

BrokerCheck Report

CRAIG MURCHISON MCDANIEL

CRD# 1087979

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9



Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

CRAIG M. MCDANIEL

CRD# 1087979

Currently employed by and registered with the following Firm(s):

B CAPITAL INVESTMENT GROUP, INC.
 6156 ST. ANDREWS ROAD
 COLUMBIA, SC 29212
 CRD# 14752
 Registered with this firm since: 01/22/2004

IA CAPITAL INVESTMENT ADVISORY SERVICES, LLC
 6156 ST. ANDREWS ROAD
 COLUMBIA, SC 29212
 CRD# 149124
 Registered with this firm since: 09/29/2009

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 33 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):**

- IA CIC ADVISERS, LLC**
 CRD# 130735
 RALEIGH, NC
 08/2004 - 09/2009
- B W.C. SMITH & COMPANY, INC.**
 CRD# 36865
 GREENVILLE, SC
 06/1998 - 12/2003
- B ROYAL ALLIANCE ASSOCIATES, INC.**
 CRD# 23131
 JERSEY CITY, NJ
 11/1989 - 05/1998

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 33 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **CAPITAL INVESTMENT ADVISORY SERVICES, LLC**

Main Office Address: **100 E. SIX FORKS ROAD
SUITE 200
RALEIGH, NC 27609**

Firm CRD#: **149124**

	U.S. State/ Territory	Category	Status	Date
IA	South Carolina	Investment Adviser Representative	Approved	09/29/2009

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

Employment 2 of 2

Firm Name: **CAPITAL INVESTMENT GROUP, INC.**

Main Office Address: **100 E. SIX FORKS ROAD
STE 200
RALEIGH, NC 27609**

Firm CRD#: **14752**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	01/22/2004
B	FINRA	General Securities Representative	Approved	01/22/2004

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	05/05/2011



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	08/26/2016
B	California	Agent	Approved	09/19/2013
B	Colorado	Agent	Approved	10/15/2013
B	Florida	Agent	Approved	01/22/2004
B	Georgia	Agent	Approved	01/22/2004
B	Hawaii	Agent	Approved	02/04/2022
B	Idaho	Agent	Approved	05/10/2016
B	Indiana	Agent	Approved	10/11/2012
B	Iowa	Agent	Approved	08/26/2013
B	Kentucky	Agent	Approved	05/11/2021
B	Maine	Agent	Approved	04/02/2020
B	Maryland	Agent	Approved	10/15/2013
B	Michigan	Agent	Approved	03/13/2018
B	Minnesota	Agent	Approved	10/14/2013
B	Mississippi	Agent	Approved	03/24/2006
B	Missouri	Agent	Approved	11/06/2014
B	Nebraska	Agent	Approved	06/11/2020
B	Nevada	Agent	Approved	10/24/2013
B	New Jersey	Agent	Approved	04/24/2012
B	New Mexico	Agent	Approved	01/22/2004
B	North Carolina	Agent	Approved	01/22/2004



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Ohio	Agent	Approved	08/23/2004
B	Oklahoma	Agent	Approved	10/12/2006
B	Oregon	Agent	Approved	09/17/2020
B	Pennsylvania	Agent	Approved	08/12/2010
B	South Carolina	Agent	Approved	01/22/2004
B	Texas	Agent	Approved	12/04/2013
B	Utah	Agent	Approved	08/28/2013
B	Virginia	Agent	Approved	01/22/2004
B	Washington	Agent	Approved	08/27/2013
B	West Virginia	Agent	Approved	11/24/2014
B	Wisconsin	Agent	Approved	04/16/2013

Branch Office Locations

CAPITAL INVESTMENT GROUP, INC.
 6156 ST. ANDREWS ROAD
 STE 108
 COLUMBIA, SC 29212



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	08/25/1989

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	02/19/1983

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	03/04/1983

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 08/2004 - 09/2009	CIC ADVISERS, LLC	130735	COLUMBIA, SC
B 06/1998 - 12/2003	W.C. SMITH & COMPANY, INC.	36865	GREENVILLE, SC
B 11/1989 - 05/1998	ROYAL ALLIANCE ASSOCIATES, INC.	23131	JERSEY CITY, NJ
B 10/1991 - 01/1998	MANEQUITY, INC.	5249	BOSTON, MA
B 03/1983 - 11/1989	INTEGRATED RESOURCES EQUITY CORPORATION	6403	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
01/2004 - Present	CAPITAL INVESTMENT GROUP, INC.	REPRESENTATIVE	Y	COLUMBIA, SC, United States
01/2004 - Present	CIC ADVISERS, LLC	REPRESENTATIVE	Y	COLUMBIA, SC, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

