

<p>NovaPoint Capital LLC 201 17th Street NW, Suite 300 Atlanta GA 30363</p>	<p>Contact: Alan J. Conner President & Chief Compliance Officer Office: 404-445-7885 Cell: 404-358-1215 aconner@novapointcapital.com</p>	
<p><u>Management Team</u></p> <p>Alan J. Conner President & Chief Compliance Officer Alan has 20 years’ experience in the investment management industry. Prior to founding NovaPoint, he was a fixed income manager at both Spectrum Advisory Services and a private family office. Alan was also with the Bank Group division of Countrywide Capital Markets where he developed balance sheet strategies for depository institutions. He holds a BS in Banking and an MBA in Finance from Nova Southeastern University. Alan is an endurance athlete and three-time IRONMAN finisher.</p> <p>Joseph Sroka, CFA, CMT Chief Investment Officer Joe has 20 years’ experience in the investment management industry. Prior to founding NovaPoint, he was a portfolio manager at Spectrum Advisory Services and GMT Capital in Atlanta and Epoch Investment Partners in New York. He has also worked as an equity research analyst at Merrill Lynch and ABN Amro. Before beginning his investment career, Joe was an Infantry officer in the U.S. Army. Joe holds a BS from the U.S. Military Academy at West Point and an MBA from the University of Chicago. He is both a Chartered Financial Analyst (CFA) and a Chartered Market Technician (CMT).</p>	<p><u>Our Firm</u></p> <p>NovaPoint Capital is a state Registered Investment Advisor based in Atlanta. The firm was founded in 2015 by Alan Conner and Joseph Sroka, both tenured investment industry professionals.</p> <p>We manage investment portfolios for high net worth individuals, family offices, corporations, pensions, endowments and foundations. We may also provide sub-advisory services for other investment advisors.</p> <p><u>NovaPoint is defined by Experience, Discipline and Integrity</u></p> <p><u>Experience:</u> Each of NovaPoint’s Principals has 20 years’ experience in the financial markets working with both institutional and individual investors. We have experienced multiple market and economic cycles.</p> <p><u>Discipline:</u> Our Investment Strategy focuses on achieving long-term results and avoiding the emotional swings of the markets. This parallels the discipline with which we lead our daily lives. Alan Conner is an endurance athlete and three-time IRONMAN finisher. Joe Sroka is a West Point graduate, former U.S. Army Officer and Ranger.</p> <p><u>Integrity:</u> We conduct our business with the highest levels of integrity. Joe Sroka has been a Chartered Financial Analyst (“CFA”) for over 15 years and we adhere to the CFA Institute’s Code of Ethics and Standards of Professional Conduct.</p> <p><u>Investment Strategy</u></p> <p>We work with each client to determine an appropriate asset allocation based on investment objective, risk tolerance and any factors that may be important to a specific client.</p> <p>Our equity strategy seeks to own high-quality, dividend-paying stocks that have demonstrated resilience through good and bad market cycles as evidenced by a track record of annual dividend increases.</p> <p>We may pair this equity strategy in balanced accounts with either a taxable or tax-free fixed income strategy based on the appropriate asset allocation determined for each client.</p> <p>For clients with assets levels that may not be adequately diversified through individual stock ownership, we have an Exchange Traded Fund (“ETF”) strategy that may mirror our investment strategy.</p> <p>Both strategies can include the use of covered call options to increase income and provide some hedge. This may be done on an individual client basis, if appropriate to their overall investment strategy.</p>	

Dividend Growth Strategy

Investing in stocks that have a track record of annual dividend increases may offer investors above average total returns and a reduction of overall portfolio risk.

Our research shows that a portfolio of companies with track records of raising their dividends has, on average, produced total returns higher than both the market and their non-dividend paying peers.

We favor companies with consistent dividend growth for the following additional reasons

- Rising dividends may be an indication of both rising profitability and future prospects.
- A consistent dividend policy focuses management on rationing capital to its best uses. Excess capital is shared with investors versus dragging returns or wasted on uneconomic investments.
- Dividend payments are real versus announced share buybacks that may never come to fruition.
- Rising dividends may serve as an inflation hedge for investors.

Not all dividends are created equal and we seek to avoid companies that may be forced to reduce or eliminate their dividends. We may pay particular attention to avoiding companies with unsustainable payout ratios or that use debt to fund their dividends.

Disclaimer

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Investment risk

The Company makes no representation, and it should not be assumed, that past investment performance is any indication of future results. Moreover, wherever there is the potential for profit there also is the possibility of loss. Certain of the Company's strategies may involve investments that are illiquid, are subject to a substantial risk of loss and are not suitable for certain investors.

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