PROSPERA
INVESTMENT ADVISORS

prosperainvestmentadvisors.com
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Modern Planning
Connected Finance.

A guided journey through your personal economy.

Planning · Investments · Legacy



PROSPERA
INVESTMENT ADVISORS

Built from experience.
Focused on you.



I founded Prospera in 2024 with a simple idea: your plan should be built around you. Our goal is to understand you, bring innovative solutions, and make your financial life easier. Together we create a roadmap, then help you put it into action and adjust it as life changes, with you as the singular focus.

After earning a bachelor's degree in economics and management from the Hasan School of Business at Colorado State University-Pueblo, I began building a career in finance serving individuals and business owners. I started in mortgage lending, moved into commercial lending and credit, and went on to oversee the bank's bond portfolios, liquidity management, and financial and reserves forecasting and modeling. During the 2008 financial crisis, I was in a commercial banking leadership role, working through challenges alongside entrepreneurs and gaining a deep understanding of the role liquidity and risk management play in personal and business finances. That experience helps me bring clients solutions they may not have considered or been aware of.

Working within an insurance company added another perspective: how protection for your income, your family and your business fits alongside your savings and investments. I learned that insurance works best as one coordinated part of a plan, sized to the risks you actually face, so you can pursue growth with greater confidence.

I spent the first several years of my advisory career at an investment-focused firm, then moved into more comprehensive roles that brought planning, protection and investing together. That path lets me connect the risk management side of your finances to the growth and investing side, so each decision supports the others and your plan moves forward as one.

Each of these experiences built a block of knowledge in lending, risk and liquidity, protection, and investing. Today I bring those blocks together to support individuals, families and entrepreneurs with coordinated solutions, so every piece of your financial life works toward the same goals.

> *I built Prospera with a focus on helping clients build wealth by planning methodically and executing relentlessly.*

Chad Heberly
Founder | Financial Advisor

2004
career began

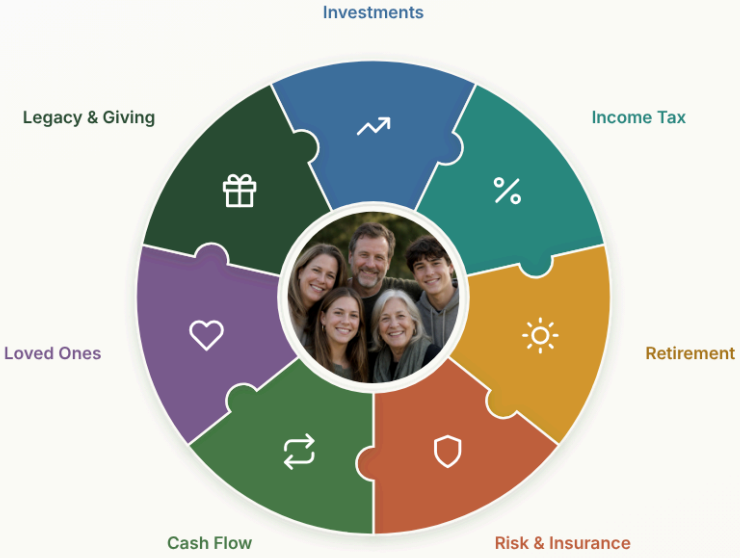
22 years
banking, insurance, investments

2024
Prospera founded

From owning pieces alone *to a coordinated strategy and the support to bring it together.*

Most people own things. They've invested for the long term and purchased insurance to protect what matters most. Many of our clients have also built a successful business or own real estate, including rental and Airbnb properties. What we often find missing is a coordinated strategy and the guidance to keep it on track. We bring both: an onboarding journey that builds your plan, and ongoing advice and support that keeps it current.

Your Personal Economy



Your onboarding journey

It starts with understanding you.

Your information captured correctly in our systems, meaningful conversations guided by checklists, and a clear view of your risk and your relationship with money.

A plan that brings it together.

Every piece in one financial plan, so you can clearly see the reasons behind each recommendation we make.

Putting your plan to work.

The strategies, tools and managers that carry out your plan, implemented with you one coordinated step at a time.

Ongoing advice and support

Updating and adjusting.

Reviews, topical conversations and full transparency keep your plan current as your life and goals change.

The plan comes first. *Always.*

Plan first, strategy second
your plan drives the recommendation and which strategy fits you

Every decision connected
each choice weighed against your entire personal economy

Built around you
recommendations based on you and your goals

Your onboarding journey: *three purposeful meetings.*

As we begin our journey together, we take the time to understand you: where you are today, where you want to go, and your relationship with money. Three intentional meetings, each focused entirely on you.

