Item 1 – Cover Page

Firm Brochure

(Part 2A of Form ADV)

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This Brochure provides information about the qualifications and business practices of NovaPoint Capital LLC. If you have any questions about the contents of this Brochure, please contact us at 404-596-8935 and/or www.novapointcapital.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

NovaPoint Capital LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information which you determine to hire or retain an Adviser.

Additional information about NovaPoint Capital LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

We have updated our Regulatory Assets Under Management in Item 4.

Since the last annual amendment, NovaPoint has also made updates to this Brochure to improve clarity, consistency, and alignment with current business practices. These updates include revisions to disclosures related to custodial relationships, brokerage practices, and fee billing.

These changes do not represent material changes to NovaPoint's advisory services, fee structure, or business operations.

NovaPoint will provide clients with an updated Brochure as required and at no charge. Additional information about NovaPoint is available at www.adviserinfo.sec.gov

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Item 4 – Advisory Business

Firm Description
NovaPoint Capital LLC ("NovaPoint") was formed in October 2014. NovaPoint is an investment advisory firm based in Atlanta, Georgia.

NovaPoint is comprised of investors with a long investment time horizon and a focus on publicly traded companies that pay dividends. NovaPoint's investment philosophy is to build wealth by investing primarily in equity securities of companies run by shareholder-oriented managers. NovaPoint purchases the securities of these companies when (1) the market price is at a significant discount to NovaPoint's assessment of the company's intrinsic value and (2) NovaPoint expects the value of the company to grow. Securities are generally sold when prices approach or exceed NovaPoint's assessment of value or when the value of the company begins to erode.

NovaPoint is wholly owned by The NovaPoint Group LLC. The NovaPoint Group LLC has two principal owners: Alan J. Conner, President and Chief Compliance Officer, owns 50% and Joseph M. Sroka, Secretary and Chief Investment Officer owns 50%.

Client Assets
As of December 31, 2025, NovaPoint managed $536,175,160 in Regulatory Assets Under Management, all of which is on a discretionary basis.

Advisory Services
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. NovaPoint invests primarily in equity securities including exchange-listed securities, securities trade over the counter and foreign issuers, corporate debt securities and mutual funds. NovaPoint retains the flexibility to invest in other security types when doing so is consistent with a client's investment objectives.

Tailored Relationships
NovaPoint has discretionary authority to buy and sell securities in client accounts, subject to guidelines set forth by the client. In certain circumstances, clients may request that certain securities be retained in the portfolios or may place restrictions on the use of certain types of investments for philosophical or religious reasons. NovaPoint adheres to client-imposed restrictions.

Financial Planning Services (Stand-Alone)
NovaPoint provides financial planning services on a stand-alone basis. Planning and consulting fees are negotiable and generally range from $2,500 to $5,000 on an annual fixed fee basis, and from $200 to $300 on an hourly basis, depending on the scope of services and the professional providing the service.

Clients enter into a Financial Planning Agreement that describes the scope of services, fees, and termination provisions. NovaPoint requires payment terms as outlined in the agreement prior to commencing services.

NovaPoint may recommend other professionals for implementation purposes. Clients are not obligated to engage any recommended professional and retain full discretion over all implementation decisions. Clients are responsible for notifying NovaPoint of changes in their financial situation or investment objectives.

Custodial Relationships
Client assets are held with qualified custodians. NovaPoint's primary custodian is Charles Schwab & Co., Inc., and the majority of Regulatory Assets Under Management reported by NovaPoint are maintained at Schwab. A limited number of client accounts are held with other qualified custodians, including Comerica Bank and Betterment Advisor Solutions, based on client circumstances or account-specific considerations. NovaPoint's custodial relationships are customary for an investment adviser of its size and structure, and NovaPoint does not receive any special, unusual, or preferential benefits from custodians in connection with these relationships.

Item 5 – Fees and Compensation

Description
NovaPoint provides investment advisory services for a percentage of assets under management.

Fee Billing
The annual fee for investment management services is 1% of assets under management. Fees are calculated on an average daily value and billed monthly in arrears. Certain accounts are billed quarterly in arrears using the same methodology. Fees are negotiable. NovaPoint may reduce fees based on client circumstances including for non-profit organizations and military veterans.

Clients provide written authorization for NovaPoint to deduct advisory fees from their respective accounts through the Investment Advisory Agreement. Clients receive custodial account statements reflecting advisory fee deductions.

Other Client Investment Expenses
Clients incur brokerage commissions, custodial fees, and other transaction-related expenses. These costs are separate from and in addition to NovaPoint's advisory fee. Fees paid to NovaPoint are separate from fees and expenses charged by mutual funds and exchange-traded funds, including management fees and operating expenses described in each fund's prospectus.

Clients should review all fees charged by NovaPoint, custodians, brokers, and other third parties to understand the total cost of investment services.

