

Chad A. Heberly

Personal Mission

To support the financial success of individuals and business owners through an integrated and coordinated financial ecosystem.

Summary of Qualifications

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

Prospera Financial

Pueblo, CO

CEO

June 2019 – Present

- Assess client risk
- Develop client financial plans
- Develop and execute client investment strategies
- Monitor and manage ongoing strategy changes in alignment with ongoing needs
- Consult with business owners to help reduce tax costs and implement strategies to support the outcomes of the business, owners and team members

Chrysalis Wealth Management

Pueblo, CO

COO / Sr. Financial Advisor

June 2019 – June 2024

- Directly supported client outcomes developing financial plans and strategies, managing client assets and leading execution of plan strategies.
- Led the profitable growth of the business operations, doubling assets under management in five years.
- Expanded organizational footprint from four to seven locations.
- Developed and implemented consistent operations and financial 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 for 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.
- Managed portfolio risk and made strategic adjustments.
- Researched and validated investment opportunities.
- Educated clients on personal finance, retirement, and economics.

Farmers Insurance and Financial

Pueblo, CO

Agency Business Consultant / Reserve Field Manager

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.
- 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

- Developed De Novo bank branches, achieving 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.
- Developed tools to analyze the credit portfolio and made quarterly recommendations.
- Managed regulatory approvals for new bank branches.

Loan Officer / Production Manager

Pueblo Mortgage (acquired by Legacy Bank)

May 2004 – January 2005

- 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 from the Hasan School of Business

Double Major: Economics & Management, Minor: Business Administration

Multiple Dean's list honors

August 1999 – May 2004

Missouri Southern State College

Joplin, MO

General Studies - Transferred to CSU-Pueblo

August 1998 – June 1999

Certification/Licenses

- Insurance Licenses: Property & Casualty, Life, Health, LTC approval.
- FINRA Series 6, 7, 26, 63, 66.
- Accredited Investment Fiduciary (AIF) Designee.

Community Involvement

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