Meeting one

Discovery Meeting

Week one

Purpose
Getting to know you and the big picture: where you are and where you want to go

Tools
Our discovery form and questionnaires, on our website

You leave with
A meeting summary, plus secure forms and questionnaires to share the detail behind your goals

Meeting two

Initial Planning Meeting

Weeks two and three

Purpose
Laying out your roadmap together, with the direction and big-picture strategies your plan recommends

Tools
Our planning forms and checklists, Income Lab and Monarch Money

You leave with
Financial report statements that help you understand your bigger picture

Meeting three

Strategy Implementation Meeting

Weeks four to six

Purpose
The tools, strategies and managers for your plan, as we begin implementation and onboard your assets together

Tools
Orion Portfolio Solutions, Gradient Investments, and Snug for legacy

You leave with
Written strategy proposals and the rationale for each one's role in your plan, with execution once you approve them

From methodical planning *to relentless execution.*

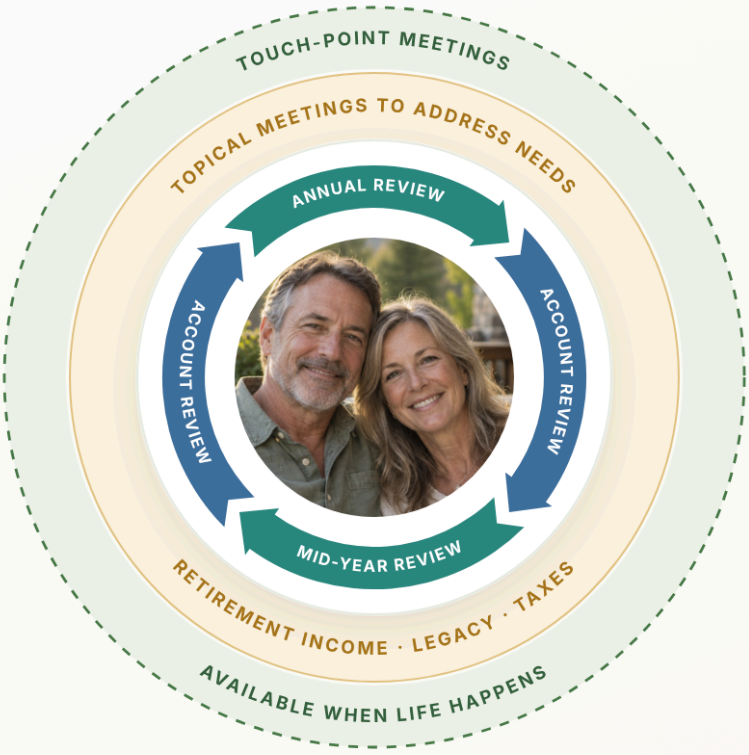
Understanding you
your goals, your concerns and your relationship with money

Creating the roadmap
a financial plan that sets the direction and the big-picture strategies

Implementing your plan
once you approve your strategies, we put your plan to work together

Ongoing advice and support, *all year and when life happens.*

Our journey together continues beyond the initial planning process. At the core is a steady cycle of in-depth reviews and written account reviews. Around it, topical meetings address needs as they come up, and we are here as a resource when life happens.



The core: a cycle of reviews.

Annual and mid-year meetings review your whole plan in depth. In the quarters between, we review your accounts and send you a written Quarterly Account Review, and you can schedule a meeting to go through it together.

A plan that stays current all year

Topical meetings to address needs.

When a subject needs focus, like retirement income, legacy planning or a Roth conversion, it gets its own meeting, scheduled around what we are working on together.

Big decisions get their own time

Available when life happens.

A new job, a home sale, a question that should not wait. Schedule a touch-point meeting any time, because life happens.

Support between the reviews

Between the reviews, *the work continues.*

Portfolio oversight
the accounts we manage are monitored between reviews

Tax-aware planning
Roth and withdrawal planning, coordinated with your tax professional

Timely resources
planning guides and newsletters chosen for where you are

Your plan leads.
Your portfolio follows.

Financial planning and investment management are one piece of work here. Your plan starts with your goals and sets the direction, and your portfolio is built to carry it out.

Financial planning.

Built around your goals



It starts with understanding your goals, so your plan is built around what is important for you to accomplish throughout your life. It connects every area of your personal economy and is updated at every in-depth review.

Education: saving for children's or grandchildren's education alongside your other goals.

Retirement income: spending guardrails that set clear boundaries and show when it is time to revisit the plan.

Taxes: withdrawal sequencing and Roth conversion planning, coordinated with your tax professional.

End-of-life care: preparing for long-term and end-of-life care costs and wishes, so your family has a clear path.

Legacy: beneficiary and wealth-transfer goals, coordinated with your estate attorney.

Investment management.

Core and satellite



Your portfolio is built from your plan. Once we understand what each pool of money is meant to accomplish, we build a custom portfolio using our core-satellite approach.

The core: diversified, institutionally developed models from third-party investment firms.

Strategic satellites: added only when they serve a goal in your plan, such as income, managing taxes or shaping risk. Where suitable, these may include custom indexing, hedged equity, structured notes, income-focused, rules-based and private assets.

Built around your goals: then shaped by your income needs, risk, time horizon, tax strategy and legacy.

Ongoing manager monitoring: we monitor the managers and strategies we use, review your portfolio against your goals and risk profile, and rebalance or make changes when needed.

For illustration only. Spending guardrails are hypothetical, based on assumptions, and not a guarantee. All investing involves risk, including possible loss of principal. No strategy assures a profit or protects against loss. Not every strategy is suitable for every investor; private assets are illiquid and limited to accredited investors.

