Dividend Growth Strategy

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

Total Firm AUM: $432 Million | Strategy AUM: $170 Million | As of March 31, 2025

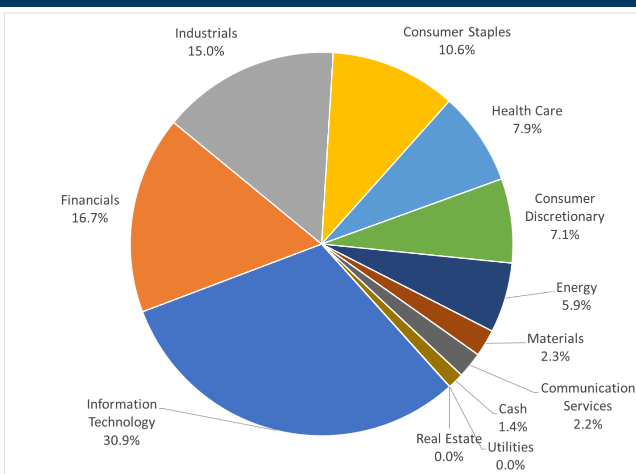
Investment Strategy:

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.

	3-months	YTD	1-year	Annualized 3-year	Annualized 5-year	Annualized Since Inception
NovaPoint Dividend Growth	-2.2%	-2.2%	8.7%	6.0%	13.7%	10.6%
S&P 500 TR	-4.3%	-4.3%	8.3%	9.1%	18.6%	12.7%
Russell 1000 Value TR	2.1%	2.1%	7.2%	6.6%	16.1%	9.0%

Returns are presented before management fees, but after all trading expenses and withholding taxes.
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).

Holdings



Top Ten Holdings	
Apple	4.8%
Microsoft	4.8%
Garmin	4.0%
Walmart	4.0%
IBM	3.4%
Aflac	3.4%
Goldman Sachs	3.2%
Chubb	3.2%
Mastercard	3.0%
S&P Global	2.9%
Sum of Top Ten	36.8%

As of March 31, 2025

Portfolio Construction

- Portfolio is constructed bottom-up
- Companies in the Strategy have consistently raised their dividend for at least the last 5 years
- Avg length of dividend growth for holdings in Strategy is 26.7 years
- Avg trailing dividend growth rate of holdings in Strategy is 9.4%
- Current dividend yield is 2.05%
- The Strategy holds no REITs, MLPs or BDCs

Risk Rating from Riskalyze
Rating range from a low risk of 1 to a high risk of 99.
The risk is indicative of the risk/return analysis of the portfolio.

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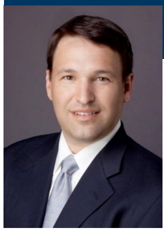
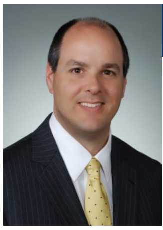
The NovaPoint Team



Joseph Sroka, CFA, CMT / Chief Investment Officer / jsroka@novapointgroup.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 / President and Chief Compliance Officer / aconner@novapointgroup.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 an endurance athlete and three-time IRONMAN finisher.

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

Frederick has over 30 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 at Balentine & Co where he rose to Partner. He also co-founded and served as Chief Investment Officer at Wright Investment Management and at Smith & Howard Wealth Management . Prior to beginning his investment career, Frederick served as an Engineer officer in the U.S. 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).

Larry Dixon, EA / Tax Managing Partner / ldixon@novapointgroup.com

Larry leads NovaPoint's accounting, tax and outsourced CFO business. He built his previous company, Atlas Solutions, as a solo entrepreneur before merging into NovaPoint CFO. Larry began his career as a Field Artillery officer in the United States Army. Larry earned his Bachelor of Science degree from the U.S. Military Academy at West Point, where he was a four-year letterman on the football team. Larry is a certified Enrolled Agent, recognized by the U.S. Department of the Treasury to represent taxpayers before the Internal Revenue Service.

Meghan Hoover / Investment Associate / mhoover@novapointgroup.com

Meghan is an Investment Associate focusing on financial planning. Prior to joining NovaPoint, Meghan spent 18 years in government service as an Operations Officer in military intelligence. She holds two Bachelor of Science degrees from the University of Maryland and a Master of Science from the Joint Military Intelligence College. Meghan has additional education specializing in financial planning and is a member of the Financial Planning Association.

Blake McDaniel / Investment Associate / bmcdaniel@novapointgroup.com

Blake is an Investment Associate focusing on financial planning. Prior to joining NovaPoint, Blake served in the United States Army with 7th Special Forces Group, specializing in intelligence. Following his service, he worked as a financial planner in Atlanta. Blake has a Bachelor's degree in business administration and business analytics from the American Military University and a Bachelor's degree in finance from Georgia State University.

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