

11 Financial  
Form ADV Part 2B  
Individual Disclosure Brochure  
*for*  
Ashley Owens  
Personal CRD Number: 5993709  
Investment Adviser Representative

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*This brochure supplement provides information about Ashley Owens that supplements the 11 Financial brochure. You should have received a copy of that brochure. Please contact us at (936) 899-5629 or by email at: [Info@Choose11.com](mailto:Info@Choose11.com) if you did not receive 11 Financial's brochure or have any questions about the contents of this supplement.*

*Additional information about Ashley Owens is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

UPDATED: 12/12/2024

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## **Item 2: Educational Background and Business Experience**

Name: Ashley Owens: 1982

### **Educational Background and Professional Designations:**

#### **Education:**

- **Bachelor of Science, 2006**  
Missouri State University - Springfield, MO

#### **Business Background:**

- 10/24 - Current Loan Officer  
Neighbors Bank
- 03/24 - Current Financial Advisor  
11 Financial
- 08/19 - 01/24 Financial Advisor  
Captrust Financial
- 10/17 - 07/19 Financial Advisor  
Infinex Investments
- 09/15 - 10/17 Financial Advisor  
Securities America
- 01/15-10/15 Financial Advisor  
LPL Financial
- 07/14-10/24 Financial Advisor  
MMLInvestors
- 01/12-06/14 Financial Advisor  
Edward Jones

## **Item 3: Disciplinary Information**

No legal or disciplinary events are material to a client's or prospective client's evaluation of this advisory business.

## **Item 4: Other Business Activities**

Ashley Owens is a Loan Officer at Neighbors Bank. There is no conflict of interest as it pertains to her role at 11 Financial. She spends approximately 15% of her time on this outside activity. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

## **Item 5: Additional Compensation**

Ashley Owens does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## **Item 6: Supervision**

As an investment adviser representative of 11 Financial, Ashley Owens is supervised by Taylor James Kovar, CEO of 11 Financial. Ashley Owens's response information is on the cover page of this disclosure document. Ashley Owens adheres to all required regulations regarding the activities of an Investment Adviser Representative. He follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics and appropriate securities regulatory requirements.

## **Item 7: Requirements for State Registered Advisers**

*This disclosure is required by Texas state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Ashley Owens has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages over \$2,500 involving any of the following: a) an investment or an investment-related business or activity; b) fraud, false statement(s), or omissions; c) theft, embezzlement, or other wrongful taking of property; d) bribery, forgery, counterfeiting, or extortion; or e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: a) an investment or an investment-related business or activity; b) fraud, false statement(s), or omissions; c) theft, embezzlement, or other wrongful taking of property; d) bribery, forgery, counterfeiting, or extortion; or e) dishonest, unfair, or unethical practices.
- B. Ashley Owens has NOT been the subject of a bankruptcy petition in the past ten years.