CAPITAL INVESTMENT *Advisors*

Get to Know Our

Comprehensive Approach to Financial Planning

Our Comprehensive Approach

Our Philosophy

At Capital Investment Advisors (CIA), we strive to provide fee-only personalized investment management to help you find happiness in retirement. We help you navigate the complexities of wealth management so you can focus on living the life you've built.

Our Strategy

Our strategy for you will be crafted towards your unique circumstances. Wherever you want your money to take you, the multifaceted 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. We focus on a target yield and income production from your investments based upon your goals. 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.

Integrated Planning for a Secure Future

Income Portfolio Management

When you retire, you'll likely need a steady cash flow to help meet your daily needs. At CIA, we research innovative strategies geared towards providing regular and consistent income options, while focusing on capital preservation.

Growth Portfolio Management

Our portfolios are custom designed with you 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, tailored to your 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 your CPAs and you will have direct access to our accounting and tax division, Capital Accounting & Tax (CAT)* for any tax planning needs.

Estate Planning

Proper estate planning is critical to help you feel more confident about the future. You will have direct access to handpicked estate planning attorneys who can assist with a wide range of estate planning needs.

Healthcare Planning

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

*Capital Accounting & Tax is a subsidiary of Capital Investment Advisors. CATs services and fees are separate & independent of CIA's services. Please refer to ADV Part 2A for more details.