

Real-Talk Fuels Wealth Management Firm's Fast Growth

Through education and authenticity, Zinnia Wealth Management, a woman-owned and operated firm, achieves triple-digit growth

Charisse Rivers founded Zinnia Wealth Management in 2007 because she didn't like where the retirement planning industry was heading. Her colleagues were pushing "outdated practices and old-school theories," and they weren't keen to try fresh ideas. So, she launched Zinnia from her home.

It wasn't easy being a woman in what was then a man's world. People warned her she wouldn't make it. When she did, competitors tried to push her out. But Rivers never quit. Fifteen years later, her firm ranks No. 1673 on the Inc. 5000 list of America's fastest-growing private companies, with five offices across Central and Northern Florida, all led by female teams.

THE "COFFEE TALK" APPROACH

Women have been known to take a safer, more analytical approach to managing money than their male counterparts, Rivers says. Zinnia Wealth Management also takes a unique approach to business development, focusing on education rather than sales. She frequently runs retirement planning workshops where she teaches pre- and post-retirees to prepare for curveballs and advises they prepare for curveballs and advises they interview two to three potential advisors and go with their gut when choosing a partner. "There is something I love about educating people and giving them the knowledge and the confidence to make a prudent decision," she says.

Rivers' popular radio show, "Retirement Coffee Talk," shows off her down-to-earth yet upbeat, authentic style. When she started eight years ago, she knew nothing about radio. It took a full year to gain traction, with the help of a talented team. Now she is a radio pro and a regular on television. She is also writing a retirement planning book, due out end of year, entitled How Can You Retire Now.

GOING FULL THROTTLE

Despite challenges, 2020 was the firm's biggest year yet. Rivers says she was motivated by faith and a healthy dose of fear, not for herself, but for her team. She decided to "go big or go home" and doubled down while other firms pulled back. She tested new tactics, like Facebook Live. Now she is looking to expand her team and explore markets beyond Florida. For entrepreneurs just starting out or facing tough times, Rivers stresses the importance of mentors and building the right team. Most importantly, you need to be mentally tough. "I fell off the horse and got bruised so many times, but I knew eventually I would stop falling. That's exactly what happened. One can't grow without failing a few times, so don't be afraid of failure."

ZINNIawealth.com



No. 1673
2021 Ranking

273.8%
3-Year Growth

200
million
Retirement Assets
Collected Over
the Last 5 Years

5
Offices



Charisse Rivers, founder
of Zinnia Wealth Management