



Firm Brochure

Part 2B of Form ADV

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An Investment Advisor Representative of:
CAPITAL INVESTMENT ADVISORS, INC.

This brochure supplement provides information about Samuel Power Boyd that supplements the Capital Investment Advisors, Inc. firm brochure. You should have received a copy of that brochure. Please contact us using the information above if you did not receive the firm brochure or if you have any questions about the contents of this supplement. Additional information about Samuel Power Boyd is available on the SEC's website at www.adviserinfo.sec.gov.

Samuel Power Boyd, CFP®

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Item 2: Educational Background and Business Experience

Samuel Power Boyd, CFP®, born 1987

Sam Boyd, Vice President of Financial Planning of CAPITAL Asset Management Group and CAPITAL Investment Advisors, Inc., is responsible for the aggregation, analysis, implementation, and ongoing monitoring of our clients' diverse financial portraits.

Mr. Boyd is a CERTIFIED FINANCIAL PLANNER™ (CFP®) and a member of the Financial Planning Association (FPA). He holds the NASDAQ Series 7 and 66 licenses as well as the VA Life, Health, and Annuity license.

Mr. Boyd is a quintessential educator who aspires to raise the collective level of financial literacy in the United States through philanthropy and multimedia. He is a volunteer Financial Literacy Instructor with the nonprofit Our Daily Bread and a member of the Development Committee of the Carpenter's Shelter; Northern Virginia's largest homeless facility.

With a reported 206,800 "personal financial advisors" in the United States¹ and just 67,387 maintaining the CFP® designation, with only 2.91% under age 30², Mr. Boyd is proud to represent the future of the comprehensive financial planning industry as "The 0.9%".

Additional Business Background

Krekeler Brower Wealth Advisors

Prior to joining CAPITAL Asset Management Group Mr. Boyd was the Director of Operations and Business Development at Krekeler Brower Wealth Advisors in Old Town Alexandria, Virginia. Mr. Boyd successfully orchestrated the launch of the independent financial planning and investment management firm in 2010 through coordination of the strategic value proposition, investment management philosophy, financial planning process, client experience, branding, marketing, web presence, compliance, and the creation of quality control procedures.

Education & Investment Experience

Christopher Newport University Newport News (2009), BS/BA Finance

Mr. Boyd graduated from CNU with a 3.4 GPA as a graduate of the Compass Rose Institute for Leadership, President of the Gamma Alpha class of the Alpha Kappa Psi Business Fraternity, Co-Founder of the CNU Investment club, and recipient of the Luter School of Business Finance Department's highest honor; The Scholarship for Leadership and Civic Engagement.

CERTIFIED FINANCIAL PLANNER™, 2012 (CFP®)

The CFP certification is a voluntary certification; no federal or state law regulation requires financial planners to hold CFP Certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education and (2) stringent code of conduct and standards of practice, and (3) ethical requirements that govern professional engagement with clients.

To attain the right to use the CFP marks an individual must satisfactorily fulfill the following requirements:

Education: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary

- ❖ Examination: Pass the comprehensive CFP Certification Examination, a 10 hour exam
- ❖ Experience: Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year).
- ❖ Ethics: Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards of CFP professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements

in order to maintain the right to use CFP marks:

- ❖ Continuing Education: Complete 30 hours of continuing education hours every two years
- ❖ Ethics: Renew an agreement to be bound by the Standards of Professional Conduct.

CFP Professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP certification.

Footnotes

1. <http://www.bls.gov/ooh/business-and-financial/personal-financial-advisors.htm>
2. <http://www.cfp.net/media/profile.asp>

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Broker/Dealer Relationship

Mr. Boyd is a Registered Representative of Cambridge Investment Research, Inc (CIR), a securities broker-dealer, a member of the Financial Industry Regulatory Authority (FINRA), and a member of the Securities Investor Protection Corporation (SIPC).

Approximately 5% of Mr. Boyd's time may be engaged in this activity.

As a broker-dealer, CIR engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Mr. Boyd, investments in securities may be recommended for clients. If CIR is selected as the broker-dealer, it may affect transactions in securities for Mr. Boyd's clients. By serving as the broker-dealer, CIR and its Registered Representatives, including Mr. Boyd, may receive commissions and, with regard to

mutual funds, service fees for executing securities transactions. When commissions are received by Mr. Boyd in connection with the advice given to advisory clients, we may reduce our fee by the sum or total commission earned by Mr. Boyd.

Clients are advised that if CIR is selected as the broker-dealer, the transaction charges may be higher or lower than the charges the client may pay if the transactions were executed at other broker-dealers. Clients should be aware the client may pay if the transactions were executed at other broker-dealers. Clients should be aware that Mr. Boyd could have an incentive to recommend investment products based on the compensation received, rather than on the client's needs, and this could potentially create a conflict of interest. Clients are no obligation to purchase securities through Mr. Boyd or CIR.

Other Investment Advisor Relationship

The education emphasis of Capital Investment Advisors' financial consultation services is marketed as the Institute for Financial Independence (IFI). IFI is disclosed as an Other Business Name for Capital Investment Advisors.

Approximately 5% of Mr. Boyd's time may be engaged in these IFI related activities.

Insurance Agency Relationship

Samuel Boyd is a licensed insurance agent. Mr. Boyd may receive compensation for his activities as an insurance agent for insurance contracts he might sell to clients of Capital Investment Advisors.

Approximately 5% of Mr. Boyd's time is spent in connection to this activity.

Mr. Boyd is also appointed with various life, disability, and other insurance companies. As such, he may recommend the products offered by these insurance companies. If clients purchase these products through Mr. Boyd, we or he may receive the normal commissions or fees for affecting such sales. When commissions or fees are received by us or Mr. Boyd in connection with the advice given to advisory clients, we may reduce our fee by some or all of the commission or fee earned by Mr. Boyd. However, clients are under no obligation to purchase any life, disability, or other insurance product through us or

Mr. Boyd.

Item 5: Additional Compensation

Mr. Boyd receives economic benefit for providing advisory services only from clients. These compensation arrangements are more fully described in Capital Investment Advisors' Firm Brochure, Form ADV Part 2-A.

Item 6: Supervision

Capital Investment Advisors requires client sales to be promptly reviewed by the firm's chief compliance officer. This review will be based upon information that Mr. Boyd gathered about the suitability of the

investment for the client. Materials used in presenting financial consultation services to a client will also be approved for use by the chief compliance officer. Conversations and correspondence in follow-up to the sales and presentations relating to the client are reviewed by the firm's chief compliance officer. Because of his relationship as a registered representative of Cambridge Investment Research the proceeding materials are also reviewed by one or more compliance principals at Cambridge.

Mr. Boyd's advisory activities are supervised by John E. Girouard, the firm's President, CEO & CCO. Mr. Girouard may be reached at 240-482-4000.

Executive Staff may be reached at 240-482-4000, Richard Weinberg (CFO) or Cambridge Investment Management & Research at 800-777-6080.



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*Thank you for reviewing the Capital Investment Advisors, Inc.
Part 2B of Form ADV for this representative.*

September 2017

