PROSPERA
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iprospera.com
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Protect. Preserve. *Grow.*

Connected strategies for your income, family and business.

Insurance · Retirement income · Legacy



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Built from experience.
Focused on you.



I founded Prospera in 2024 with a simple idea: your strategy should be built around you. We start by understanding your goals, your responsibilities and the people who depend on you. 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 a career 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 forecasting. Working alongside entrepreneurs during the 2008 financial crisis showed me why access to money and thoughtful risk management matter.

Working within an insurance company added another perspective: how protection for your income, your family and your business fits alongside everything you have built. Life insurance can fund a legacy or a business transition, address a key-person risk, or provide access to cash value, depending on the policy and how it is structured.

My advisory experience also taught me to look beyond any single account or policy. Retirement income and protection decisions affect the rest of your financial life. An appropriate source of contractual income can help cover spending needs and reduce the amount you need to draw from growth assets, without removing their market risk.

At Prospera Financial, I bring these experiences together through insurance and retirement income strategies. We consider liquidity, costs, taxes and your other resources before recommending a solution, coordinating with your investment adviser, CPA and attorney where needed. Every piece should have a purpose in your bigger picture.

> *I built Prospera to connect the pieces, planning methodically and executing relentlessly.*

Chad Heberly
Founder | CEO

2004
career began

22 years
banking, insurance, investments

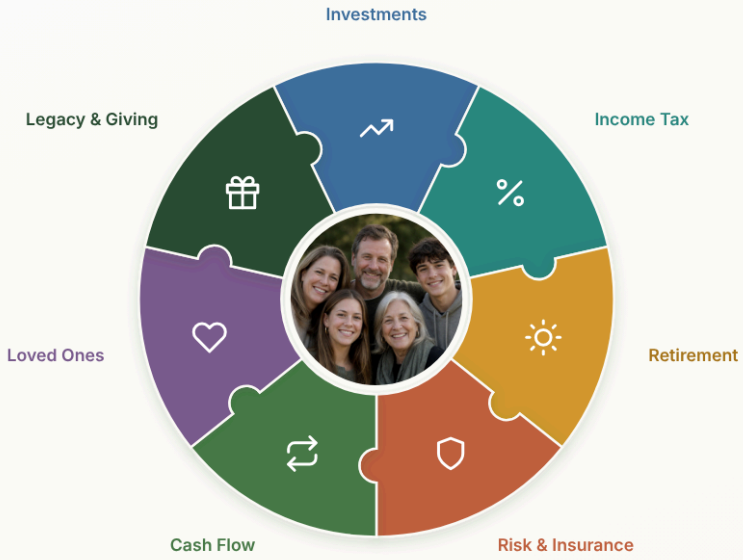
2024
Prospera founded

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

Your income, insurance, business, property and investments are connected, even when they sit in different places. We start with that full picture, then define the role insurance and retirement income strategies should play. FIN focuses on protection, liquidity, retirement income and wealth transfer, coordinated with your other advisers.

Your Personal Economy



Your whole picture informs FIN's role.
Investment advice is provided separately.

Your onboarding journey

Understanding you.
Your goals, commitments and relationship with money guide the conversation, before we discuss any insurance strategy.

Defining each piece's role.
What needs income? What needs access to cash? What is intended for growth, your family or your business?

Putting it into action.
Written recommendations explain the purpose, costs and trade-offs. Implementation begins once you approve.

Ongoing advice and support

Updating and adjusting.
Reviews and focused conversations revisit your income, coverage and beneficiaries as life changes.

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

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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

Understanding you

Purpose	Tools	You leave with
Your goals, concerns, family and business, and the bigger picture	Our discovery form, questionnaires and a conversation	A meeting summary and the information needed for the next step

Meeting two

Initial Planning Meeting

Creating the roadmap

Purpose	Tools	You leave with
Connect your retirement income, protection and liquidity needs	Your statements, planning checklists and income analysis	Financial report statements and a clearer view of the needs to address

Meeting three

Strategy Implementation Meeting

Putting it to work

Purpose	Tools	You leave with
Review the insurance strategies that fit your goals and resources	Carrier illustrations, policy terms and written recommendations	Strategy proposals, costs and trade-offs, with execution once approved

From methodical planning *to relentless execution.*

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

Creating the roadmap
a coordinated direction for retirement income and protection

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

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Life insurance.
A defined role in your bigger picture.

The starting point is the need, not the policy. We evaluate how life insurance could support your family or business, and whether its costs and commitments fit.

Funding your legacy.

Provide a death benefit for loved ones, help equalize inheritances or supply liquidity for estate obligations. Ownership and beneficiaries should align with your attorney's work.

Tax management and TFRA.

TFRA is a life insurance strategy, not a qualified plan or account. Non-MEC policies may provide tax-free access through withdrawals to basis and policy loans while in force. Conditions below apply.

Liquidity with a purpose.

Access to available cash value may help fund a planned expense or opportunity. Personal Bank is a life insurance strategy, not a bank account. Access depends on policy values and contract terms.

Business succession.

Fund a properly structured buy-sell agreement so surviving owners or family members have funds to purchase an ownership interest. Coordinate legal agreements, policy ownership and tax treatment.

Key-person protection.

Help a business respond financially to the death of a person whose knowledge, relationships or leadership are central to its operation. Coverage should reflect the business's actual exposure.

Executive compensation.

Life insurance may support selected executive benefit arrangements, including certain nonqualified or split-dollar designs. Structure, ownership and tax treatment require legal and tax review.

Life insurance requires premiums and may involve underwriting, policy charges and surrender charges. Cash value takes time to build. Policy loans accrue interest and reduce available cash value and the death benefit; a lapse or surrender with a loan can create taxable income. MEC distributions and loans are generally taxable to the extent of gain and may incur an additional 10% tax before age 59½. Tax treatment depends on the arrangement and individual circumstances; consult your CPA and attorney.

