Capital Investment Advisors, LLC ("CIA")

Our firm is registered with the US Securities and Exchange Commission (the "SEC") as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services and fee arrangements. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you, and the fees we charge for those services. The SEC also provides free and simple tools that allow you to research firms and financial professionals at www.investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers and investing.

What Investment Services and Advice Can You Provide Me?

At CIA, we provide investment advisory and portfolio management services to retail investors. As part of these services, we incorporate financial planning, which may include estate and tax planning considerations. We work with you to develop and implement an asset allocation strategy based on your goals. We monitor portfolios on an ongoing basis and conduct in-depth reviews at least annually, with additional reviews as needed based on life changes or market conditions.

We also offer family office style services though our Capital Family Office division. For those clients needing help with complex wealth dynamics, we deliver personalized services to address the unique needs of high-net-worth families.

Typically for portfolios under $500,000, we offer portfolio management using model portfolios, most often using models tied to your age and/or risk tolerance. For portfolios over $500,000, we utilize exchange traded funds, individual stocks, mutual funds and individual bonds to build investment portfolios. We will also utilize other types of investments on a more limited basis as appropriate. For clients who meet the financial qualifications set by the federal government, this includes private funds, some of which are managed by an affiliated firm. When appropriate, we will utilize third party managers for part of a client portfolio.

Our clients engage us to provide discretionary portfolio management services. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio. By signing our advisory agreement, you will be granting us discretionary authority, which will be in effect until either you or we terminate that agreement.

More information is available in our Form ADV Part 2A (our "Brochure"), in Items 4 and 7; please click here for a link to our Brochure or call our office to have a copy sent to you.

Here are some questions you might want to discuss with us in more detail:

Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose investments to recommend to me?
What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What Fees Will I Pay?

Fees and costs will affect the value of your portfolio over time. Portfolio management fees are calculated as a percentage of the assets we manage for you. This type of fee arrangement provides an incentive for us to encourage you to deposit more assets in your account, which would increase our fees. Our fees are billed quarterly in arrears, which means that we bill you at the end of each quarter.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell securities in your account) and the internal fees and expenses of mutual funds, exchange traded funds and private funds. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information is available in our Form ADV Part 2A, linked above, in Item 5, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means.

We have several affiliated firms (described in Item 10 of our Form ADV Part 2A, linked above) to which we may refer clients and may then receive direct or indirect compensation. To illustrate, the owners of CIA have a financial interest in Altera Private Access, LLC, which manages a number of special purpose vehicles (private funds). If you invest in these funds, the owners of CIA will receive compensation.

As described in detail in Item 12 of our Form ADV Part 2A, we recommend that you hold your account(s) at Charles Schwab & Co., Inc. ("Schwab") or Fidelity Brokerage Services, LLC ("Fidelity"). These firms offer adviser-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage you to keep your account(s) at Schwab or Fidelity.

In addition to the benefits of the adviser-based programs of Schwab and Fidelity, we pay both firms for client referrals. However, your fees do not increase because of this payment. More information is available in Item 14 of our Form ADV.

As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. As a fiduciary, we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them. More information is available in our **Form ADVPart 2A** in Items 10, 11, 12 and 14. To continue this conversation, you may want to ask:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are paid either a salary or a percentage of the fees generated from accounts he or she services and may be eligible to receive additional compensation based on new clients brought to the firm. Financial professionals who are also owners will also receive their share of corporate distributions. The receipt of compensation based on revenue or profits could influence our financial professionals to recommend that you increase the assets that he or she manages for you. Some of our financial professionals have an interest in one or more of our affiliated firms and therefore have a financial interest in recommending the affiliate or the affiliate's products to you.

Do you or your financial professionals have legal or disciplinary history?

No. There is a free and simple tool available at www.Investor.gov/CRS, which you can access at any time to read about our firm and any of our financial professionals. You might want to ask:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Please refer to our Form ADV Brochure, linked above, as it contains more details on these and other topics. Please call us at (404) 531-0018 or email compliance@YourWealth.com to request our latest Brochure and any updated Summary that may be available. You can also visit our website at www.YourWealth.com for additional information. Finally, you might want to ask:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?