



Relax – you're the boss

Karp Capital Management
RETIREMENT PLANNING

We Answer to You

Karp Capital Management is an independent investment advisor, and we answer to only one boss – YOU.

With years of experience in the retirement plan marketplace, we can help you with the strategy, implementation and management of your company's retirement program. With our assistance you'll deliver to your employees a comprehensive retirement plan, custom designed for your company and providing value for your benefit dollars.

How can we promise all that? It's simple. We don't work for some large financial institution. We work for you.

Services

Karp Capital coordinates and provides comprehensive support for all components of your company's retirement plan. You'll get localized, personalized and cost-conscious guidance in areas that include:

Plan and Vendor Evaluation...

A thorough examination of your needs to help you select a plan designed specifically for your company, with flexible options and prudent investment choices.

Execution... A timely and smooth implementation of your new or conversion of your existing retirement plan, accompanied by an effective employee communications program.

Ongoing Retirement Plan Service and Support... Continual education, investment performance reviews and consulting services.

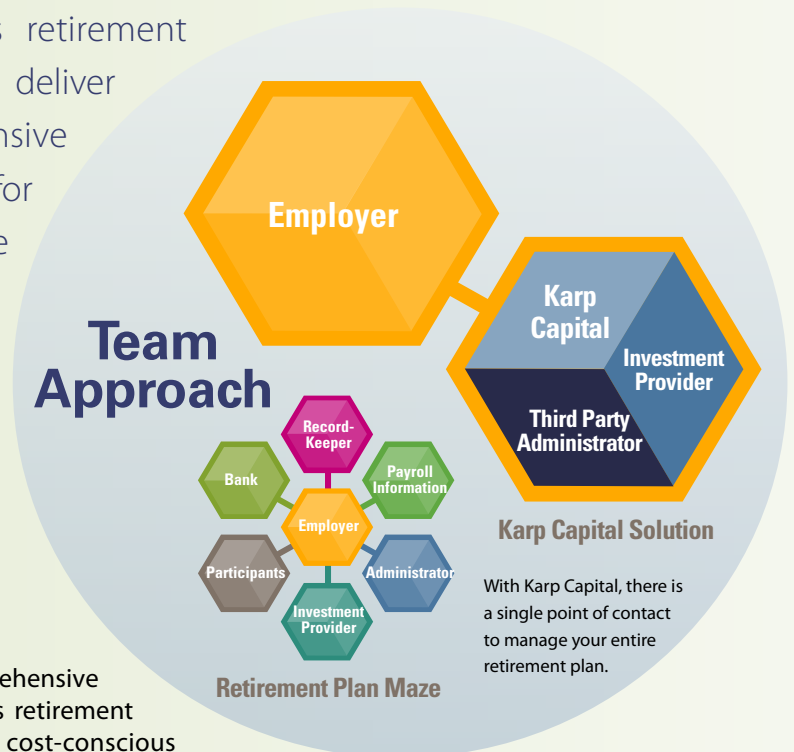
Compliance... Annual compliance reviews conducted by expert pension consultants to ensure your plan conforms to ERISA, IRS and DOL guidelines.

Payroll Integration... Seamless integration with your existing payroll provider or assistance with selecting a payroll provider.

Investment Review... Annual review of the investment portfolio to determine performance against key indexes and changes to be considered.

Education... Quarterly employee reviews to assist with individual investment choices and/or changes to their investment portfolio.

Karp Capital takes care of the day-to-day management of your company retirement plan – so you can take care of business.



Why Companies Choose Us

- Our focus is on you and your needs.
- We explain how the plan works and what your responsibilities are as the plan sponsor.
- We work with your employees to show them the benefits of participating in the company sponsored retirement program.
- We evaluate comprehensive investment options using major research firms, analytical tools and statistics along with investment allocation strategies to offer a wide selection of investments that will meet the varying needs of plan participants.
- We monitor your retirement plan and recommend changes we believe are in the best interest of your company and staff.
- Periodic reviews of your plan are conducted to be sure it continues to meet your objectives.

What are Your Goals?

- **Are you looking to upgrade benefits to attract and retain employees?**
- **Have your company's dynamics changed?**
- **Are you looking to pull cash out of the company?**

A retirement plan needs to be designed for tomorrow as well as today. A variety of plan features can be used to tailor a plan to better meet the financial goals of both the company's owners and its employees. In addition, the right plan design can substantially reduce current tax liability.

