



Case Study:

# Prospera Investment Advisors

How an independent advisor used PreciseFP  
and fpPathfinder to onboard clients with  
clean data and personalized service.



PROSPERA  
INVESTMENT ADVISORS

# Firm Snapshot

Firm

**Prospera Investment Advisors**

Leader

**Chad Heberly**  
**Founder and Financial Advisor**

Team

**Independent practice**

Location

**Pueblo, CO**



**“**  
**I’m a big believer in planning.**  
**”**

Client Focus

**Planning-first relationships for clients who want a clear process, fewer repeats and meetings centered on what matters most to them**

Core Stack

**PreciseFP | fpPathfinder | Redtail CRM**  
**Income Lab | OneNote | Online scheduling (embedded)**  
**Secure document upload (PreciseFP) | Zocks**

Planning Philosophy

***“We’re planning first. We’re not going to take on clients that don’t want to go through planning.”***

# The Moment of Truth

Chad spent years in firms where onboarding meant paper, rekeying and delays. In one role, onboarding even just one client required an 11-page paper form, handwritten, then retyped by someone else to generate more paperwork for signatures. The friction hit everyone.

He wanted the opposite in his independent practice:



**Less back and forth**  
before the first real meeting



**No repeated questions**  
across tools



**A process that feels  
customized to the client,**  
not like a canned pitch



A way to keep operations  
efficient **without  
sacrificing quality**

He also had a clear reality check: Client meeting time is limited. He figured if you only get a handful of hours a year with someone, you cannot spend it chasing basic details or reading form fields out loud.

Chad's reality:

“

**There is really very little time  
that you get with your client.**

”

# The Solution: PreciseFP + fpPathfinder

Chad built his onboarding process around two tasks that had to be done simultaneously:

1

**Capturing clean data once and moving it where it needs to go**

2

**Guiding a meaningful first conversation exploring the client's priorities**

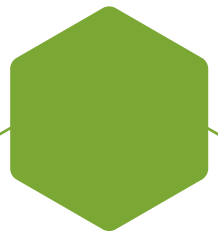
He used PreciseFP to handle the data capture, secure uploads and downstream data flow. And he used fpPathfinder to shape the conversation so the first meeting starts with what the client cares about most.

**According to Chad:**

“

**One without the other is only somewhat effective.**

”



# A Self-Serve Onboarding Journey that Starts Online

Chad embedded the onboarding flow directly into his website so prospects could explore the process at their own pace, even late at night. They didn't feel like they were being pushed into a sales funnel. Instead, they got to explore freely and then start whenever they were ready.

A key detail for Chad was that prospects don't bounce between vendor pages with this setup. The whole experience is presented under the Prospera brand.

Chad said proudly:

“

Never left my website.

”

# How the Workflow Runs

## Step 1: Prospect learns the process.

**Chad publishes a clear 3-meeting journey:**

- Discovery meeting (the why)
- Initial planning meeting (the deeper planning work)
- Strategy implementation meeting (recommendations and next steps)

## Step 2: Prospect completes the Initial Discovery form.

**This first PreciseFP engagement is intentionally non-threatening:**

- No sensitive data is collected
- No login is required
- High-level ranges and checkboxes only
- Just basic household and contact details collected
- Optional document upload without requiring a portal login

## Step 3: Prospect completes fpPathfinder checklists.

**From inside the same flow, prospects click into fpPathfinder questionnaires that:**

- Help them think through what matters now, soon and later
- Identify planning opportunities they want to address
- Provide helpful “info” prompts so newer advisors and team members have strong follow-up paths

## Step 4: Chad gets notified and data flows to his systems.

**Once submitted:**

- PreciseFP notifies Chad an engagement was accessed or completed
- Contact and profile data exports into Redtail with one action
- fpPathfinder emails a PDF summary for easy review and filing
- fpPathfinder’s Redtail integration creates tasks and pushes key “Yes” items into notes
- PreciseFP data can also populate Income Lab

**“The client just told me what to focus my first agenda around.”**

**— Chad**

# Why This Process Works

## Captures Data Once, Uses It Everywhere

Chad's goal was simple: Have the client answer questions once and the firm use that information everywhere.

This reduced:

- Manual retyping
- Mistakes from rekeying
- Admin follow-ups
- Awkward "I forgot to ask you for this" moments after a great meeting

## Meetings Feel Personalized, Not Like a Commercial

The biggest win came in the first conversation. Instead of leading with a pitch, Chad got to open with the client's stated priorities.

That changed the feel of the meeting immediately:

- The client gets heard in the first minute
- The agenda was built around their answers, not a generic script
- The discussion goes deeper, faster



**You're the first one that started out with me. Instead of you telling me what you can do, you started out asking me what's important to me.**

— Prospera Customer



## Security and Login Measures Are Scenario Specific

Chad applied a simple rule:

- **Discovery stage** has no login because the data exchanged is not sensitive
- **Planning and review stages** require login for secure forms because private data is involved

Even on secure forms, the experience remains embedded on his website so the client doesn't bounce across platforms.

Chad's approach:

//

**The initial forms are not secure, very easy, very accessible, very non-intrusive. And then once we get into planning forms and client review forms, those are secure.**

//

## Documents Upload Without Extra Portals

Chad's RIA had a document upload system, but it added another login and another client password. He wanted a secure upload option that felt native to his process.

PreciseFP became that secure upload layer, embedded in each engagement and also available as a standalone upload page when needed.

