

Equity Performance

The equity markets started a sharp decline in February attributable to economic fears over the impact of the coronavirus. The Communication Services and Real Estate sectors performed the best for the month. The Energy and Financial sectors lagged.

The NovaPoint Dividend Growth Strategy was -9.1% in January versus the S&P 500 Total Return Index at -8.2% and the Russell 1000 Total Return Index at -8.2%.

Period ending February 29, 2020	Month	Quarter to Date	Year to Date	Since Inception (annualized)
NovaPoint Dividend Growth	-9.1%	-11.0%	-11.0%	9.8%
S&P 500 Total Return	-8.2%	-8.3%	-8.3%	9.9%
Russell 1000 Total Return	-8.2%	-8.1%	-8.1%	9.7%

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).

February's top performing stocks in the Strategy were AbbVie (+5.8%), Ross Stores (-3.0%), and Chubb (-4.6%).

Lagging stocks in the Strategy for the month were Delta Airlines (-17.2%), Exxon Mobil (-17.2%), and Aflac (-16.9%).

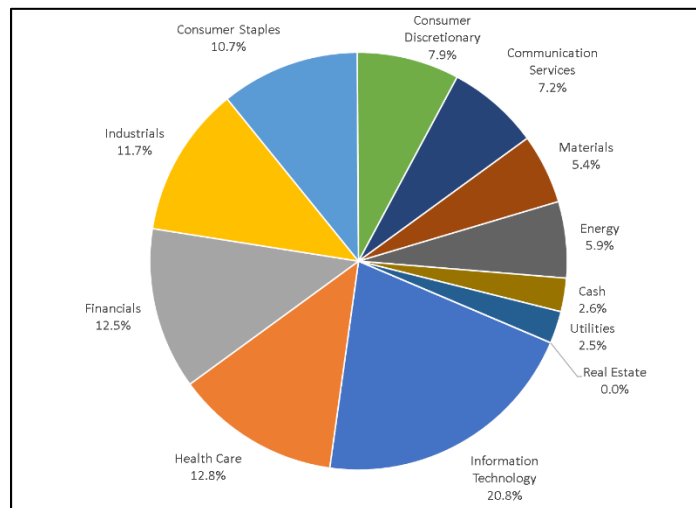
3M was removed from the Strategy and IBM was added to the Strategy in February.

Dividend Increases

Four stocks owned in the Strategy announced dividend increases in February. The average length of consecutive dividend increases for companies in the Strategy is 28.7 years and the average growth rate of dividends over the past year has been 9.7%.

Company	New Quarterly Dividend per Share	Year/Year Percentage Increased	Consecutive Years Increased	Current Yield
L3 Harris	\$0.85	+24.1%	17	2.2%
EOG Resources Inc	\$0.38	+30.7%	4	4.8%
Wal-Mart Stores, Inc.	\$0.54	+1.9%	45	2.0%
AFLAC Incorporated	\$0.28	+3.7%	37	3.9%

Sector Exposure



Options

Some portfolios include an option over-write strategy. We had a partial call on one position in February.

Outlook

As we write this, we see the greater negative impact being experienced in the markets as concerns over the economic impact of the coronavirus outbreak increase. Large-scale government financial intervention by major nations should help stem the economic impact. In the interim, sentiment is likely to improve once some measure of containing the spread of the virus is seen.

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 volatile market environment.

Joseph Sroka, CFA, CMT
Chief Investment Officer

Alan Conner
President

March 18, 2020

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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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