



Welcome to Financial Development Systems



From Our Principal

Dear FDS client:

As many of you know, I have worked with Kay Shirley^{*} since March of 1988. From the start, Kay instilled in me the bedrock belief that it is critical to do what is right for your client, not yourself, your firm nor your brokerdealer. My promise to you is to never waiver from that guiding principle. Your best interest will always be the foundation of any recommendations we make to you. While our core philosophy will never change, we will

always strive to provide you with more resources, a better client experience, and a portfolio tailored to your needs.

We all know that the speed at which information comes at us today can be dizzying. So much so that it is often hard to separate the "wheat from the chaff". We strive to inform you, in a straight forward manner, about the risks, and potential rewards, the markets may have at any given time. All of us here at FDS are committed to helping you make sound financial decisions in these challenging, and often counter-intuitive, times. In closing, thank you again for trusting us to be your financial partner. Our team is working hard every day toward helping you meet your financial objectives and to continue to earn your trust.

Jody Owenby, CFP® LPL Registered Principal President, Financial Development Services, LLC

F

Our Newsletter



*Kay Shirley is no longer affiliated with LPL Financial.

Contact 750 Hammond Drive, NE Building Two Atlanta, GA 30328-5537 Office: 404-261-2221 Fax: 404-531-0239 greg.gerhard@lpl.com



Check the background of your financial professional on FINRA's BrokerCheck

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. Some of this material was developed and produced by Advisor Launchpad to provide information on a topic that may be of interest. Advisor Launchpad is not affiliated with the named representative, broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

Copyright 2018 Advisor Launchpad.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Merit Financial Group, LLC, an SEC registered investment adviser. Merit Financial Group, LLC and Financial Development Systems, LLC, are separate entities from LPL Financial.

The LPL Financial representative associated with this website may discuss and/or transact securities business only with residents of the following states: AL, AK, AR, AZ, CA, CO, CT, DC, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY.