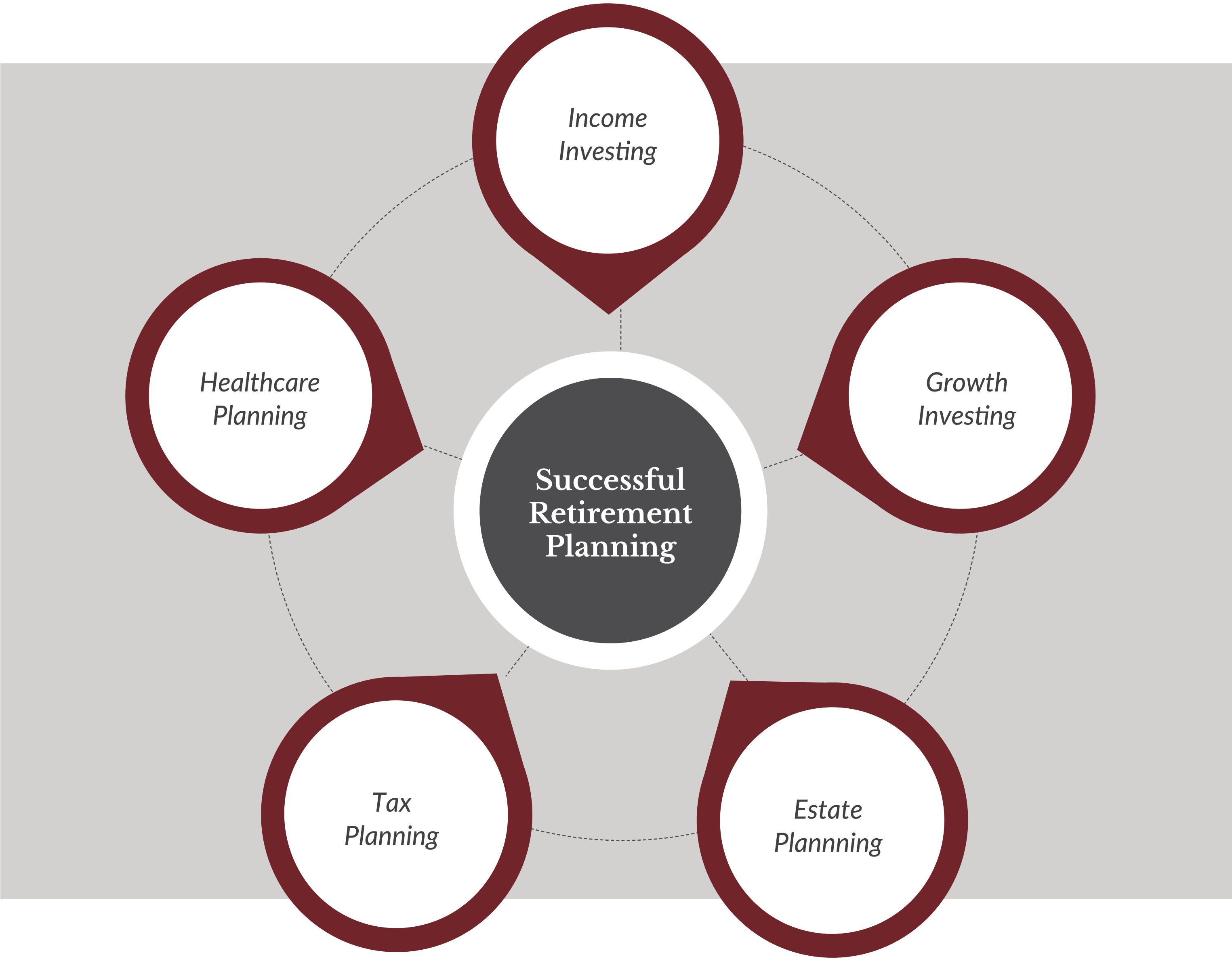
Multi-Faceted Approach to Financial Planning

Capital Investment Advisors

The philosophy of Capital Investment Advisors (CIA) is to provide Fee-only personalized investment management to meet long-term goals in a style that considers client objectives and expectations.



Our strategy for you will be carefully crafted to fit your unique circumstances. Wherever you want your money to take you, the multi-faceted CIA professional staff will use their knowledge in investments, taxes, real estate and small business operations to help you get there.

At CIA, we focus on investment management and specialize in income-oriented investing. We're not "active traders," we're active managers of your wealth. Our top priorities are to earn your confidence and trust every day, and help you work toward your long-term financial goals and objectives.

Financial Planning

CIA has a unique approach to help you plan for retirement. While most portfolio management focuses on hypothetical rates of return, CIA focuses on a target yield and income production from your investments. Our financial advice focuses on retirement income planning, striving to meet your spending needs over multiple decades, even with future inflation.

CIA calls this system "Filling the Gap" as it pertains to fulfilling your spending needs that are not covered by Social Security and pensions. This analysis helps determine how much of your retirement portfolio should be invested towards generating monthly income. If your spending needs are met through current income, pensions or Social Security, our retirement planning will focus on reinvesting portfolio income and developing a growth-oriented strategy for capital appreciation.

With CIA, you have a partner who's focused on advising you in all facets of your financial life.

Income Portfolio Management

When you retire, you need a steady cash flow to meet your daily needs and live out your dreams. At CIA, we are continually researching unique and innovative strategies that allow us to provide regular and consistent income options to clients, while still focusing on capital preservation.

Growth Portfolio Management

CIA's client portfolios are custom designed with your risk tolerance, income needs, time horizons and overall objectives in mind. Portfolios are typically managed with a blend of both income-and growth-oriented investments, and each client's portfolio is tailored specifically to their goals, circumstances, objectives and risk tolerance.

Investment and Income Tax Planning

At CIA, we believe that your financial strategy should encompass both your investment strategy and your tax planning. Our advisors work directly with our client's CPAs, and clients have direct access to Capital Accounting & Tax (CAT)*. Our offices are located in the same building, making connecting these two important financial strategies a little simpler.

Estate Planning

Proper estate planning is critical for a successful wealth transfer. CIA clients have direct access to estate planning attorneys with offices located in the same building who can assist them with the simplest to the most complex estate planning issues.

Healthcare Planning

As the healthcare system continues to evolve, we recognize the importance of solid advice from a seasoned professional. To that end, we provide CIA clients with direct access to a healthcare insurance professional to discuss Medicare, Medicaid, and individual insurance policies.

**Capital Accounting & Tax (CAT) is an affiliated entity of Capital Investment Advisors. Please refer to ADV Part 2A for more details.*

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