

Equity Performance

Volatility remained modest through September. We expect some pick-up in volatility as we head into the upcoming quarterly earnings reports which should help shape views for the remainder of the year. The Energy and Technology sectors led the market, while the Financials, Consumer Staples and Materials sectors lagged.

The NovaPoint Dividend Growth Equity Strategy was -0.12% in September and has returned +14.62% year-to-date versus the S&P 500 Total Return Index at +0.02% in September and +7.84% YTD and the Russell 1000 Total Return Index at +0.08% in September and +7.92% YTD.

Period ending September 30, 2016	1-month	3-months	6-months	1-Year	2016 YTD
Dividend Growth Strategy	-0.12%	2.56%	8.06%	20.67%	14.62%
S&P 500 Total Return	0.02%	3.85%	6.40%	15.43%	7.84%
Russell 1000 Total Return	0.08%	4.03%	6.67%	14.93%	7.92%

Returns are shown net of expenses and management fees.

Please see disclaimer for information about performance calculations.

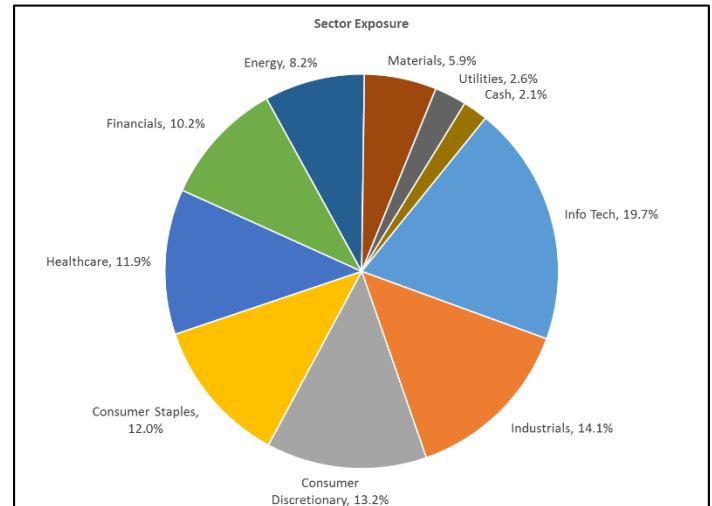
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The top performing stocks in the Strategy in September were EOG Resources (+9.3%), Accenture (+6.2%) and Emerson Electric (+3.5%). EOG rallied for a second straight month with the Energy sector and upward movement in oil. Accenture posted strong quarterly earnings, outlook and raised its dividend 10%. Emerson regained ground after being a laggard in August.

The lagging stocks in the Strategy for the month were V.F. Corp (-9.7%), Nike (-8.7%) and T. Rowe Price (-4.4%). Retail and apparel has had a rough road over the past few months. T. Rowe Priced lagged along with the Financial sector.

Sector Exposure

The Strategy is constructed bottom-up with a goal of being represented across all economic sectors.



Dividend Increases

Accenture, Microsoft and U.S. Bancorp all announced dividend increases in September. The average length of consecutive dividend increases for companies in the Strategy is 31 years.

Company	New Quarterly Dividend per Share	Percentage Increased	Consecutive Years Increased	Current Yield
Accenture	\$1.21	+10.0%	11	2.0%
Microsoft	\$0.39	+8.3%	7	3.6%
U.S. Bancorp	\$0.28	+9.8%	6	1.9%

Fixed Income

The Federal Reserve continued to push out a decision on rate hikes. We are prepared for some eventual level of interest rate increases. For client accounts with bond holdings, we remain in the 4 to 6 year duration range to balance between current yield and price stability in an eventual rising rate environment.

	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Trailing 12-months
Dividend Growth Strategy	6.72%	0.89%	-2.22%	-1.25%	0.55%	6.82%	1.65%	1.74%	1.89%	2.68%	0.00%	-0.12%	20.67%
S&P 500 Total Return	8.44%	0.30%	-1.58%	-4.96%	-0.13%	6.78%	0.39%	1.80%	0.26%	3.69%	0.14%	0.02%	15.43%
Russell 1000 Total Return	8.09%	0.33%	-1.80%	-5.38%	-0.03%	6.97%	0.54%	1.75%	0.23%	3.81%	0.13%	0.08%	14.93%

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Options

Some portfolios include an option over-write strategy. We had three option positions expire worthless in September generating profit from the captured option premium.

We maintain our positioning in high-quality, dividend-paying stocks to remain focused on capital appreciation opportunities while seeking to limit volatility.

October 13, 2016

Outlook

Third quarter earnings season, the U.S. Presidential election and the November FOMC meeting should supply information for investors to absorb over the next 30 days. Some of the information should be meaningful data to help drive decision making and some should be noise to filter out.

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