Curate your legacy™

About Us

Moirai's mission is to empower our clients to shape their financial future by giving them the advice, encouragement, and tools they need to identify and reach their goals. By providing unbiased and objective financial advice, we assure peace of mind for high-net-worth individuals and their families.

Moirai Wealth Managment | Curate Your Legacy

> *"Financial decisions made today can impact generations to come, which is why we focus on creating plans that will last for generations."*

— Karen M. Schmid, CFA, Principal & Founder

As an independent Registered Investment Advisor (RIA), Moirai is not limited to a single investment platform or specific product offerings. Our dedication to providing exceptional personalized service, world-class financial management, private investment opportunities, and unparalleled independence differentiates Moirai from its peers.

We hold ourselves to the highest level of commitment and stewardship to build trust, value, and long-term stability.

Our clients enjoy the confidence that comes from knowing that we have a fiduciary duty to put their interests first.

We help each client navigate the maze of choices and make informed decisions to shape their financial destiny.

Services

We examine all aspects of your financial affairs and create tailored strategies to help you fulfill your investment goals. We are your advisor and advocate, integrating the work of other professionals, such as tax accountants, attorneys, bankers, and insurance specialists.

01

Wealth Management

02

Tax Planning, Preparation Oversight & Review

03

Investment Planning & Management

04

Retirement Services

05

Estate Planning, Guidance & Implementation

06

Family Office Services

> *"Moirai's comprehensive approach integrates investment management, tax strategy, and estate planning.*
> *It's not just what you make, it's what you keep."*

— Karen M. Schmid, CFA, Principal & Founder

Our Team

An eclectic team of dedicated professionals, we are committed to working together to create strategic solutions that are unique to each of our client's diverse needs.

Karen M. Schmid, CFA
Principal & Founder

Believing the independent advisor model gives clients the best value, Karen established her firm in 2000. The ability to provide services on a deep level, to respond to individual needs, and coordinate the financial aspects of their major life events was what she felt would be best for her clients, many of whom have been with her for decades.

More about Karen >

Katherine W. Singson
Business Strategist

Katherine has a deep and diversified history as a senior executive working globally in businesses from technology to entertainment.

More about Katherine >

Julia L. Uyttewaal
Project Manager

Julia manages diverse projects for Moirai, including systems updates, ensuring regulatory compliance, and developing strategies for charitable giving. She holds a BA in geography from UC Berkeley and an MA in international development from Sciences Po Paris.

More about Julia >

Caroline R. Liddell
Junior Financial Planner

Caroline oversees client coordination for Moïrai and is currently studying personal financial planning at UC Berkeley. She also holds a BFA in printmaking from the San Francisco Art Institute.

More about Caroline >

Aloe J. Driscoll
Information Technology

A technology matchmaker with a strong background in web development, Aloe is Moirai's software specialist.

More about Aloe >

David J. Larkin
Communications

David keeps clients abreast of portfolio and market developments through letters and research reports. He earned a BFA in Film from New York University and an MA from the University of Missouri School of Journalism.

More about David >

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