

**THINK  
DIFFERENTLY**  
ABOUT YOUR COMPANY'S  
RETIREMENT  
BENEFITS



---

We guide business owners and their employees to and through retirement **with passion, expertise, and prudent investment management.**

# THE KARP CAPITAL PROCESS

**Our clients are busy running their business and taking care of their families.**

When you work with Karp Capital you'll build wealth, reduce taxes, manage risk, learn about new strategies, and give your employees access to a team of experienced licensed financial advisors.

## PROSPECTIVE CLIENT INDEPENDENT REVIEW

1

Investment Policy Statement analysis

2

Fund menu evaluation

3

Benchmarking of services and fees in relation to other plans of your size

4

Features assessment

5

Plan design consulting

6

Supplemental plans or strategies to complement existing benefits

7

Analyze dispersion of assets across funds and participation rate demographics

8

Conflict of interest assessment

# PLAN TYPES

401(k)

403(b)

SAFE  
HARBOR

PROFIT  
SHARING

CASH  
BALANCE

DEFINED  
BENEFIT

NON-QUALIFIED  
DEFERRED  
COMPENSATION

529  
PLANS



# OUR COMMITMENT TO YOU

---

## INVESTMENT MONITORING & SELECTION

We use independent research agencies and a proprietary system to continuously evaluate the quality and prudence of fund managers, fund families, and share classes.

## FIDUCIARY STATUS

As an independent registered investment advisor we are obligated to act in the best interest of our clients. We put this commitment in writing.

## THE INVESTMENT POLICY STATEMENT

The IPS is a crucial compliance document that we write and maintain. We lead investment committee meetings & meticulously document any/all decisions.

## EMPLOYEE ENGAGEMENT

We design custom employee presentations and deliver in-person and virtual sessions to build trust and drive engagement, increased participation, and appreciation.

## NEW IDEAS

We are committed to presenting new ideas and other strategies to our clients that could benefit their families, their business, or their employees.

## OUR PARTNERS

As an independent firm we are not tied to any specific service providers. We partner with third-party administrators, record keepers, custodians, and actuaries across the country.

## COMMUNICATION & COLLABORATION

We collaborate and communicate directly with our client's vendors to create a seamless, cohesive service experience.

# BENEFIT TO BUSINESS OWNERS

Save you time – run your business, not a retirement plan

Ideas and strategies to reduce taxes

Build substantial wealth

Reduce fiduciary liability

Confidence that your retirement program is being handled by a competent and reliable team

# BENEFIT TO THE BUSINESS

Process formation and collaboration with HR and finance to save time and money

As an advocate for your retirement benefits we foster an atmosphere of appreciation, loyalty, and retention

We quarterback the communication with vendors and continuously seek cost and process efficiencies

# BENEFIT TO EMPLOYEES

Access to a team of experienced licensed advisors

A user-friendly experience

Education and frequent communication to understand the importance of saving for retirement and planning for other financial goals

# WHO WE ARE

---

**Founded in 2004, Karp Capital Management is a wealth management solution that takes into account your full financial profile – from investment goals to planning needs – via personalized, family-office services.**

We help you navigate the intricacies of your financial life, bringing it all together in one cohesive approach.

We develop and execute comprehensive financial and retirement plans based not only on your needs, but also on those of your employees and firm. Our investment strategies consider current investment trends to provide more than just static solutions. Each firm's tax and income situation is unique and requires a customized strategy.

Keep and make the most of your money. Call us to review your current portfolio and retirement plan today.

## **KARP CAPITAL MANAGEMENT**

**P: 415.345.8185 F: 415.869.2832**

**E: [info@karpcapital.com](mailto:info@karpcapital.com)**

**Mailing Address: 2269 Chestnut St, #308**

**San Francisco, CA 94123**

**Office Address: 30 Liberty Ship Way, #3150**

**Sausalito, CA 94965**

Advisory services offered through Karp Capital Management an SEC registered investment advisor. Securities and brokerage services are offered through Infinity Financial Services (a registered broker-dealer, member FINRA, SIPC). Karp Capital Management and Infinity Financial Services are not affiliated. Karp Capital Management does not offer tax advice, please consult with your CPA or tax professional. This communication does not purport to be a complete statement of all material facts related to any company, industry, security or investment strategy mentioned. The opinions expressed reflect our judgment at this time and are subject to change without notice and may or may not be updated. Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. This communication shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of securities in any state in which said offer, solicitation, or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Recipients who are not market professionals or clients of Karp Capital Management or Infinity Financial Services should seek the advice of their personal financial advisor before making any investment decisions based on this communication. Additional information on any securities or investment strategies referenced is available upon request.