

Total Firm AUM: \$62 Million

Strategy AUM: \$39 Million

As of December 31, 2018

Investment Strategy:

The NovaPoint Capital Dividend Growth Strategy seeks to outperform its benchmarks on a total return basis with lower volatility. Research supports that companies which are able to consistently raise their dividends exhibit better enterprise growth, financial stability and stewardship. Investing in these companies should offer greater total return potential with less volatility over market cycles than companies that reduce, eliminate or don't pay dividends. The Strategy owns 30 to 50 large cap stocks that have consistently raised their dividends for a minimum of five years. Additional fundamental, quantitative, and technical analysis factors support investment selection. Covered calls may be utilized to manage volatility and increase returns.

	1 month	3 months	YTD	1 year	Annualized 3 Year	Annualized Since Inception
NovaPoint - Gross	-7.4%	-10.5%	-0.4%	-0.4%	11.8%	9.9%
NovaPoint - Net	-7.5%	-10.7%	-1.2%	-1.2%	10.9%	9.1%
S&P 500 Total Return	-9.0%	-13.5%	-4.4%	-4.4%	9.3%	7.5%
Russell 1000 Total Return	-9.1%	-13.8%	-4.8%	-4.8%	9.1%	7.1%

Gross-of-fees returns are presented before management fees, but after all trading expenses and withholding taxes.

Net-of-fees returns are calculated using maximum management fees that were paid by any account contained in the composite.

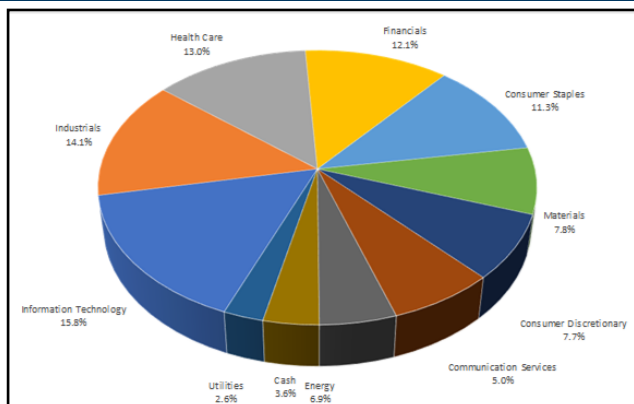
Inception date is August 1, 2015

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).

Portfolio Analysis

- Portfolio is constructed bottom-up
- Companies in the Strategy have consistently raised their dividend for the last 5 years
- Average length of dividend growth for holdings in Strategy is 30 years
- Average trailing dividend growth rate of holdings in Strategy is 13.0%
- Current dividend yield is 2.4%
- The Strategy holds no REITs, MLPs or BDCs



Top 10 Holdings	%
Microsoft	3.3%
McCormick & Co.	3.0%
Ecolab	2.9%
Nike	2.8%
Abbott Labs	2.8%
Becton Dickinson	2.8%
Wal-Mart Stores	2.8%
AbbVie	2.7%
Walt Disney	2.7%
Procter & Gamble	2.7%
Sum of Top 10	28.6%

Portfolio Statistics

Risk & Regression Analysis

	1 Year	3 Year
Standard Deviation	13.9	9.9
Correlation Coefficient	0.98	0.94
R-Squared	0.96	0.89
Annualized Alpha	3.27	3.39
Beta	0.89	0.85
Max Drawdown	10.7	10.7

Efficiency Measures

	1 Year	3 Year
Sharpe Ratio	-0.22	1.01
Sortino Ratio	-0.28	1.49
Tracking Error	3.12	3.65
Information Ratio	1.20	0.63
Upside Capture	103.5	99.2
Downside Capture	89.6	81.6

EXPERIENCE

The founding principals of NovaPoint each have 20+ years of industry experience working with both institutional and individual investors. We have experienced multiple market and economic cycles.

DISCIPLINE

Our investment strategies focus 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 and Jeff Wright are former U.S. Army officers.

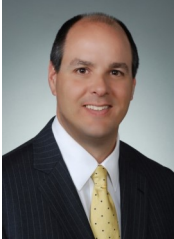
INTEGRITY

We conduct our business with the highest levels of integrity. NovaPoint adheres to the CFA Institute's Code of Ethics and Standards of Professional Conduct. Joe Sroka and Jeff Wright are both Chartered Financial Analyst ("CFA") Charterholders



Joseph Sroka, CFA, CMT / Chief Investment Officer and Portfolio Manager / jsroka@novapointcapital.com

Joe has over 20 years of 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).



Alan J. Conner, CPFA / President and Chief Compliance Officer / aconner@novapointcapital.com

Alan has over 20 years of 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 Certified Plan Fiduciary Adviser (CPFA) and an endurance athlete and three-time IRONMAN finisher.



Jeffrey Wright, CFA / Managing Director / jwright@novapointcapital.com

Jeff has 9 years of industry experience. Prior to joining NovaPoint, Jeff was a Vice President in the Private Banking and Investment Group at Merrill Lynch. Jeff also worked at Booz Allen Hamilton and the Department of Defense. Prior to his private sector career, Jeff was a Field Artillery officer in the U.S. Army. He holds a BA from the University of Texas and an MBA from the University of Maryland. Jeff is Chartered Financial Analyst (CFA).

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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. Data is shown net of expenses and management fees. 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.

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