



## Joe Prokop, CFP®, CRPC®

### Financial Planner

I am a full service financial planner working with people to keep their investments simple and easy to understand. I began my career with American Express Financial Advisors, now Ameriprise Financial.

I graduated from Northwest Missouri State University with a degree in business. I am a holder of the prestigious Eagle Scout award from the Boy Scouts of America and have earned the CERTIFIED FINANCIAL PLANNER™ or CFP® and Chartered Retirement Planning Counselor (CRPC®) designations.

I work in all areas of your financial life including retirement plans (401(k), 403(b), 457, SEPPs and IRAs including ROTH) for individuals. I use numerous products and strategies to help meet a client's financial needs and objectives, and am committed to exceeding their expectations.

I am a native of St. Joseph, MO. My home is here in Topeka along with my two daughters, Ashlyn and Brenna. We enjoy hunting, fishing and the outdoors.

## Joseph G. Prokop, CFP®, CRPC®

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As your income and assets grow, you want a professional financial advisor who will plan from your perspective - someone who understands your needs and objectives, someone principled who will help you plan for your financial future. You want an advisor with these qualities and values. You can find that advisor with On Target Financial.

### Experienced

Since 1979, On Target Financial has guided clients' wealth through bull and bear markets. We have helped them build and protect their retirement money through changes in the local economy, and through career and business transitions.

### Independence

On Target Financial values true independent thinking. That is why we are aligned with one of the most respected independent Registered Investment Advisors, Cambridge Investment Research Advisors, Inc. With Cambridge, we have total independence as to how we operate our business, and they provide all of the back office support an independent advisor requires such as compliance, marketing, licensing and regulatory updates. This freedom allows us more time and energy to focus on our clients.

### Financial Planning

Our knowledge and creative approach enables us to help you clarify your goals and identify the avenues that will help you achieve them. We will formulate a comprehensive strategy best suited to your unique needs that may include recommendations for more planning, investments or education funding. We expect your life to change and will continually monitor progress and review your plan.

### Investment Planning

Our firm uses a unique investment approach to offer you more than just traditional financial management. We take a holistic approach to managing your life and your wealth. Investment portfolios should be diversified among proven strategies and tailored to match each individual's tolerance for risk and return. We strongly believe that diversification and asset allocation are essential to accomplish your goals.<sup>1</sup>

### **People don't plan to fail, they fail to plan!**

**"Money is only a tool. We don't invest for investing's sake. We invest to accomplish a goal, or to serve a need."**

-Kevin Tucker-

<sup>1</sup> - Diversification and asset allocation strategies do not assure profit or protect against loss.

Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and On Target Financial are not affiliated.

## **Key Areas of Analysis**

### **Financial Position**

Financial Position refers to the creation of a Net Worth Statement and a Cash Flow Statement. These two statements are the starting point in every financial plan to help identify your current situation and identify potential financial problems.

### **Family-Needs Protection**

In this area we prepare a Death Estate Needs analysis and a Disability Income Needs analysis. These schedules will show you how much life insurance and/or disability income insurance you need (or don't need). Also included, where necessary, is an analysis of your present insurance policies.

### **Accumulation Goals**

Accumulation goals are any financial goals you want to achieve other than retirement. Examples include college education for children, or saving for a new home. In this section, we show you how much you need to save to reach these goals.

### **Retirement Projections**

In this section of the plan we project the income you will need at retirement and show you how much you will have to save, or how much your present assets will have to earn, to get you there. After retirement the goal is to make your assets last as long as *you* do, and we prepare an analysis showing how much you have to earn to accomplish this goal.

### **Income Tax Planning**

Income tax planning can be extremely important, since taxes are often a hidden source of money that can be re-deployed to your benefit. We analyze your situation and offer strategies designed to *reduce* taxes, thereby *increasing* returns on your dollars.

### **Estate Planning**

If your estate is under \$1,000,000 this section will include general discussions on wills and trusts, and recommendations that fit in your particular case. If your estate is over \$1,000,000 we will include sections on estate tax planning.

### **Investment Portfolio Analysis**

This section is perhaps the most important for many people because the realization of your long range financial goals depends on the proper investment of your assets. This section will identify any problem areas in your current investment portfolio and offer suggestions for re-allocating your assets to obtain a better return with less risk.