

Explore

Multi-Asset Class Income Investing



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Advisors

We're a family owned and operated company, based in Atlanta. Since 1996, CIA has been providing clients with financial strategy and management tailored to the client's individual circumstances and objectives.

We strive to help clients reach their goals by focusing on our specialty:

Custom Income Investing



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Capital Investment Advisors client portfolios are custom designed to meet your risk tolerance, income needs, time horizons and overall objectives.

Portfolios are typically managed with a blend of both income- and growth-oriented investments.

Deposit made
January 2012.

\$1,000,000

Total withdrawals as
of December 2018.

\$333,400

Account value
as of December 31, 2018.

\$1,112,000



CIA Income Investing Summary

Year	Total Income	Total Yield	Rate of Return		
			Time Weighted	MSCI ACWI	Barclays Capital Agg
2012	\$44,700	4.47%	9.20%	16.82%	4.22%
2013	\$45,384	4.16%	12.76%	23.49%	-2.02%
2014	\$46,421	3.77%	6.22%	4.75%	5.97%
2015	\$50,421	3.86%	-4.30%	-1.80%	0.55%
2016	\$48,042	3.84%	10.14%	8.48%	2.65%
2017	\$49,630	3.60%	10.97%	24.62%	3.54%
2018	\$48,802	3.19%	-5.52%	-8.95%	0.01%

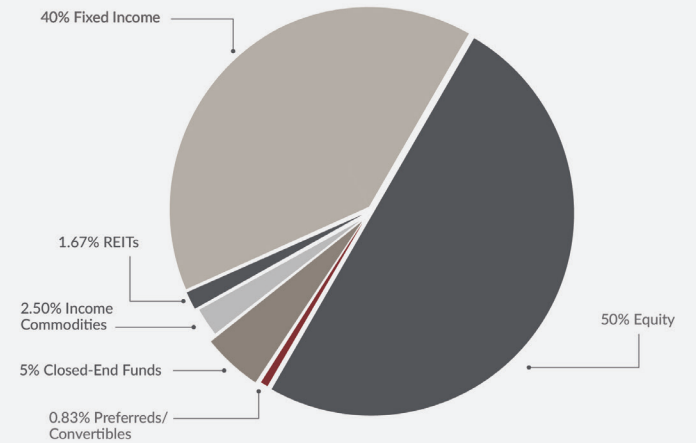
7-Year	Total Rate of Return
	CIA
	44.54%

7-Year	Annualized Rate of Return
	CIA
	5.40%

2018 HYPOTHETICAL ACCOUNT SUMMARY

January 2012, deposit of *As of December 2018, total withdrawals of* *As of December 31, 2018, account valued at*
\$1,000,000 **\$333,400** **\$1,112,000**

Income Investment Allocation Sample



50% Equity		
13.05%	SDY	Div ETF
2.90%	XLK	Technology ETF
2.90%	XLF	Financials ETF
2.90%	XLE	Energy ETF
0.73%	AMGN	Div Stocks
0.73%	LYB	Div Stocks
0.73%	XOM	Div Stocks
0.73%	TGT	Div Stocks
0.73%	CMI	Div Stocks
0.73%	QCOM	Div Stocks
0.73%	VLO	Div Stocks
0.73%	PFE	Div Stocks
0.73%	CSCO	Div Stocks
0.73%	OMC	Div Stocks
0.73%	BLK	Div Stocks
0.73%	ITW	Div Stocks
1.45%	ABBV	Div Stocks
1.45%	T	Div Stocks
1.45%	INTC	Div Stocks
1.45%	UPS	Div Stocks
2.50%	IJH	Mid Cap ETF
1.25%	IJR	Small Cap ETF
10.00%	VYMI	International ETF

