

Equity Performance

Consumer Staples and Utilities were the only two sectors to produce a positive return in October. The Energy, Industrial and Consumer Discretionary sectors lagged the most.

The NovaPoint Dividend Growth Strategy was -6.4% in October versus the S&P 500 Total Return Index at -6.8% and the Russell 1000 Total Return Index at -7.1%.

Period ending October 31, 2018	Quarter to			Since Inception (annualized)
	Month	Date	Year to Date	
NovaPoint Dividend Growth	-6.4%	-6.4%	3.6%	11.2%
S&P 500 Total Return	-6.8%	-6.8%	3.0%	10.4%
Russell 1000 Total Return	-7.1%	-7.1%	2.7%	10.0%

Returns are shown net of expenses and maximum management fees paid by any account within the composite.
Inception date is August 1, 2015. Return since inception is annualized.
Please see disclaimer for information about performance calculations.
NovaPoint Capital has prepared and presented this report in compliance with the Global Investment Performance Standards (GIPS).

Top performing stocks in the Strategy in October were McCormick (+9.3%), Wal-Mart (+6.8%) and Procter & Gamble (+6.5%).

Lagging stocks in the Strategy for the month were State Street (-17.9%), AbbVie (-17.7%), and EOG Resources (-17.4%).

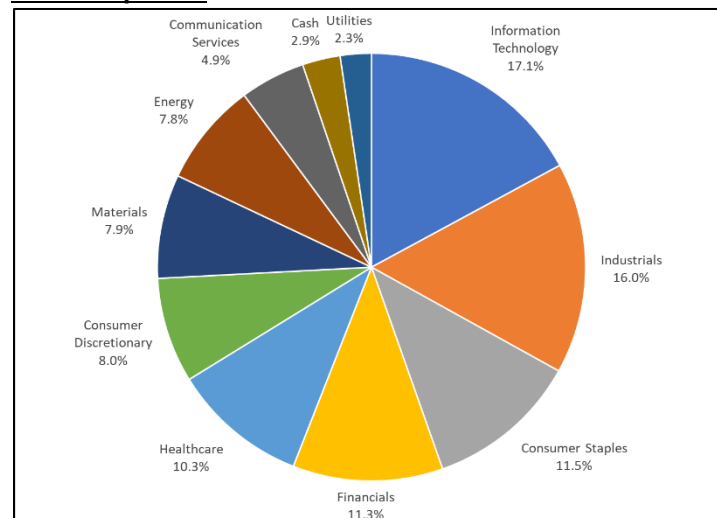
No positions were changed in October.

Dividend Increases

Two stocks owned in the Strategy announced dividend increases in October. The average length of consecutive dividend increases for companies in the Strategy is 29.7 years and the average growth rate of dividends over the past year has been 12.0%.

Company	New Quarterly		Consecutive Years Increased	Current Yield
	Dividend per Share	Percentage Increased		
Texas Instruments	\$0.77	+24.2%	14	3.3%
VF Corp	\$0.51	+10.9%	45	2.4%

Sector Exposure



Options

Some portfolios include an option over-write strategy. We had three position expire worthless in October and full premiums were captured.

Outlook

We view the market shakeout in October as a normal setback that happens over the course of a market cycle. We believe volatility should persist as varying outlooks on economic growth, interest rate increases, and corporate earnings sort themselves out.

Our focus remains on owning quality stocks with compelling capital appreciation and dividend growth potential. Our objective is to deliver investment returns above the market with lower volatility. A growing stream of dividends should also provide some benefit in a more volatile and inflationary environment.

Joseph Sroka, CFA, CMT
Chief Investment Officer

Alan Conner, CPFA
President

November 13, 2018

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Investment Performance

Performance data shown is unaudited. It is computed using the weighted-average performance of a composite of fully invested client accounts in the NovaPoint Capital Dividend Growth Equity Strategy. Data is obtained from the account custodians and third-party data providers and may be subject to revision. Returns are shown net of expenses and management fees based on the highest fee applicable to any account in the composite. The information contained herein does not suggest or imply and should not be construed, in any manner, a guarantee of future performance and/or investment advice. Past performance does not guarantee future results. NovaPoint Capital claims compliance with the CFA Institute Asset Manager Code of Professional Conduct. This claim has not been verified by CFA Institute.

Factors that could result in a difference between composite returns and client account returns include, but are not limited to, account asset size, asset allocation, timing of transactions, commissions, management fees and specific client mandates relative to individual investment objectives. Net-of-fees returns are calculated using maximum management fees that were paid by any account contained in the composite.

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