Karp Capital will help you design and implement a retirement plan that addresses the needs of the company and individual employees.

ASK YOURSELF...

- Are you tired of one-size-fits-all retirement plans?
- Is your retirement plan designed for your unique business?
- Would you like to reduce your tax liability and manage your retirement plan contributions?
- How can you further leverage contributions to your retirement plan?

Meeting Your Fiduciary Responsibility

Strict laws and regulations govern the operation of company sponsored retirement plans. They are complicated and can be confusing. Experienced professionals will work with you on compliance to maintain your plan's qualified status within ERISA guidelines.

The IRS has increased examinations of company retirement plans, plan documents, internal controls and other key issues. Failure to identify the risk factors associated with retirement plans can translate to financial exposure for any company.

A mistaken impression is that only blatant or intentional fraud can get a plan fiduciary into trouble. In reality, it's the more common activities of retirement plan sponsors that can result in liability. By offering employees the opportunity to plan for their future through your company's qualified retirement plan, you've taken on certain responsibilities to ensure that the plan functions correctly.

TO ENSURE YOU ARE IN COMPLIANCE, ASK YOURSELF:

- Is there a due diligence file for fiduciary decisions?
- Is there an updated investment policy statement?
- Has the plan kept pace with the needs of the business?
- Is the plan meeting 404c fiduciary guidelines?
- Are the account statements going out on time?
- When was the last review of the plan and investment options?
- When was the last plan audit?

Types of Retirement Plans

401(k) — a type of Profit Sharing Plan, which allows employees to make contributions on their own behalf through salary reduction on a pre-tax basis. The employer can also make matching or profit sharing contributions to a 401(k) plan.

Roth 401(k) — provides plan participants considerable tax planning flexibility. Contributions through salary deferral are made on an after tax basis with earnings growing tax free and distributions at retirement are tax free with no impact on social security benefits. Additionally, employers can elect to make matching contributions.

403(b) Plans — operate very much like 401(k) plans and are available for Non-Profit and teaching organizations.

Profit-sharing Plans — are defined contribution plans where contributions are allocated among participants according to an established formula, with payment based on age, fixed number of years or occurrence of an event such as disability.

Nonqualified Deferred Compensation Plans — generally provided to executives, directors and consultants to supplement their tax qualified retirement plan and accumulate meaningful retirement benefits that they are unable to receive due to the restrictive limits under traditional qualified profit sharing and pension plans.

Defined Benefit Pension Plans — for small business owners that find a large portion of their wealth tied up in their companies, a defined benefit plan allows them to convert shareholder equity into a lifetime income stream. Under the plan, the employer contributes tax-deductible dollars into a tax-deferred vehicle that provides the owner-employee with retirement income. Additionally, the owner-employee saves money on Medicare tax that would have been payable had the money been received as wage income.

A properly administered qualified retirement plan is a valuable benefit for your company and its workforce. It helps attract and retain employees. It motivates them. It provides your company with a tax deduction for contributions and potential earnings growth on a tax-deferred basis. It also sends a strong message that you are a responsible employer who cares about providing employees with an opportunity to help prepare for retirement.

As a registered investment advisor we are not limited to the investment products offered or restrictions imposed by any single financial institution. We have strategic partnerships with leading investment companies and providers of financial services products. Karp Capital provides your company and the plan participants with a comprehensive investment menu to meet your requirements and helps you every step of the way with the strategy, implementation and management of this vital company benefit.



Peter C. Karp brings years of experience managing investments and implementing corporate retirement plans at Merrill Lynch and helping clients with real estate planning at Coldwell Banker. He founded Karp Capital Management to provide clients with an independent, objective alternative to large brokerage houses. He has helped businesses maximize benefits, minimize fiduciary risk and reduce corporate taxes utilizing their company retirement plans.

Karp Capital Management is an SEC registered investment advisory firm. Mr. Karp is a registered representative with Financial Telesis, Inc., a registered broker-dealer. He is also licensed as an insurance agent and real estate broker. Mr. Karp believes financial professionals should work directly for their clients, unfettered by the competing institutional interests inherent in large financial firms.

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 as well as running and 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.

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Management

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