40% Fixed Income		
6.00%	Treasury	2-Yr Treasury
8.00%	VCSH	Invst. Grade
4.00%	RSHRX	High Yield
6.00%	Treasury	1-Yr Treasury
16.00%	Individual Bonds	Invst. Grade
5% Closed-End Funds		
0.56%	JPS	Preferred
0.56%	FPF	Preferred
0.56%	JFR	Senior Loan
0.56%	JRO	Senior Loan
0.56%	PHD	Senior Loan
0.56%	BTZ	Invst. Grade
0.56%	BHK	Invst. Grade
0.56%	HIO	High Yield
0.56%	HYI	High Yield
2.50% Income Commodities		
0.83%	MMP	MLP
0.83%	EPD	MLP
0.83%	ET	MLP
1.67% REITs		
0.56%	SPG	Indiv. REIT
0.56%	REG	Indiv. REIT
0.56%	BXP	Indiv. REIT
0.83% Preferreds/Convertibles		
0.83%	CPXIX	Preferred

Our Investment Committee



Chief Investment Officer leads team of 20 Portfolio Managers to guide allocation decisions.



Advisors use the research and insight of our in-house investment team to optimize the client's custom portfolios to help achieve the client's retirement goals.



Research

The investment team keeps a pulse on what could impact our clients by delving into the latest market and economic movements on a daily basis.



Collaboration

The investment committee meets every other week to digest the research and insights from the investment team. This typically prompts open and frank discussions.



Distribution

While this information is primarily used internally by our portfolio managers, when pertinent, it is also shared with clients to keep them abreast of changes in the investment world.

We are
Available
For You



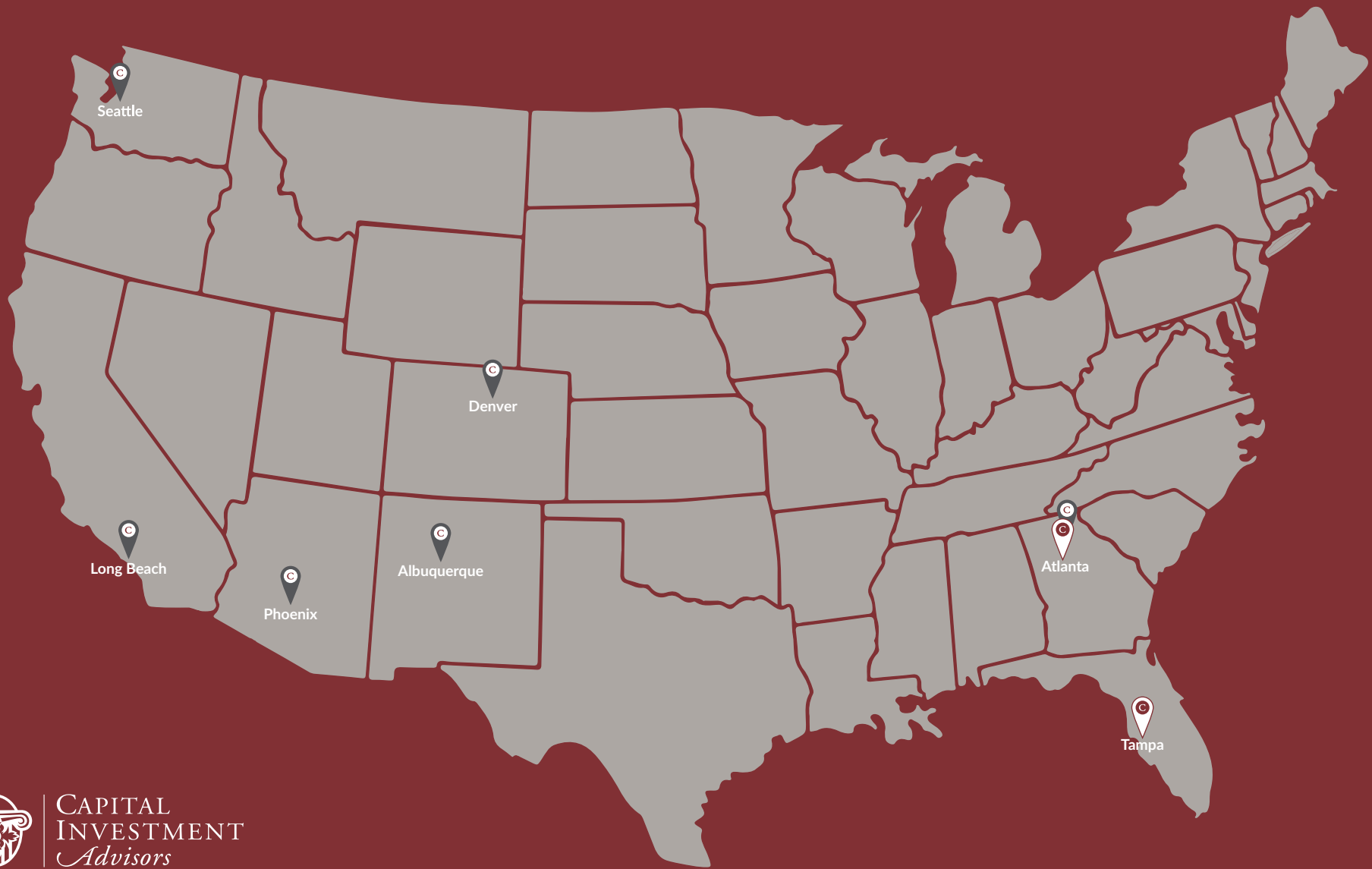
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NOTES AND DISCLOSURES

