

VILLAGES* EDITION

Style

LIZ!

RAISING THE STANDARD AT
TB FINANCIAL GROUP

RAISING THE STANDARD FOR YOUR MONEY AT TB FINANCIAL GROUP

Underdog companies disrupt industries, make others rethink their strategies, and demonstrate the power of innovation, optimism, and perseverance.

When Liz Cornell opened TB Financial Group in August 2013, she embraced the role of underdog. She opened her company among a sea of financial planners who have been entrenched in the area for years. Her competitors had every conceivable advantage, most notably experience, name recognition, and money.

Plenty of naysayers told Liz that opening a retirement planning company would prove disastrous. But underdogs like Liz always adhere to the saying, "It's not about the size of the dog in the fight; it's the size of the fight in the dog."

Liz refused to listen to her critics and followed her heart. After all, winners win because they never lose their belief that they can win. Even when faced with what seems like insurmountable odds, they have faith that they will find a way to make their dreams come true.

Liz had a clear and concise vision of what her company would be and how it could achieve unprecedented success through honesty, integrity, and professionalism. Her goal was to set new standards of excellence in their industry rather than follow the pack with one-size-fits-all solutions.

For her, the key to success meant building lasting and meaningful relationships based on trust, education, and superior client service.

"I have always been a big believer in educating our clients from start to finish and letting them be involved in every step of the process," she said. "Being transparent is something that is sorely lacking in our industry, and transparency is something that is an integral part of my company."

However, she has taken education a step further by offering workshops twice a month for both prospective and current clients. "Annuity 101," which is presented in a traditional lecture format, highlights various types of annuities, and the intricacies of how the products work. "Annuity 102" simulates a real-life appointment and gives prospective clients a better understanding of what real-life planning with annuities looks like.

By always keeping clients' best interests in mind and conducting business with the utmost ethical standards in mind, TB Financial Group has risen from underdog to top dog in only a few years.

In fact, the company has experienced considerable success and raised the eyebrows of many industry peers. The company has been featured in the July 2014 and June 2015 issues of *Forbes* magazine. In addition, others in the financial planning industry have contacted Liz and inquired about her successful business model, as well as her distinctive seminars "Annuity 101" and "Annuity 102."

While her client base has tripled in the past 24 months, her staff has quadrupled in an effort to continue serving clients with the personal attention they've come to expect and deserve. Despite the growth, Liz hasn't lost sight of the values that got her here.

"We've been able to grow because we adhere to our four pillars—listening, caring, educating, and having fun," Liz said. "It's all about authenticity and transparency. If you do the right thing 150 percent of the time it always comes back. Financial Services and Insurance is an old-school industry that truly needed a facelift in how business is conducted."

Liz's new staff shares her enthusiasm in how business is conducted and is equally passionate about being part of the TB Financial Group team. Just ask Lou Dibenedetto, a junior agent who started seven months ago.

"Liz has taught me so much in the short time I've been employed here," he said. "She is an excellent teacher and cares about all of us so much. I love coming to work everyday because it's such a family environment here. We all get along great and communicate very well with each other."

Dustin McFarland joined the company in February as vice president.

"This company is unique because of the attention that each client receives," he said. "We don't just wine and dine them, sign them up, and then forget about them. We continually interact with them through one-



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— LIZ CORNELL

on-one meetings, newsletters, and various client events. Our clients here are so much more than a number."

And when you have happy employees like Lou and Dustin, it means clients are going to be equally happy.

"The comfort level with Liz is way up there," one client said. "She talks to you in language you can understand and she's a very patient, kind, and really just a good person."

Other clients offered glowing praise, as well.

"Liz did not stand to make a lot of money off me, but she was able to get me where I needed, whereas my previous financial advisor was unable to. She was there for me rather than what kind of money I could possibly bring to her. I was very pleased."

A class act

Although Liz specializes in financial retirement strategies, she is not a full financial planner. She works only with fixed annuities, index annuities, and life insurance. Advantages of annuities include tax-deferred growth, guaranteed income, principal protection, and access to your funds should you need them.

"Annuities are a niche and uncharted territory for most," Liz said. "I'm not an expert at everything, but I am very knowledgeable when it comes to annuities and how to plan with them. I know the insurance industry up, down, backward, and sideways. My ultimate goal is to empower clients. If I cannot help them I have no problem referring them somewhere else."

Most importantly, her clients will never have to worry about Liz moving her company to a larger city. Having been born and raised in Leesburg, she takes a great deal of pride in serving people who proudly call Lake County home.

"We are not a fly-by-night company, and we are not going anywhere," Liz said. "I want TB Financial to be the national player for consumers when it comes to purchasing annuities and life insurance. I also want us to be the standard for the way in which business is conducted. Either financial companies will do business like us or they will be bought out by TB Financial Group."

The success of TB Financial Group is an excellent example how anyone can start a business and grow it into something wonderful through determination and persistence. By maintaining impeccable ethics and values, even the biggest of underdogs can ultimately become a force to be reckoned with.

FOR MORE INFORMATION

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