### What Chad wanted to avoid:



**Another login, another password for the client.  
Kind of clunky.**



## Closing the Loop for Review Meetings

Chad applied the same approach he used in onboarding for ongoing client service:

- Clients receive a link to review and validate information
- Updates trigger notifications
- Chad pushes updates back to Redtail and Income Lab quickly
- fpPathfinder checklists surface new priorities and agenda items

He opens review meetings the same way he does onboarding ones:

- Confirm updates were received
- Call out the client's "Yes" items
- Cover required review topics
- Ask what else they want to address

**Outcome: less meeting time spent on admin and more time on decisions.**

# Results

What Changed for Prospera with PreciseFP + fpPathfinder			
Process	Before	After	Result
First meeting prep	Manual info gathering and scattered notes	Client completes discovery plus priorities ahead of time	Faster, more relevant first meetings
Follow-ups	Advisor-led chasing	Automated reminders and self-serve completion	Less time spent nudging
Data entry	Rekeying across systems	One-time capture then push to Redtail and planning tools	Fewer errors and no rework
Client experience	Platform hopping and portal fatigue	Embedded, branded journey on the firm website	Higher trust and less friction
Meeting quality	Advisor-led agenda	Client-led priorities surfaced upfront	More personal conversations

## Referral Impact

A referred prospect initially planned to move only part of their assets. After experiencing Chad's process, they moved everything.

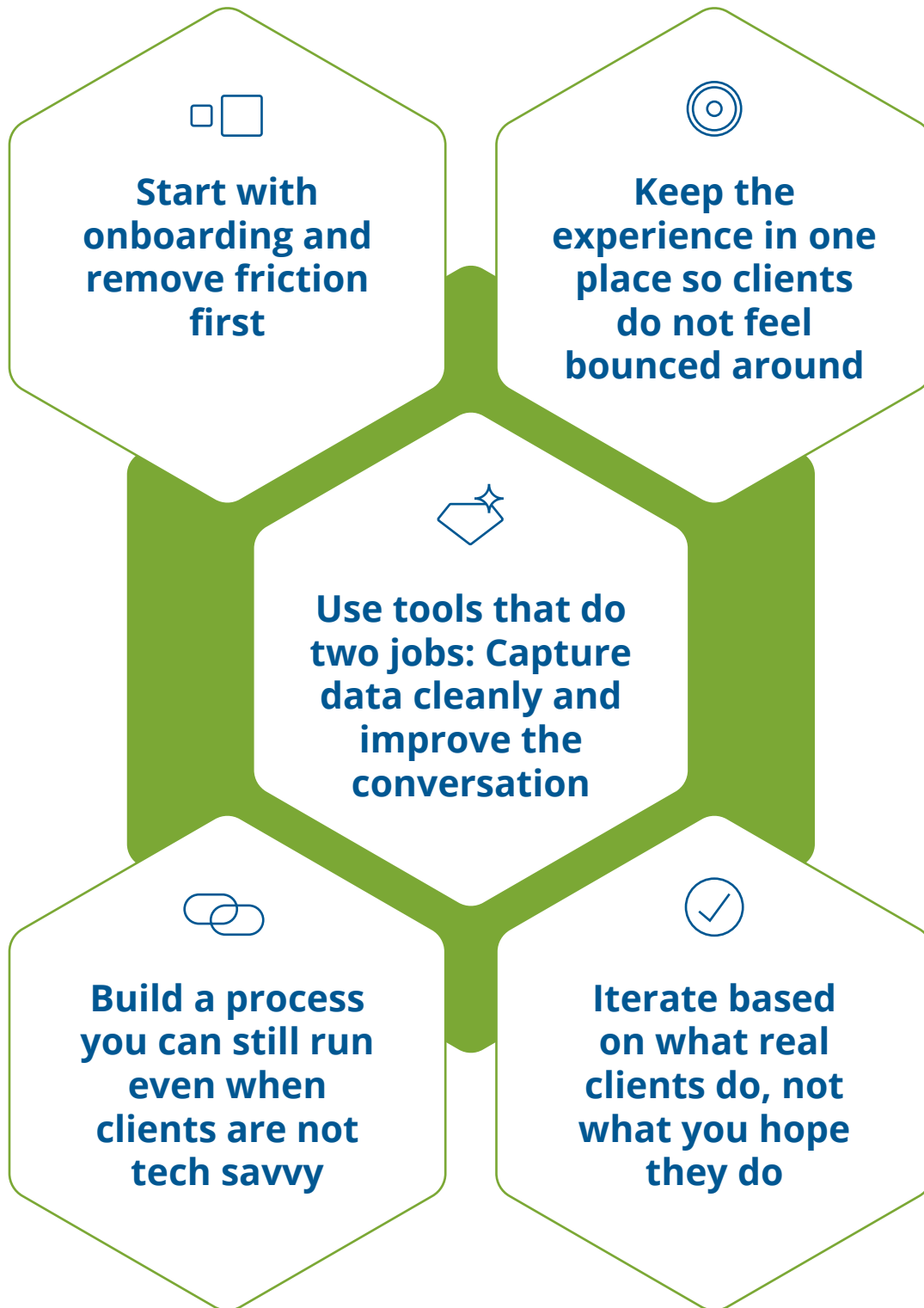
“

I was looking at just moving this stuff to you, but I'm just going to move it all to you.

— Prospera Customer

”

# What Chad Would Tell a New User



# Ready to Transform Your Onboarding?

PreciseFP helps advisors capture client data once, keep it secure and push it where it needs to go. When paired with fpPathfinder, it also helps shape better first meetings by surfacing what clients actually care about before the call.

Start your free  
14-day trial at  
[PreciseFP.com.](https://www.PreciseFP.com)