This is provided for informational purposes only and should not be viewed as investment advice or recommendations. This information is being presented without consideration of the investment objectives, risk tolerance, or financial circumstances of any specific investor and might not be suitable for all investors. This information is not intended to, and should not, form a primary basis for any investment decision you may make. Always consult with your own legal, tax or investment advisor before making any investment/tax/estate/financial planning considerations or decisions.

The following parameters were used to form the composite for which performance and yield information is reflected: accounts included are all accounts for a household that has over \$250,000 of assets under management, has an allocation between 40%-60% growth and 40%-60% income, and no more than +/- 1 standard deviation from the mean allocation in closed-end funds and income commodities. The composite is reset each year end and accounts will be included or excluded for that year based upon the aforementioned parameters. Performance is net of fees and account costs and expenses. Reinvestment of dividends and capital gains varies among accounts in composite based upon client preference. The performance data represents past performance and should not be considered indicative of future results.

The figures used for the hypothetical account summary are hypothetical and are not to infer a guarantee of portfolio performance. The figures presented in this hypothetical account summary were derived from a composite of actual managed portfolios by taking the performance and total income generated by the portfolios in the composite for each year since 2013 and divided by the total value of the composite as of 12/31 of each previous year since 2013. Assumptions were made that all income generated was withdrawn from the account each year. Therefore, yield and performance are based on averages and assumptions from the composite. Actual results may be more or less, depending upon when and how an account is invested.

The allocation reflected represents CIA's current baseline proposed allocation for a 50% growth / 50% income allocation. However, each client's portfolio is customized to their individual needs and the actual allocation will vary based upon current events, market performance, and other economic factors. The proposed allocation is provided for informational purposes only, and it should not be inferred that a client's portfolio will utilize an identical allocation. The current proposed allocation is subject to change.

The allocation, account summary and performance data is provided for illustrative purposes only and may not be reflective of an investor's actual experience. Sample portfolios, including those utilizing identical allocations, cannot account for the inherent differences that are present with regard to different investors. Factors that will influence a portfolio's total return include, but are not limited to, the timing of the transactions, the actual investment vehicle utilized, market performance, advisory or management fees, a client's need for cash flow, the prevailing income tax rate of an individual client and expenses of the account. Investing involves risk including the potential for loss of principal. No guarantees can be offered of investment return or yield. Actual results may vary.

References to market or composite indices, benchmarks or other measures of relative market performance over a specified period of time are provided for your information only. Reference to an index does not imply that the composite will achieve returns, volatility or other results similar to the index. The composition of a benchmark index may not reflect the manner in which the composite is constructed in relation to expected or achieved returns, investment holdings, portfolio guidelines, restrictions, sectors, correlations, concentrations, volatility or tracking error targets, all of which are subject to change over time. The MSCI ACWI and the Barclays Capital Aggregate Yield were chosen as the benchmark based on the approximate equivalent risk between the benchmark and the composite. EMAC UC201809 CC201702