Built around you, *every step of the way.*

Understanding you
your goals, priorities and comfort with risk

A clear roadmap
a plan that guides every decision ahead

Aligned strategies
each one chosen to support your goals

Monitor and update
with clear, transparent communication throughout

Technology that *works for you.*

We selected every platform for one reason: to make working with us smooth and convenient. Less time on paperwork means more of our time goes to what matters most to you, and all of us stay coordinated and connected as your plan is put to work.

Captured once, kept current.

We capture your information once and keep it up to date across our systems. Update it any time through our secure forms, and see the updates we make.

One accurate record of your financial life

Focused on what matters to you.

Planning checklists and questionnaires help us understand your priorities, so every conversation and recommendation starts with what is most important to you.

Our time spent on your priorities

Your plan, mapped out clearly.

Your financial plan is your roadmap. Income, spending and Roth conversion plans are laid out in our planning software, open to you any time, with linked accounts helping keep it current.

A clear roadmap you can follow

Clarity from every meeting.

After each meeting you receive an executive summary, full meeting notes, and action items with clear ownership to keep your plan moving forward.

Everyone knows the next step

Broad access, reporting you can read.

Custody and portfolio platforms open a range of strategies where suitable, from institutional managers to private assets, hedged equity and direct indexing, with detailed reporting on accounts we manage.

Wide access, plainly reported

Your legacy where your family can find it.

Organize your legacy documents and critical records, and share them with the people who need access.

Organized and findable

Delivered with Monarch Money, Income Lab, Zocks, Charles Schwab, Orion Portfolio Solutions and Snug.

Legacy Solutions Disclosure

Prospera Investment Advisors has entered into an arrangement with Snug, a third-party technology platform that provides a comprehensive estate planning solution. Snug allows users to create, manage, and administer estate plans through their digital platform. As part of our arrangement, Prospera Investment Advisors purchases access to the Snug platform, which enables us to invite or refer our clients to create estate planning documents for an additional cost. Prospera Investment Advisors receives a portion of the fees clients pay Snug for documents created through our co-branded account. This creates a conflict of interest, and you are not required to use Snug. Snug's platform is designed to help clients create estate planning documents that align with the legacy objectives we have discussed and developed together. Once referred to Snug, clients enter the platform and are guided through the document creation process. As an advisor, I may assist clients in the role of a scrivener, helping to input client information and preferences into the Snug platform based on our prior discussions and the client's instructions. However, it is important to note that this assistance does not constitute legal advice, and the client maintains full control over the final decisions and selections made within the Snug platform. Prospera Investment Advisors is not a law firm, our advisors are not attorneys and do not provide legal advice or legal counsel. Prospera Investment Advisors does not draft, modify, or create any legal language within the estate planning documents. The legal content and structure of the documents are predetermined by Snug and their legal team. My role as a scrivener is limited to facilitating the input of client data and choices within the parameters set by Snug's platform. From a compliance perspective, offering access to Snug's platform and acting as a scrivener within the platform is similar to other estate planning referrals that Prospera Investment Advisors may provide. Snug prioritizes advisor compliance with industry best practices regarding legal ethics and professional rules of conduct.

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Modern Planning
Connected Finance.

Independent financial planning and investment management for high-earning, entrepreneurial and income-focused families who want their finances coordinated.

Start with a conversation.

One Complete the Prospera Discovery Form, about fifteen minutes.

Two We meet, no cost and no obligation, to see if there is a fit.

Three If there is, we begin the planning work together.

Scan for the Discovery Form

prosperainvestmentadvisors.com

Disclosure

Chad Heberly offers Investment Advisory Services through Gradient Advisors, LLC (Arden Hills, MN 877-885-0508), an SEC Registered Investment Advisor. Gradient Advisors, LLC and its advisors do not render tax, legal, or accounting advice. Prospera Investment Advisors is not a registered investment advisor and is independent of Gradient Advisors, LLC. Our planning reviews your insurance needs as part of your financial plan. Any insurance product you choose to buy is sold separately by Chad Heberly as an independent insurance agent, who may earn a commission, and is not part of the investment advisory services offered through Gradient Advisors, LLC. Prospera Investment Advisors, Chad Heberly, and Gradient Advisors, LLC are not affiliated with or endorsed by the Social Security Administration or any government agency. All written content is for information purposes only. Opinions expressed herein are solely those of Chad Heberly and our editorial staff. Material presented is believed to be from reliable sources; however, we make no representations as to its accuracy or completeness. All information and ideas should be discussed in detail with your individual adviser prior to implementation. This material shall in no way be construed or interpreted as a solicitation to sell or offer to sell investment advisory services to any residents of any State other than the State(s) Chad Heberly is registered or where otherwise legally permitted. Monarch Money, Income Lab, Zocks, Charles Schwab and Snug are third-party platforms independent of Prospera Investment Advisors. Gradient Investments, LLC is affiliated with Gradient Advisors, LLC, and Gradient Advisors, LLC receives revenue-sharing payments from Gradient Investments, LLC and Orion Portfolio Solutions, which creates a conflict of interest. See Form ADV Part 2A, Item 10.

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