Chad A. Heberly

Personal Mission

To empower financial success through methodical planning and relentless execution.

Summary of Qualifications

- Over 20 years of experience in progressive financial roles including business development, analysis and advisory, operations, and executive leadership.
- Proven track record of driving organizational development and growth.
- Expertise in developing and implementing financial and operational processes.
- Skilled in financial analysis, risk management, and strategic planning.
- Strong background in client strategy and financial plan development and management
- 10+ Years of client asset management

Professional Experience

Prospera Financial | Prospera Investment Advisors
Pueblo, CO
Founder | Financial Advisor
Jun 2024 – Present

- Analyze and communicate financial risk levels.
- Forecast income for multiple scenarios.
- Develop and execute wealth preservation, investment and income growth strategies.
- Monitor and manage ongoing strategy changes in alignment with ongoing needs.
- Analyze and develop financial strategies for business clients. Provide fractional CFO services with ongoing financial management and oversight.

Chrysalis Wealth Management
Pueblo, CO
COO | Sr. Financial Advisor
June 2019 – June 2024

- Led operations and service achieving 15% CAGR
- Increased assets-per operations staff by over 75%.
- Directly supported client outcomes developing financial plans and strategies, managing client assets and leading execution of plan strategies.
- Expanded organizational footprint from four to seven locations.
- Developed and implemented consistent operations and investment committee processes.
- Created compensation models based on market research and personal development goals.
- Implemented quarterly growth coaching and personal development programs.
- Developed profitability forecasting models to support business investments.
- Established structured training systems and online delivery to team members.

Stifel Nicholas & Company Inc.
Pueblo, CO
Financial Advisor
October 2013 – June 2019

- Cultivated and expanded client relationships.
- Developed investment and financial strategies aligned with client goals and risk tolerance.
- Customized financial plans using modeling software.
- Asset Management services with ongoing review and monitoring process
- Researched and validated investment opportunities.
- Educated clients on personal finance, retirement, and economics.

Farmers Insurance and Financial
Pueblo, CO
Agency Business Consultant
January 2012 – October 2013
- Drove organizational change through consultative agency development strategies.
- Consulted on branding, operations, staffing, compensation, financials, and marketing.
- Developed and managed sales strategies to drive multi-line account growth.

Reserve Field Manager
- Recruited and trained a sales force of agency owners.
- Provided business consulting to 40 agents.
- Developed and implemented marketing strategies and measurement matrices.

U.S. Bank
Pueblo, CO
Commercial Relationship Manager
June 2011 – January 2012
- Developed new bank relationships focusing on commercial lending opportunities.
- Partnered with cross-functional units to expand share of wallet.
- Analyzed and underwrote credit requests ensuring risk management and asset quality.
- Engaged in community outreach to enhance the bank's image.

Legacy Bank
Pueblo, CO
Vice President | Branch Manager
January 2005 – June 2011
Loan Officer / Production Manager
Pueblo Mortgage (acquired by Legacy Bank)
May 2004 – January 2005
- Developed De Novo bank branches, managing regulatory approval process and exceeding asset growth and profitability targets.
- Managed financial and operational aspects of community bank branches.
- Developed annual forecasts and achieved revenue goals.
- Chaired the Asset and Liability Management Committee. Responsible for development of loan and lease loss model and forecasting of losses on $400MM credit portfolio in alignment with GAAP and FASB regulations.
- Developed tools to analyze credit portfolio risk and made quarterly recommendations for reserves to executive board members.
- Ensured quality control in loan origination and processing.

- Inspected loan documentation and maintained quality standards.
- Managed sales to investors efficiently.

Education

Graduate School of Banking at Colorado
Boulder, CO
Diploma of Graduation
Concentration in Asset and Liability Management
July 2006 – July 2008

Colorado State University–Pueblo
Pueblo, CO
Bachelor's Degree - *Hasan School of Business*
Double Major: Economics & Management, Minor: Business Administration
Multiple Dean's list honors
August 1999 – May 2004

Certification/Licenses

- Current:
  - Insurance Licenses: Property & Casualty, Life, Health
  - FINRA Series 66
- Prior
  - FINRA Series 6, 7, 26, 63
  - Accredited Investment Fiduciary (AIF)

Community Involvement

- Director / Trustee / Past Chair – CSU-Pueblo Foundation
- Director / Trustee / Treasurer – Pueblo Economic Development Foundation
- Commission Chair – Pueblo County Business Resource Oversight Commission
- Finance Committee Member / Past Chair– YMCA of Pueblo
- Finance Committee Member – Pueblo City/County Library Foundation

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Awards and Recognition

- Rotary Club of Pueblo West Rotarian of the Year - 2011
- 30 Club Man of the Year - 2018
- Pueblo Latino Chamber of Commerce inaugural 40-Under-40 – 2019
- Marquis Who's Who - 2024