protect principal against market volatility.

"There is absolutely nobody within a 5,000-mile radius who knows as much about these products as we do," says Elizabeth, the company's chief executive officer.

"We are education-oriented; we're not, nor will we ever be, sales pitch-oriented."

That's precisely what Elizabeth and Nick have aspired to be since opening the Fruitland Park-based company in August 2013. Realizing some people are leery about entrusting their hard-earned money to financial professionals, Elizabeth and Nick approach their job with the highest levels of honesty and integrity. As financial professionals, they are very forthcoming and transparent about their approach to handling money. There is no salesmanship, and they encourage clients to become engaged in the process by asking as many questions as possible.

That's why TB Financial Group is one of the fastest-growing private financial firms in the United States. In addition, the company is one of 20 firms recognized as "Florida's Financial Leaders" in the June 30, 2014 issue of *Forbes Magazine*. The company has attracted clients of all age groups.

"We are education-oriented; we're not, nor will we ever be, sales pitch-oriented," says Nick, who serves as the company's chief financial officer. "Rather than manipulating a plan so we receive an extra 1 percent, we keep

From day one, both realized the importance of providing education about a complex financial services industry. With more vast and complex investing options in today's world, they realize educating the public fills a much-needed void.

"People are hungry to gain financial knowledge," Nick says. "As a result, we've had such an overwhelming response to our workshops. We advertise for one seminar and end up having to set aside a room for two days because we book full for four workshops."

After all, learning more about the financial world helps consumers build confidence to make good decisions and positive choices regarding their financial future.

"I leave no stone unturned during my presentation," Elizabeth says. "I tell them how we get compensated and how the industry makes money. That is part of being transparent. I provide the rawest information you could possibly imagine. We know by the end of the presentation it's not going to be for everybody, which is not our objective to begin with. We want people to walk away with information they

did not know beforehand, and we also want to distinguish between fact and fiction.”

“Annuity University” is not your typical seminar where attendees enjoy a fancy dinner and PowerPoint presentation from a man dressed in a fancy suit. Utilizing an old-school approach to seminars, Elizabeth and Nick use a chalkboard and provide No. 2 pencils so guests can take notes. They do not pass out brochures or other literature.

“I want everything to be timeless, classy, and simple,” Elizabeth says. “We don’t have fireworks shooting out of the room. Guests know exactly what they’re coming to and what they’re going to get. You do not have to be a savvy investor to enjoy ‘Annuity University’ because I explain things in simple terms. The seminar is very general and non-product specific.”

“You do not have to be a savvy investor to enjoy ‘Annuity University.’”

Their willingness to educate consumers is a testament to their honest approach. After all, it defies how they were trained to handle clients. “You’re always taught that with a client, you get them to think you know just a bit more than they do,” Nick says. “This way, they will trust you, and it will not matter where you put their money. That has always been the norm. If clients and consumers are asking questions, then many financial advisors consider that to be a problem.”

Just six months ago, Elizabeth and Nick attended a convention with 200 of the top financial advisors across the country. They were disappointed by what they heard. “We were told you do not educate the consumer,” Elizabeth says. “You get them to trust you, build rapport, and they’ll do whatever you want them to. We were kicking each other under the table because the entire foundation of our company is just the opposite.”

HOMETOWN PRIDE

Elizabeth was born and raised in Leesburg and is a graduate of Leesburg High School. Her parents and grandparents all reside in Lake County. She has always maintained a wonderful sense of hometown pride and enjoys using her expertise as a financial professional to serve the wonderful people of this community. Although Nick is a native of New Jersey, he has quickly developed a deep appreciation for the small-town hospitality and friendly people of Lake County.

Both are passionate about giving back to the community that has so graciously supported TB Financial Group. One way they give back is by supporting

Beyond the Walls, a food pantry in Fruitland Park that serves nearly 120 families each week by providing basic food resources, toiletries, and clothing to financially disadvantaged people. Beyond the Walls was formed more than 30 years ago by Betty Sexton to help individuals and families dealing with hunger. One of the food pantry’s largest sponsors is Heritage Community Church.

“Beyond the Walls is a wonderful organization that reaches so many people,” Nick says. “Giving back to the community where we work and live is a deeply held value for me and Elizabeth.”

In addition, TB Financial Group also donated money for the Good News Jail and Prison Ministry’s fundraiser in April. Elizabeth’s father, Jim Cornell, is chaplain at the Lake County Jail. His position is paid for strictly by donations.

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





CALL 352.350.1161
VISIT **TBFinancialGroup.com**
3261 U.S. HIGHWAY 441/27, SUITE F-2
FRUITLAND PARK, FL 34731