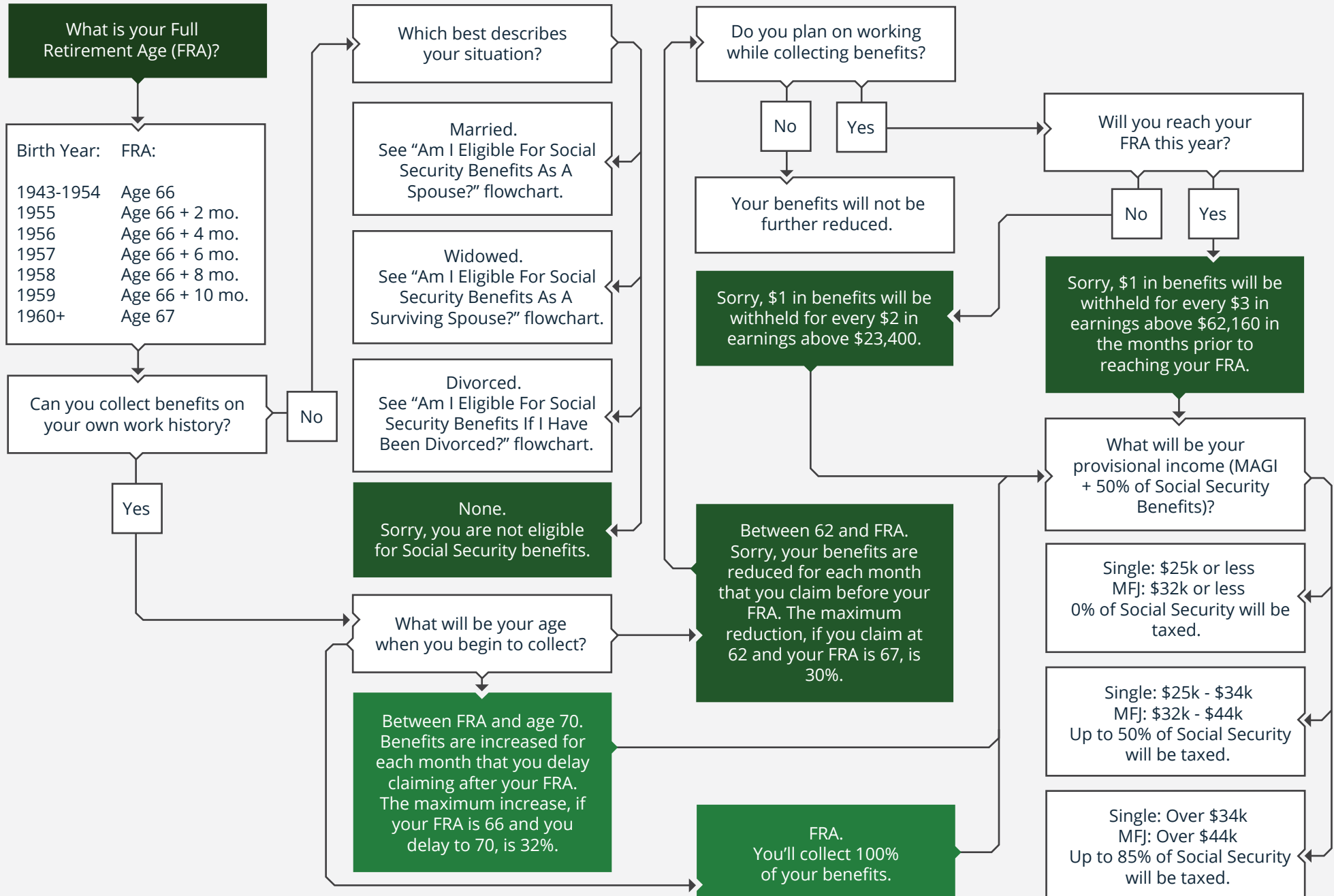


2025 · WILL MY SOCIAL SECURITY BENEFITS BE REDUCED?



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. Pueblo, CO 81003

Planning@ProsperaInvestmentAdvisors.com | 719.521.5097 | ProsperaInvestmentAdvisors.com