Capital Investment Advisors

Multi-Asset Class Income Strategy

Income Investing

Utilizing our multi-asset class strategy allows us to build a diversified portfolio with a targeted yield.

Dividend Stocks: Blue Chip Dividends

Targeted Yield: 2–5%

- Consistent Earnings
- Financial Strength
- Dividend Growth

Fixed Income: Bonds

Targeted Yield: 1–4%

- High Quality
- Individual Bonds
- Shorter Duration

Closed-End Funds (CEFs): Enhanced Cash Flow

Targeted Yield: 6–8%

- Discount to NAV
- Higher Yields
- Low Leverage

Master Limited Partnerships (MLPs): Cash Flow with Tax Benefits

Targeted Yield: 4–10%

- Cash Distributions
- Tax Benefits
- Earnings Stability

Real Estate Investment Trusts (REITs): Income from Real Assets

Targeted Yield: 3–7%

- High Payouts
- Diversified Industries
- Tax Benefits

Preferreds/Convertibles: Hybrid Income

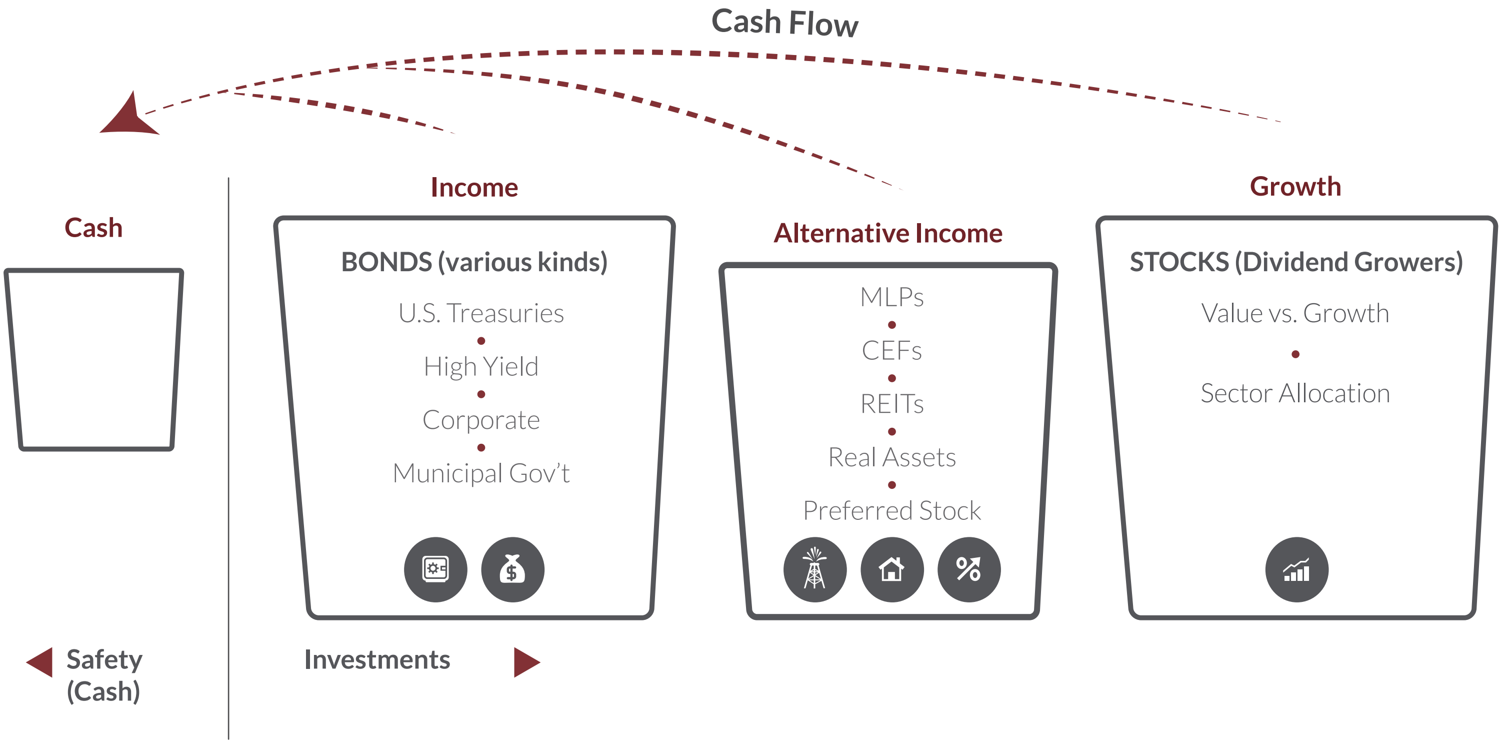
Targeted Yield: 4–8%

- Equity-Like Interest Rate Protection
- Some Preferential Tax Treatment

Income investing creates dependable monthly income from your retirement nest egg.

Building a Targeted Portfolio Yield

The mix of assets determines the targeted yield of portfolio (3-6%).



How Can Capital Investment Advisors Help You?

Capital Investment Advisors is a family owned fee-only financial advisory firm whose core business for the past 25 years has been working with retirees to create customized income investment portfolios which allow our clients to have a dependable monthly income from their retirement nest egg.

Our income investment portfolios are customized to seek the specific situations of our clients and can easily be modified should circumstances change. We also offer a tax sensitive investment strategy for after-tax accounts.

Clients have a dedicated advisor who is available to answer questions or concerns over the phone or by email. We prefer to meet annually for a face-to-face or virtual portfolio review.

Household Asset Value	Investment Advisor Fee
First $1,000,000	1.00%
Next $2,000,000	0.90%
Next $2,000,000	0.80%
Next $5,000,000	0.70%
Amounts Over $10,000,000	0.50%

NOTES AND DISCLOSURES

This information is provided to you as a resource for informational purposes only and should not be viewed as investment advice or recommendations. Investing involves risk, including the possible loss of principal. There is no guarantee offered that investment return, yield, or performance will be achieved. There will be periods of performance fluctuations, including periods of negative returns. Past performance is not indicative of future results when considering any investment vehicle. 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 that you may make. Always consult your own legal, tax, or investment advisor before making any investment/tax/estate/financial planning considerations or decisions.

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