

<div><div><div><div><div><div></div><div><b>NovaPoint Capital LLC</b></div><div>201 17<sup>th</sup> Street NW, Suite 300</div><div>Atlanta GA 30363</div><div>Tel. 404-445-7885</div><div>www.novapointcapital.com</div></div></div></div></div></div>	<div><div><div><div><div></div><div>Alan J. Conner, CPFA</div><div>President</div><div>Direct: 404-596-8935</div><div>aconner@novapointcapital.com</div></div></div></div></div>	<div><div><div><div><div></div><div><b>NovaPoint</b></div><div>CAPITAL LLC</div></div></div></div></div>					
<div><div><div><div><div><div><b>Management Team</b></div><div><b>Alan J. Conner, CPFA</b></div><div><b>President &amp; Chief Compliance Officer</b></div><div>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.</div></div></div></div><div><div><div><div><div><div><b>Joseph Sroka, CFA, CMT</b></div><div><b>Chief Investment Officer</b></div><div>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).</div></div></div></div></div></div></div></div>	<div><div><div><div><div><div><b>Our Firm</b></div><div>NovaPoint Capital is an investment manager based in Atlanta. The firm was founded by Alan Conner and Joseph Sroka, both tenured investment industry professionals.</div><div>We manage investment portfolios for institutions and individuals. We also provide sub-advisory services for other investment advisers.</div><div><b>NovaPoint is defined by Experience, Discipline and Integrity</b></div><div><table><tr><th>EXPERIENCE</th><th>DISCIPLINE</th><th>INTEGRITY</th></tr><tr><td>Each of NovaPoint’s principals has 20 years of experience in the financial markets working with both institutional and individual investors. We have experienced multiple market and economic cycles.</td><td>Our Investment Strategy focuses on achieving results over market cycles 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.</td><td>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.</td></tr></table></div><div><div><div><div><div><div><b>Our Services</b></div><div>We work with nonprofit organizations to construct an investment strategy consistent with their investment objectives and risk tolerance.</div><div>In addition to investment management, we can:</div><div><div><div>• Assist in the creation or review of the organization’s investment policy statement.</div><div>• Act as the adviser in the structuring of accounts.</div><div>• Consult on innovative, securities-based fundraising strategies.</div></div></div><div><div><div><div><div><div><i>As a show of our commitment to the organization, we reduce our investment management fees by 50% for all nonprofit organizations.</i></div><div><b>Investment Strategy</b></div><div>Depending on the needs and objectives of the organization, our investment strategies can include:</div><div><div><div>• Individually managed equity and fixed income portfolios.</div><div>• Exchange Traded Fund (ETF) portfolios</div><div>• Short-term cash management</div></div></div><div><div><div><div><div><div><b>Giving Back</b></div><div>We donate one day of NovaPoint’s revenue every six months to nonprofit organizations that serve military veterans and their families. Our recent donations went to the Children of Fallen Patriots Foundation and the Army Ranger Lead the Way Fund.</div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div>	EXPERIENCE	DISCIPLINE	INTEGRITY	Each of NovaPoint’s principals has 20 years of experience in the financial markets working with both institutional and individual investors. We have experienced multiple market and economic cycles.	Our Investment Strategy focuses on achieving results over market cycles 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.	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.
EXPERIENCE	DISCIPLINE	INTEGRITY					
Each of NovaPoint’s principals has 20 years of experience in the financial markets working with both institutional and individual investors. We have experienced multiple market and economic cycles.	Our Investment Strategy focuses on achieving results over market cycles 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.	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.					

### **Disclaimer**

NovaPoint Capital LLC (referred to herein as "NovaPoint" or "the Company") is registered with the State of Georgia as an investment adviser, but registration does not imply any certain level of skill or training. The information contained in this document has not been filed with, reviewed by or approved by any regulatory or self-regulatory authority.

### **Not an offer of advisory services or securities:**

This document is limited to the dissemination of general information about the services provided by the Company and is provided for informational purposes only. This document is intended for residents of the United States only and the information contained herein does not constitute and should not be construed as an offering of advisory services or an offer to sell or solicitation to buy any securities or other financial instruments in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the securities, or other applicable laws of such jurisdiction. Nothing contained in this document constitutes tax, legal or investment advice. Responses to any inquiry which may involve the rendering of personalized investment advice for compensation or effecting or attempting to effect transactions in securities will not be made absent compliance with state broker-dealer, investment adviser, broker-dealer agent or investment adviser representative registration requirements, or applicable exemptions or exclusions from such requirements.

### **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.

### **Limitation of liability**

While the Company uses reasonable efforts to include accurate and up-to-date information in this document, errors or omissions sometimes occur. The Company makes no warranties or representations as to the accuracy of this document. Opinions expressed herein are subject to change without notice. Under no circumstances shall the Company or any party involved in creating, producing, or delivering this document be liable for any direct, incidental, consequential, indirect, or punitive damages that result from the use of the information contained in this document, even if the Company's authorized representative has been advised of the possibility of such damages. Applicable law may not allow the limitation or exclusion of liability or incidental or consequential damages, so the above limitation or exclusion may not apply to you.

### **Restrictions on use of materials**

This document is intended only for the person to whom it has been delivered. Except as otherwise permitted by the Company in writing, no portion of this document, or the information contained herein, may be copied, reproduced, republished, uploaded, posted, transmitted or distributed in any way.

### **Trademarks and copyrights**

All trademarks, service marks, trade names, logos, and icons are proprietary to the Company. Nothing contained in this document should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed in this document without the prior written permission of the Company or such third party that may own the trademarks displayed in this document. Your use of the trademarks displayed in this document, or any other content in this document, except as provided herein, is strictly prohibited.