



Multi-Asset Class Income Strategy

Income Investing

Utilizing our multi-asset class strategy allows us to build a diversified portfolio using historical yields as a guide.



Dividend Stocks:
Blue Chip Dividends
Historical Yield: 2-3%



Consistent Earnings
•
Financial Strength
•
Dividend Growth



Fixed Income:
Bonds
Historical Yield: 1-5%



High Quality
•
Individual Bonds
•
Shorter Duration



Closed-End Funds (CEFs):
Enhanced Cash Flow
Historical Yield: 7-10%



Discount to NAV
•
Higher Yields
•
Low Leverage



Master Limited Partnerships (MLPs):
Cash Flow with Tax Benefits
Historical Yield: 4-12%



Cash Distributions
•
Tax Benefits
•
Earnings Stability



Real Estate Investment Trusts (REITs):
Income from Real Assets
Historical Yield: 3-5%



High Payouts
•
Diversified Industries
•
Tax Benefits



Preferreds/Convertibles:
Hybrid Income
Historical Yield: 2-9%



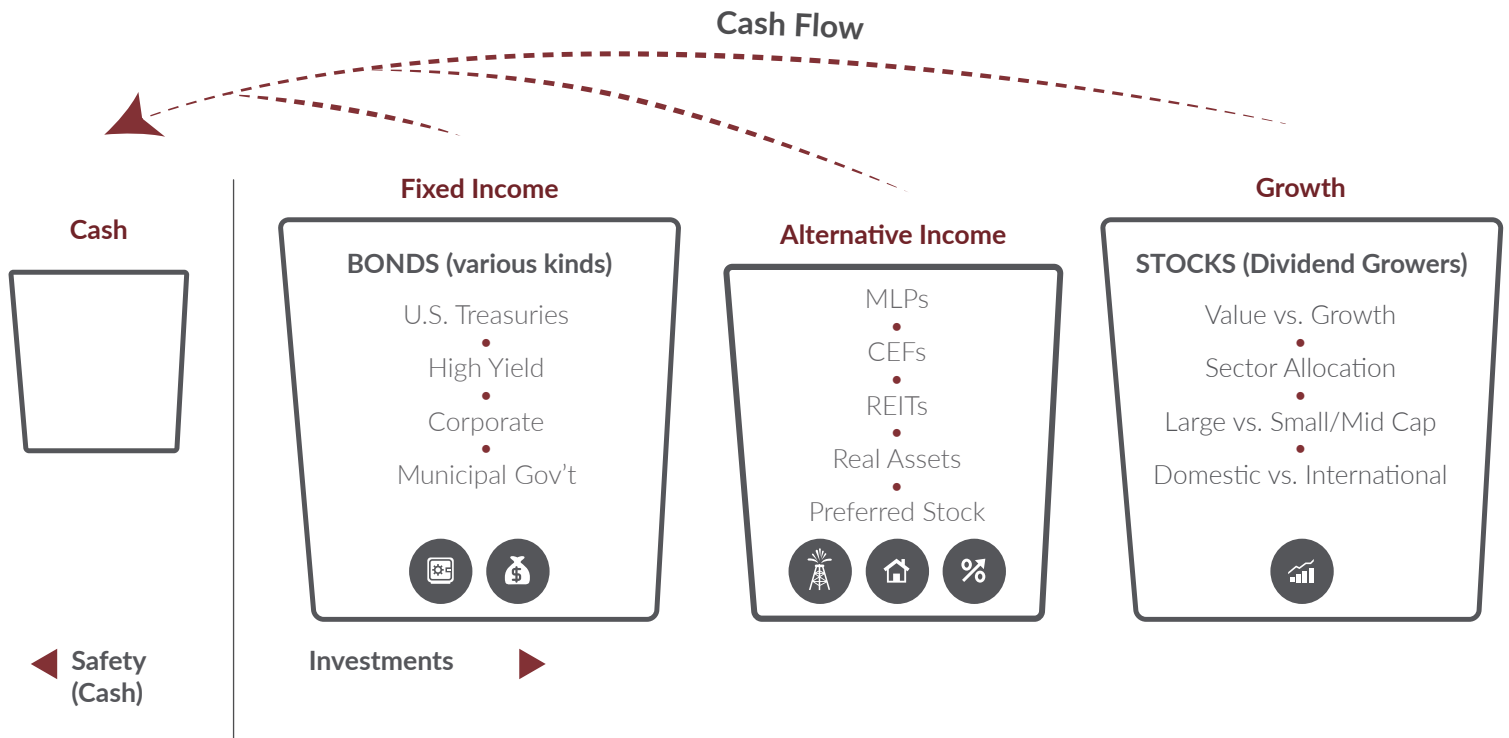
Equity-Like Interest
Rate Protection
•
Some Preferential
Tax Treatment

*The goal of income investing is to create dependable
monthly income from your retirement nest egg.*

To determine the historical yield for each asset class, we looked at a 10-year range for the Alerian MLP Index (MLPs), MSCI US REIT Index (REITs), S&P 500 Dividend Aristocrats Index (Dividend Stocks), S-Networ Composite CEF Index (CEFs), Bloomberg Aggregate Bond Index (Bonds), iShares Preferred and Income Securities ETF (Preferreds/Convertibles). We used a range that was +/- two standard deviations from the 10-year average and rounded to the nearest 1%.

Building a Customized Portfolio Yield

We target a total yield based on each client's unique circumstances using diverse sources of return.



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 that seek to provide a dependable monthly income from their retirement nest eggs.

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. IS UC202401 CC201405

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