



**Summary of your Advisory Relationship with NovaPoint Capital LLC,
An SEC-Registered Investment Adviser
March 2024**

Brokerage and investment advisory services and fees differ. It is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides education materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

NovaPoint provides investment advisory services to individuals, pension and profit-sharing plans, trusts, endowments, and charitable organizations and corporation or business entities other than those listed above. We primarily invest in equity securities including exchange-listed securities, securities trade over-the-counter and foreign issuers, corporate debt securities, exchange traded funds and mutual funds. We have the flexibility to invest in other security types when we feel it would assist in meeting your investment objectives. We also provide financial planning services to individuals.

NovaPoint monitors accounts daily and has full authority to buy and sell securities in your account, subject to guidelines set forth by you. There are some situations, however, where you may request that certain securities be retained in the portfolios, or where you may place restrictions on using certain types of investments for philosophical or religious reasons. We adhere closely to those restrictions.

For an equity-only or balanced account, NovaPoint has a minimum requirement of \$250,000 for accepting a new client; this requirement could be spread over more than one account. NovaPoint may waive the account minimum size at its discretion.

Conversation Starters:

Given my financial situation, should I choose an investment advisory service? Why/why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and professional background?

What do these qualifications mean?

What Fees Will I Pay?

The annual fee for investment management services is 1%, is calculated on an average daily value and billed monthly or quarterly in arrears. Fees are negotiable. Fees paid to NovaPoint are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third-party consultants.

Fees paid to NovaPoint are separate and distinct from fees and expenses charged by mutual funds and ETFs (exchange traded funds) to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, NovaPoint and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

NovaPoint's planning and consulting fees are negotiable, but generally range from \$2,500 to \$5,000 on an annual fixed fee basis, and from \$200 to \$300 on an hourly rate basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

You will pay fees and costs whether you make or lose money on your investments. Fees and expenses reduce returns on your money over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters:

Help me understand how the fees and expenses impact investment returns. If I give you \$10,000 to invest, how much goes to fees/costs each year and how much is invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money? What Conflicts of Interest Do You Have?

When we act as your Adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts before investing with us as they may affect the investment advice we provide. Here is an example of a potential conflict to help you understand what this means: Since we charge fees based on the size of your account, we may be incented to take abnormally high investment risks at the end of a time period to inflate the size account and your fee to us. We mitigate that risk by investing alongside all of our clients.

Conversation Starters:

How do your conflicts of interest impact me? How do you address these conflicts?

How Do Your Financial Professionals Make Money?

Our financial professionals are Partners of the firm and are compensated based on the profitability of the firm. Our professionals are not paid a transaction fee or commission.

Conversation Starters:

Are you paid regardless if my account makes money or not?

Do You or Your Financial Professionals Have Any Legal or Disciplinary History?

No. We have no legal or disciplinary history. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what conduct?

Additional Information

For additional information on our investment advisory services, visit our website at www.novapointcapital.com. You can find more information on our website or you can request a copy of our ADV by calling (404)445-7885.

Conversation Starters:

Who is my primary contact? Is he/she a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?