Dividend Growth Strategy

Benchmark 1: S&P 500 TR
Benchmark 2: Russell 1000 TR

Total Firm AUM: $148 Million | Strategy AUM: $55Million | As of June 30, 2019

Investment Strategy:

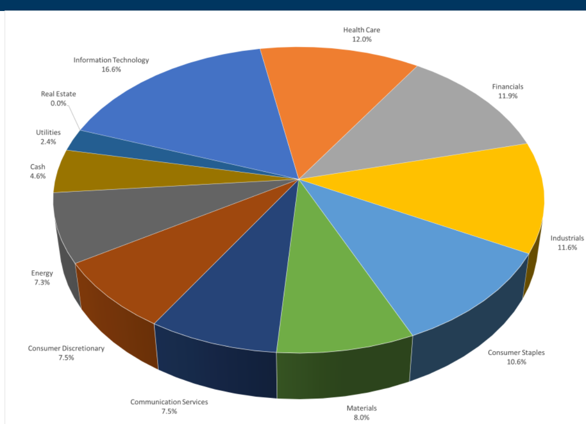
The NovaPoint Capital Dividend Growth Strategy seeks to outperform its benchmarks on a total return basis with lower volatility. Research supports that companies which are able to consistently raise their dividends exhibit better enterprise growth, financial stability and stewardship. Investing in these 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	6.2%	5.0%	17.1%	14.2%	13.3%	13.1%
NovaPoint - Net	6.1%	4.7%	16.6%	13.1%	12.4%	12.2%
S&P 500 Total Return	7.0%	4.3%	18.5%	10.4%	14.2%	11.2%
Russell 1000 Total Return	7.0%	4.2%	18.8%	10.0%	14.2%	10.9%

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	3.2%
MasterCard	2.9%
Ecolab	2.9%
Walt Disney	2.8%
Becton Dickinson	2.8%
Walmart	2.8%
Air Products & Chemicals	2.7%
McCormick	2.7%
Auto Data Processing	2.7%
S&P Global	2.6%
Sum of Top 10	**28.0%**

Portfolio Statistics

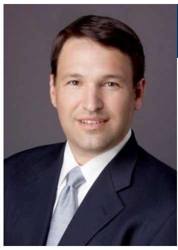
Risk & Regression Analysis

	1 Year	Inception
Standard Deviation	16.2	11.0
Correlation Coefficient	0.99	0.96
R-Squared	0.97	0.92
Annualized Alpha	5.42	4.06
Beta	0.84	0.82
Max Drawdown	10.5	10.5

Efficiency Measures

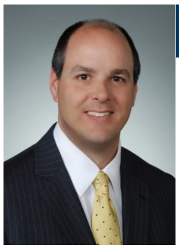
	1 Year	Inception
Sharpe Ratio	0.74	1.09
Sortino Ratio	1.06	1.74
Tracking Error	4.02	3.83
Information Ratio	1.10	0.66
Upside Capture	99.4	97.3
Downside Capture	88.4	80.9

The NovaPoint Capital Team



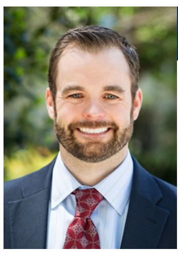
Joseph Sroka, CFA, CMT / Chief Investment Officer and Portfolio Manager / jsroka@novapointcapital.com

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 & Portfolio Manager / 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).

Frederick Wright, CFA / Managing Director & Portfolio Manager / fwright@novapointcapital.com

Frederick has over 25 years of experience in the investment management industry. Prior to joining NovaPoint, Frederick was a Partner and Investment Advisor at Brightworth where he advised high net worth investors. Frederick began his investment career in 1991 and has also worked at Balentine & Co, Wright Investment Management, and Smith Howard Wealth Management. Prior to beginning his investment career, Frederick served as an Engineer officer in the United States Army. He holds a BS from the U.S. Military Academy at West Point and an MBA from Emory University. Frederick is a Chartered Financial Analyst (CFA).

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