



Meet the new boss...

You.



Yes. You.

Karp Capital Management is an independent investment advisor, and we answer to only one boss – you. Because we are not limited to investment products provided or by restrictions imposed from any financial institution, we can focus on results for you – and you alone.

As an independent financial advisor, Karp Capital can help you achieve your financial goals by offering individual attention, a proven financial approach, and seamless execution of financial plans customized to your individual needs. With the highest professional standards, years of experience, and a straightforward fee structure, we always put your interests first.

At Karp Capital, there is only one boss – you.

Our Marching Orders

At Karp Capital, you set our marching orders. We work in your best interest, not the best interest of a large financial institution. We have no hidden agendas, no competing objectives.

Our marching orders? To help you achieve your major financial goals – whether they are buying a home, saving for your child’s education, or planning for retirement. To answer all of your financial questions – whether they involve insurance, estate planning, retirement planning, education planning, investment management, mortgages, annuities, or employee benefit programs. To help you develop and execute a comprehensive financial strategy that will help you get where you want to go.

We carry out our orders by working with you to develop a set of specific objectives and a financial plan to achieve them. Rather than chasing the current investment trend, we use a disciplined investment process based on a long-term strategy. We carefully structure your portfolio and select the individual securities, funds, or managers that best meet your needs. We continuously measure and track our performance against indexes and evaluate our progress toward achieving your goals. As changes become necessary, we modify your holdings based on the investment policies we have carefully developed with you.


Our objective is to help you accomplish your investment goals with the least amount of risk necessary, and we allocate your capital among different asset classes – stocks, bonds, real estate, alternative investments, and cash or cash equivalents – instead of concentrating them in just one or two. This way, we include a variety of investments that can perform differently during varying economic conditions. We lessen your dependence on the performance of any one asset class, and provide the potential to deliver more consistent, less volatile returns.

At Karp Capital we work with you to put your goals first. Our marching orders are to watch out for your bottom line, not the company line.



Services to Meet Your Needs

Through Karp Capital Management, you can access resources from a number of large brokerage firms, while still receiving personal attention to address your unique needs. As a fee-only investment advisor, Karp Capital is able to deliver a wide range of financial products and services provided by different financial institutions to help meet your goals – no concealed biases, no hidden opinions.



Our services include:

Financial Planning – By analyzing your current situation, objectives, timeframes, and tolerance for investment risk, Karp Capital can determine the financial strategies that are right for you. To help you achieve your financial goals, we can develop a sound, unbiased, carefully structured financial plan that is customized to your needs. Our financial planning services include investment strategy, diversification of concentrated stock holdings, cash flow management, insurance assessments, estate planning, retirement planning, and educational planning.

Investment Accounts – Karp Capital can invest your assets to help deliver the income and growth necessary to support your financial plans. Investment vehicles include actively and passively managed mutual funds, individual securities, index funds, and separate account money managers. At Karp Capital, you have access to a broad range of financial products – not simply a limited menu offered by only one financial institution.

Mortgages – Whether you need a loan for a new home, refinancing, construction, remodeling, or purchasing income or investment properties, Karp Capital can help you with every step of the loan process – from loan origination and underwriting to drawing documents and funding.

Annuities – Karp Capital can help you determine if an annuity is right for you. Karp Capital has access to a broad range of annuity products – fixed and variable returns and deferred or immediate payouts – that can help you achieve your financial goals.

Employee Benefit Programs – With expertise in tax-deferred retirement plans, IRAs, and qualified and non-qualified plans, Karp Capital can help you plan, implement, and monitor your individual and business-sponsored retirement plans.

To help you achieve your financial goals, Karp Capital leverages years of experience to provide you with individual attention and a proven financial approach. We deliver access to a wide range of research sources and financial products and services along with the knowledge to make them work – for you.

The Karp Capital Advantage

With more than 16 years of experience, the professionals at Karp Capital work with you to deliver personalized guidance and individual attention that can save you time, provide fast response to your questions, and simplify your financial management and your life. At Karp Capital, you get:

Experience that Pays – With years of experience managing investments at major financial institutions and helping clients with real estate planning and lending at leading real estate agencies, Karp Capital's seasoned financial experts have the in-depth experience to develop best practice investment strategies that will simplify management of your financial issues, help you achieve long-term results, and assist you in meeting your financial goals.

Karp Capital concentrates on your individual needs, balancing your current situation and risk tolerance with your financial goals and objectives.

Direct Access to the Principals – With Karp Capital, you can rely on one contact to handle all aspects of your financial relationship. Completely dedicated to your individual needs, our professional investment managers have direct experience serving individuals, families, and small businesses and are always available to act as a resource to help you make sound financial decisions.

Focus on You – Karp Capital concentrates on your individual needs, balancing your current situation and risk tolerance with your financial goals and objectives. Working with you, we can develop and execute customized investment strategies that can help deliver results. By following a comprehensive financial plan and continuously measuring, analyzing, and tracking our performance against indexes and other benchmarks, we can always help you answer the question "How am I doing?" and refine our strategies as necessary to ensure you meet your financial goals.

At Karp Capital, you get expert, personalized service – the Karp Capital AdvantageSM.

Open Financial Architecture

Karp Capital is not tied to a single brokerage house – we are an independent investment advisor. We partner with many sources to provide you with best-of-breed financial services – all available to you at your fingertips. Our open financial architecture ensures that you have access to the best resources to help you achieve your financial goals. At Karp Capital, you get the leading:

Research Sources – Karp Capital has access to research from many major brokerages, providing a wide range of opinions about the direction of the economy and investments.

Karp Capital partners with many sources to provide you with best-of-breed financial services – all available to you at your fingertips.

Financial Products and Services – Rather than choosing from a limited menu of financial products offered by only one institution, Karp Capital offers you access to a broad range of the best money managers and mutual funds.

Financial Institutions – Karp Capital can manage funds housed at any financial institution.

Analytical Tools – Karp Capital uses state-of-the art financial tools and technologies to develop a customized financial plan for your unique needs and to select appropriate investments to help you meet your financial goals.



Peter C. Karp – With years of experience managing investments at Merrill Lynch and helping clients with real estate planning and lending at Coldwell Banker, Peter C. Karp founded Karp Capital Management as an independent financial management firm to provide clients with an objective alternative to large brokerage houses.

Karp Capital Management is registered as an investment advisor with the State of California, and Mr. Karp is a Registered Representative with Financial Telesis, Inc., a registered broker-dealer. Mr. Karp is also licensed as an insurance agent and real estate broker. As such, he has experience in a variety of investment management and financial planning roles. Mr. Karp believes that financial professionals should work directly for their clients, providing unbiased advice without being fettered by the bureaucratic strictures found at large financial institutions.

Mr. Karp received a Bachelor of Arts in Economics and Bio-Chemistry from the University of California at Santa Barbara. He enjoys spending time with family, running, skiing, and experiencing the great restaurants of San Francisco. He is a supporter and contributor to the Las Trampas Foundation and a mentor to undergraduate business students at UC Berkeley.

Karp Capital
Management

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Number 0B55128

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