Your Journey with Prospera

PROSPERA
INVESTMENT ADVISORS

Title	Topics	Action Steps
Initial Discovery Meeting	Your Story, Your Strategy Initial Discovery Meeting Form	This first conversation is all about you—your story, your goals, and what matters most. To help us prepare and make the most of our time together, we'll ask you to complete a short form with two simple questionnaires that help us understand your comfort with risk and the priorities that guide your decisions.
Initial Planning Meeting	Clarifying What's Important to You Initial Planning Meeting Form	Together, we'll start building a clear picture of where you are today and where you'd like to go. Before we meet, we'll invite you to share key planning documents and complete a goals-based questionnaire. This helps us focus on what's important and begin shaping your personalized plan.
Strategy Implementation	Putting Your Plan into Motion Prospera Investment Management Connecting Your Finances with Planning	We'll walk through the recommendations we've prepared based on everything you've shared. We'll explain how each strategy fits your goals and comfort level, then begin taking steps forward—setting up next actions and check-ins to keep your plan aligned with your life.

At Prospera Investment Advisors, we believe great financial planning begins with a clear understanding of who you are, where you've been, and where you'd like to go. Our client journey is designed to guide you through a series of three purposeful meetings: to get to know you and your goals, build a personalized financial plan, and put thoughtful strategies into action. Along the way, we'll provide helpful questionnaires and resources to support you—from day one to every step forward. This process is all about helping you feel confident and clear as we shape a plan that reflects your values, priorities, and vision for the future.

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, LLC is not a registered investment advisor and is independent of Gradient Advisors, LLC. Insurance products and services are offered through Chad Heberly, independent agent.

Prospera Investment Advisors, LLC, Chad Heberly, and Gradient Advisors, LLC are not affiliated with or endorsed by the Social Security Administration or any government agency

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Connecting Your Finances for today and tomorrow

Investment Planning
- Portfolio Analysis
- Asset Allocation
- Time Horizon
- Withdrawal Strategies
- Investment Policy
- Stock Concentration
- Held-away Investments
- Real Estate Analysis

Income Tax Planning
- Review of Cost-Basis
- Review Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Deductions and Credits
- Potential Roth Conversion
- Health Savings and Flexible Spending Accounts

Retirement Planning
- Retirement Goal Setting
- Social Security and Medicare
- Business Planning
- IRA Contributions & Conversions
- Employer-Sponsored Plans and 401(k)'s
- Annuities and Pensions
- RMD's and Withdrawal Strategies
- Self-Employed Retirement Plans

Risk Management and Insurance
- Review of Existing Policies
- Life Insurance Needs
- Long-Term Care Insurance
- Disability Insurance
- Health Insurance
- Homeowner's or Renter's Insurance
- Liability Coverage

Cash Flow and Budget
- Income Sources
- Expenses and Budgeting
- Debt Management
- One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Mortgage and Debt Review
- Lines of Credit

Assistance to Loved Ones
- Gifting
- Education Planning
- Caring for Elderly
- Roth IRA's for Children
- UGMA/UTMA

Estate Planning and Charitable Giving
- Wills
- Power of Attorney
- Living Will
- Health Care Proxy
- Trusts
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children
- Charitable Giving and Trusts

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PLANNING DOCUMENTS CHECKLIST

Please bring the following documents with you to your planning meeting. We will review and discuss these items with you to better understand your personal financial situation.

PERSONAL DOCUMENTS

☒ Social Security statement(s)
☒ Mortgage and loan information
- Amount Owed / Rate / Monthly Payment

☒ Most recent tax return
☐ Other: Click here to enter text. ________________________

EMPLOYER SPONSORED RETIREMENT PLAN

☒ Retirement Savings Plan(s) Statement(s) (401k, 403b, Deferred Comp., etc.)
☐ Other: Click here to enter text. ________________________

INVESTMENTS / CD'S

☒ Current investment statement(s)
☒ Maturity dates and current yield of Certificates of Deposit
☐ Other: Click here to enter text. ________________________

INSURANCE

☒ Home and Auto Insurance declarations page (or Policy Renewal document)
☒ Umbrella Policy déclarations page (or Policy Renewal document)
☒ Life Insurance statements
☒ Annuity account statements
☒ Disability income insurance policy information
☒ Long-term care policy information
☐ Other: Click here to enter text. ________________________

BUSINESS

☐ Company-sponsored plan document
☐ Deferred Compensation / Stock/Option / Bonus plan agreements
☐ Buy-sell agreement
☐ Other: Click here to enter text. ________________________

ESTATE / OTHER

☒ Will documents
☒ Trust Agreements
☒ Power of Attorney / Medical Directives
☐ Other: Click here to enter text. ________________________