Protection first. Purpose in every recommendation.

Policy design follows the role it needs to serve.

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Income for the life you want.
Room for growth assets to do their job.

Retirement income is one tool within a comprehensive plan. The goal is to connect ongoing spending, accessible reserves and longer-term growth, not ask one pool of money to do everything.

Income for today

Social Security, any employer pension and, where appropriate, annuity income can help cover ongoing spending needs.

Access for changes

Keep accessible resources for unexpected costs and near-term goals. Annuities may restrict access to committed funds.

Growth for later

Income from other sources can reduce withdrawals from growth assets, helping those assets stay focused on longer-term goals.

Conceptual roles, not a recommended allocation or a performance illustration.

What an annuity can do.

Provide contractual income, including lifetime income options. We examine payment timing, whose life is covered, survivor benefits and the fit with your other resources.

What we weigh with you.

Additional costs, surrender charges and restricted access to principal. Fixed payments may lose purchasing power. Features and guarantees vary; no single approach fits everyone.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. Growth assets remain subject to market risk, including loss of principal. FIN does not manage investments.

Each piece has a job. The strategy connects them.

Understand spending

what you need now and as life changes

Evaluate income

benefits, costs, taxes and access together

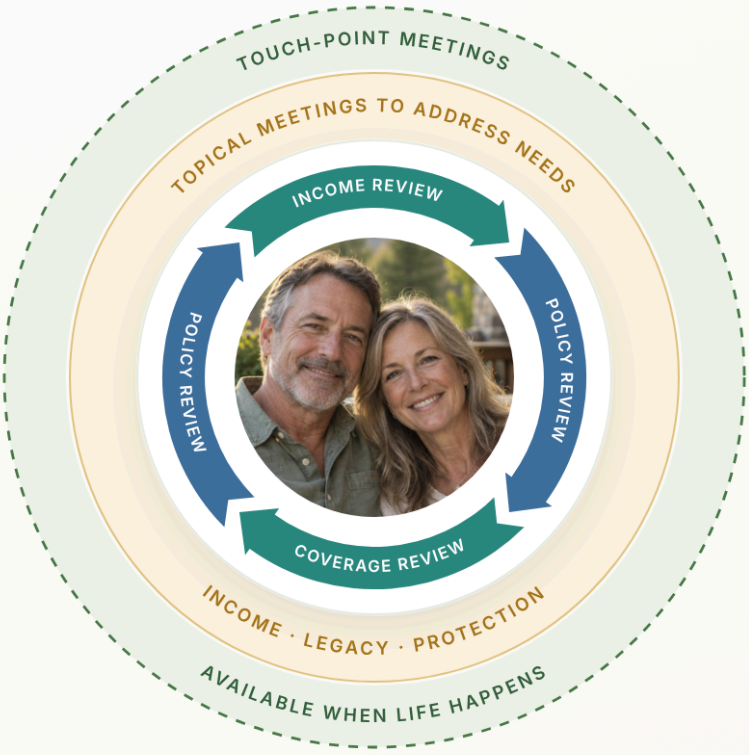
Coordinate decisions

with your investment adviser and tax professional

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Ongoing advice and support, *as your life and needs change.*

Implementation is the beginning of the next stage. Reviews, focused conversations and clear next steps help keep your retirement income and protection strategies connected to your life.



Review timing follows your needs and service arrangement.

A cycle of reviews.

Revisit income needs, policy values, coverage and beneficiaries. Review current illustrations and contract features where relevant, including any changes to non-guaranteed elements.

Time for focused decisions.

Business transitions, legacy goals and long-term care may need a focused meeting. We evaluate options with your tax, legal and investment professionals.

Available when life happens.

A marriage, loss, new grandchild or change in income can alter what you need. Schedule a conversation to revisit the strategy and understand your next steps.

Clear communication. Practical follow-through.

Meeting clarity

summaries and action items with clear ownership

Policy support

help with service requests and beneficiary updates

Full context

decisions coordinated with your other professionals

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Protect. Preserve. Grow.

Insurance and retirement income strategies for individuals, families and business owners who want each piece working in context.

Start with a conversation.

One	Tell us about your goals through our discovery form.
Two	Meet with us, at no cost or obligation, to explore the fit.
Three	If it fits, map out the next steps together.

Scan to start discovery

Important information

Prospera Financial is a separate entity providing insurance products and solutions, owned by Chad Heberly. These offerings include life insurance, annuities, and other insurance solutions designed to support your financial goals. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. Annuities and life insurance are not bank deposits, are not FDIC insured, and are not insured by any federal government agency. Policy loans and withdrawals reduce cash value and the death benefit; loans accrue interest, and a lapse or a modified endowment contract (MEC) can trigger taxes. Tax information is general and is not tax or legal advice; consult your CPA or attorney. While Prospera Financial operates independently, Chad Heberly also owns Prospera Investment Advisors, his financial planning and investment advisory practice. Chad Heberly offers Investment Advisory Services through Gradient Advisors, LLC (Arden Hills, MN 877-885-0508), an SEC Registered Investment Advisor. Prospera Investment Advisors is not a registered investment advisor and is independent of Gradient Advisors, LLC. This common ownership may create potential conflicts of interest when insurance products are recommended to clients of Prospera Investment Advisors. Insurance products offered through Prospera Financial may involve commission-based compensation, which differs from the fees charged for investment advisory services. Prospera Financial is committed to ensuring that all recommendations are based on your individual financial goals, needs, and best interests. For more information about our services or to address any concerns about conflicts of interest, please contact us using the contact form. Prospera Financial offers insurance products. Not affiliated with or endorsed by the Social Security Administration or any government agency.

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