J. Andy Ingram, AIF®, QPFC®, CPFA™, Ri(k)™
Qualified Plan Fiduciary, Lifestyle Investment Advisor
Capital Investment Company of Virginia

J. Andy Ingram is a nationally recognized retirement plan advisor with a mission to simplify complex financial decisions and deliver retirement strategies that work—for both employers and employees. As Founder of Capital Investment Company of Virginia and a strategic partner of Sollinda Capital Management, Andy brings a fiduciary-first mindset, deep technical knowledge, and a client-centered approach to every engagement. He also serves as a featured faculty member with The Plan Sponsor University (TPSU), educating employers across the country on best practices in plan design and fiduciary governance.

Credentials & Designations
Andy holds some of the retirement industry's most respected credentials:

- AIF® – Accredited Investment Fiduciary
- QPFC® – Qualified Plan Financial Consultant
- CPFA™ – Certified Plan Fiduciary Advisor
- Ri(k)™ – Retirement Income(k) Specialist

These designations affirm his specialized expertise in ERISA compliance, plan benchmarking, investment oversight, and participant outcomes.

Core Specialties

- 401(k)/403(b) Plan Consulting & 3(38) Fiduciary Management
- Plan Design Optimization & Cost Benchmarking
- Participant Education & Retirement Readiness Programs
- Wealth & Lifestyle Planning for Business Owners & Executives
- Tax-Advantaged Strategies, Including Roth Conversions & NUA Planning
- Succession, Estate, and Multigenerational Wealth Planning

Advisory Philosophy
Andy believes that every retirement plan and investment strategy should begin with listening. His planning process focuses on personalization, transparency, and performance, backed by research-driven strategies and open-architecture platforms. As an independent advisor, Andy avoids cookie-cutter solutions—offering instead a tailored experience that prioritizes your long-term success.

Why Andy?
With over a decade of experience and a reputation for leadership in the retirement space, Andy Ingram delivers strategies that are technically sound, cost-efficient, and deeply human. He brings expertise in Roth strategies, tax planning, and market resilience—paired with a client-first mindset that resonates with HR leaders, CFOs, business owners, and individual investors alike. Whether you're building a 401(k) plan, enhancing fiduciary oversight, or seeking personalized retirement advice, Andy provides a clear, confident path forward.

John Doyle

John Doyle is a senior vice president and Senior Retirement Strategist at American Funds, part of Capital Group. He has over 30 years of investment industry experience and joined Capital Group in 2013.

Prior to joining Capital, John held senior positions with Fidelity, T Rowe Price and Hartford Investment Management. John is a frequent speaker on issues and topics important to the success of the DC retirement system.

He holds an MBA from the F.W. Olin Graduate School of Business at Babson College and a bachelor's degree in economics from Georgetown University. John is based in New York and lives in the Baltimore area.