



# Welcome to Financial Development Systems



## From Our Principal

#### Dear FDS client:

As many of you know, I have worked with Kay Shirley<sup>\*</sup> 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

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### Our Newsletter



\*Kay Shirley is no longer affiliated with LPL Financial.

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