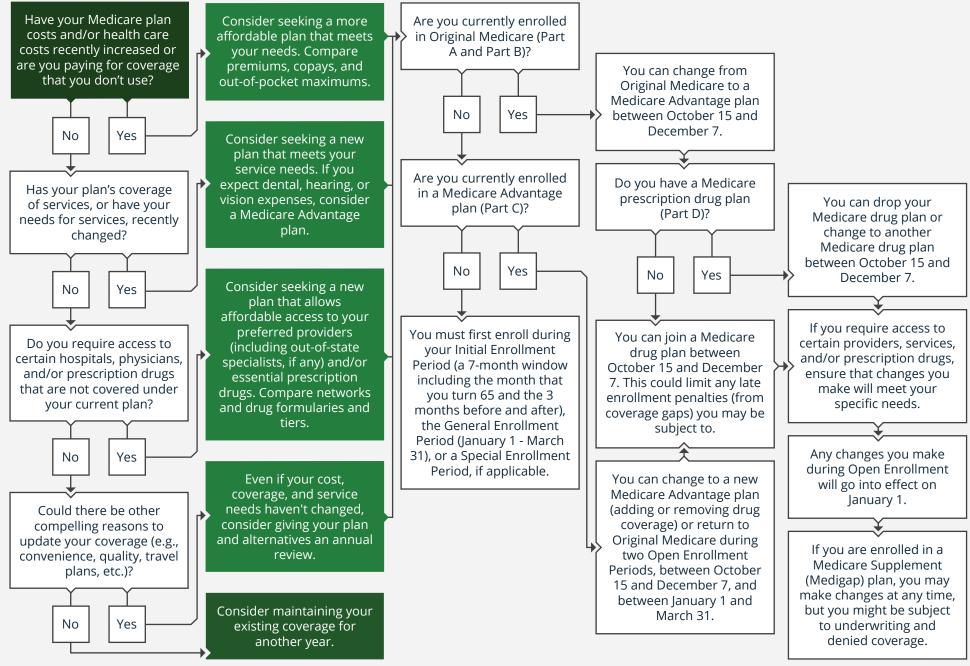
## 2025 · SHOULD I CHANGE MY MEDICARE COVERAGE DURING OPEN ENROLLMENT?





## **Start Here**



## 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

## **Chad Heberly, Prospera Investment Advisors**

301 N Main St. Ste 202 Pueblo, CO 81003 Planning@ProsperaInvestmentAdvisors.com | 719.521.5097 | ProsperaInvestmentAdvisors.com