

Capital Investors Advisory Corporation

Table of Fees for Services- State of Massachusetts

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Capital Investors Advisory Corporation advisory services and fees. Fees are negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	1.00%	Quarterly in Arrears	Portfolio management for individuals, small businesses, businesses (other than small businesses), and/or institutional clients & Selection of Other Advisers
Hourly Fee	\$0	N/A	N/A
Subscription Fee	\$0	N/A	N/A
Fixed Fee	\$0	N/A	N/A
Commissions to the Adviser	1% - 100% of premiums paid	Either one-time upon the sale of an insurance product or annually upon renewal of the insurance product	Insurance Products
Performance-based Fee	\$0	N/A	N/A
Other	negotiated on a case-by-case basis	negotiated on a case-by-case basis	Pension Consulting & Trustee Services
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	\$0	N/A	Portfolio management for individuals, small businesses, businesses (other than small businesses), and/or institutional clients
Robo-Adviser Fee	\$0	N/A	N/A
Talk with your Adviser about fees and costs applicable to you			

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	SEI Private Trust Company and Ascensus Trust
Commissions	\$0	SEI Private Trust Company and Ascensus Trust
Custodian Fees	Yes	SEI Private Trust Company and Ascensus Trust
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Various Companies