1. INSURANCE AGENT WITH THE MCDANIEL CORPORATION PROVIDING INSURANCE SALES AND SERVICE. <40 HOURS/MONTH ON THE ACTIVITY, WITH APPROXIMATELY 100% OF THIS TIME SPENT DURING TRADING HOURS. LOCATED AT OFFICE OF EMPLOYMENT ADDRESS. BEGUN IN 1980S.
2. SELF-EMPLOYED LENDER TO INDIVIDUALS. 1 HOUR/MONTH SPENT ON ACTIVITY, MOST DURING TRADING HOURS. LOCATED AT HOME ADDRESS. NON-INVESTMENT ACTIVITY.
3. FIXED INSURANCE THROUGH: BOB MCCLARY (BANNER, EMPIRE GENERAL, AIG-AMERICAN GENERAL), BROKERAGE SERVICES OF CAROLINA, INC (GENWORTH) AND FIXED AND DISABILITY INSURANCE WITH OHIO NATIONAL.



Registration and Employment History

Other Business Activities, continued

FINANCIAL WORKSHOPS. INVESTMENT RELATED, STARTED JUNE 2012, 1/2 HR PER WEEK, 0 DURING TRADING.

4. PECAN GROVE, LLC, MEMBER OF LLC WHICH OWNS LAND THAT LEASES LOTS TO MOBILE HOME OWNERS. 101 MARTIN CARTER RD, HOPKINS, SC. NOT INVESTMENT RELATED. <1 HR/WK, 0 DURING TRADING.

5. SAINT ANDREWS RD, LLC, SINGLE MEMBER IN LLC THAT OWNS PROPERTY WHICH IS LEASED FOR COMMERCIAL PROPERTY. 6156 ST ANDREWS RD, COLUMBIA, SC. <1 HR/WK, 0 DURING TRADING.

6. BATCHELOR, LLC. MEMBER. REAL ESTATE AT 1682 BATCHELOR ST, WEST COLUMBIA, SC 29169. STARTED 10/2009. <1 HR/WK, <1 DURING TRADING HRS.

7. EARGLE DRIVE, LLC. MEMBER. 6156 SAINT ANDREWS RD, STE 108, COLUMBIA, SC 29212. STARTED 11/2009. <1 HR/WK, <1 HR DURING TRADING.

8. WILLOW RIDGE PROPERTIES, LLC. MEMBER. REAL ESTATE 5501 FAIRFIELD ROAD, COLUMBIA, SC 29203. STARTED 07/2006. <1 HR/WK, <1 DURING TRADING HRS.

9. WESTON AVENUE, LLC. MEMBER. REAL ESTATE 5734 WESTON AVE, COLUMBIA, SC. 29203. STARTED 03/2011. <1 HR/WK, <1 HR DURING TRADING.

10. SAND MOUNTAIN, LLC. 3547 FISH HATCHERY ROAD, GASTON, SC 29053. MEMBER REAL ESTATE. STARTED 11/2007. <1 HR/WK, <1 HR DURING TRADING.

11. GASTON MOBILE HOME COMMUNITY, LLC. MEMBER. REAL ESTATE 928 MACK STREET, GASTON, SC 29053. STARTED 03/2007. <1 HR/WK, <1 HR DURING TRADING HRS.

12. BLUFF ROAD, LLC. MEMBER. REAL ESTATE 182 BLUFF ROAD, COLUMBIA, SC 29201. STARTED 05/2008. <1 HR/WK, <1 HR DURING TRADING.

13. CMM WYOMING, LLC. MANAGER/MEMBER. 6156 ST ANDREWS RD, STE 108, COLUMBIA, SC 29212. MULTI-MEMBER COMPANY ESTABLISHED TO HOUSE THE OWNERSHIP OF FAMILY INVESTMENT PROPERTIES AND ASSETS. NOT INVESTMENT RELATED. 4 HRS/WK, 0 DURING NORMAL TRADING HRS.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	2	0	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CAPITAL INVESTMENT GROUP, INC.
Allegations:	An investment in GWG Holdings, Inc. was unsuitable in nature.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$100,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-00187
Filing date of arbitration/CFTC reparation or civil litigation:	01/23/2023

Customer Complaint Information

Date Complaint Received: 01/23/2023



Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.

Allegations: An investment in GWG Holdings, Inc. was unsuitable in nature.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$270,000.00

Alleged Damages Amount Explanation (if amount not exact): The compensatory damage amount listed in the Statement of Claim was in total for five separate customers of the firm, of which Ruth B. Mitchell was one. A damage amount for Ms. Mitchell was not specified.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-02467

Filing date of arbitration/CFTC reparation or civil litigation: 10/28/2022

Customer Complaint Information

Date Complaint Received: 11/09/2022

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

End of Report



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