Custodial and Brokerage Fees
Clients incur fees charged by custodians and broker-dealers, including transaction costs and account-related expenses. These costs are separate from NovaPoint's advisory fee. Certain custodial and brokerage services may be included within a custodian's platform fee structure. These costs are disclosed in the client agreement and are not shared with NovaPoint.

Fees Paid in Arrears - Termination
Advisory fees are generally paid in arrears. Clients may terminate the Investment Advisory Agreement at any time by providing written notice to NovaPoint. Upon termination, advisory fees will be prorated through the date of termination, and any unearned fees will be refunded as applicable. All fees are negotiable, and existing client relationships may reflect fee arrangements that differ from those described above.

Item 6 – Performance-Based Fees and Side-By-Side Management

NovaPoint does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because NovaPoint has no performance-based fee accounts, it has no side-by-side management.

Item 7 – Types of Clients

NovaPoint provides portfolio management services to individuals, pension and profit-sharing plans, trusts, charitable organizations and corporations.

Account Minimums
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 sole discretion.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies
NovaPoint utilizes a combination of quantitative, fundamental and technical analysis methods in its investment process.

Quantitative analysis involves the use of mathematical and statistical modeling, measurement and research. This is used to analyze the large amount of data available in the financial markets to assist in the investment decision making process. Several financial data bases as well as proprietary modeling methods are utilized in this process. Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's business, the experience and expertise of the company's management, and the outlook for the company's industry. This offers a more qualitative view of a company's prospects and, in conjunction with quantitative analysis, offers a more robust and multi-faceted approach to decision making. The main source of information used in this fundamental security analysis is filings with the Securities and Exchange Commission, financial news, annual reports, prospectuses, company press releases and research prepared by others. Employees of NovaPoint also attend on-and off-site visits with company management teams, conference calls and industry conferences.

Technical analysis provides an understanding of behavior factors in the financial markets by analyzing market data in a graphical format. This analysis method can help better understand market forces impacting securities prices.

NovaPoint invests each portfolio in accordance with the Investment Policy Statement developed specifically for each client. Depending upon the client's portfolio objectives and risk tolerance each will have a specific asset allocation target.

Investment Strategies

NovaPoint constructs portfolios based on the allocation and tolerances deemed appropriate in each client. These portfolios will likely include one or more of the following asset classes: Equity, Equity REIT's, Mutual Funds/ETFs, Fixed Income and Options.

Equity

NovaPoint employs a Dividend Growth investing strategy in the equity portfolios we manage. Portfolios typically consist of 30 to 50 stocks that we select based on our own research and ideas.

Buy Discipline: NovaPoint looks to purchase the stocks of high-quality businesses that we have evaluated via the quantitative and qualitative processes outlined above. We seek to invest in stocks of companies that offer long term value creation.

Sell Discipline: NovaPoint generally sells a portfolio holding if the company's strategy has departed from our expectations as evidenced by its financial metrics or business actions. We will also sell companies we believe are fully valued and offer little further upside potential.

Equity REIT

NovaPoint uses equity Real Estate Investment Trusts ("REIT") for clients that want exposure to the Real Estate sector. REIT securities selected are diversified across the Real Estate sub-sectors.

Mutual Funds and ETFs

NovaPoint uses mutual funds and Exchange Traded Funds (ETFs) for client accounts with smaller asset levels that we feel cannot adequately diversify through ownership of individual stocks and bonds. In this case, we will invest in mutual funds or exchange traded funds we feel reflect a similar investment strategy to our own. We are also looking for funds with comparatively low operating expenses. Mutual funds and ETFs may also be used to provide specific exposure to an asset class that is part of a client's asset allocation.

Fixed Income
NovaPoint purchases the debt of the U.S. Government, its Agencies, States and Municipalities, Foreign Sovereigns, and Corporations. The main objective is to ensure return of principal along with sufficient interest earned relative to risk incurred. Fixed Income portfolios are managed based on each individual Client's Statement of Investment Policy with regard to tax, duration, cash flow and risk. Bond funds we deem appropriate may be a part of a client's fixed income investments.

Options
NovaPoint buys and sells "Covered Call" options on individual equity positions to either hedge or generate income when suitable based on each Client's Statement of Investment Policy.

Risk of Loss
Regardless of how many precautions investors undertake, it is possible to lose money in the securities markets. To help reduce risk in portfolios that contain individual securities, NovaPoint continuously monitors the risk / reward of owning each security.

Other Risks
Management Risks.
While NovaPoint manages client investment portfolios based on NovaPoint's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested.

Risks of Investments in Mutual Funds and ETFs
As described above, NovaPoint may invest client portfolios in mutual funds and ETFs. Investments in mutual funds and ETFs are subject to risks associated with the markets in which they invest. The success of a mutual fund or ETF will be related to the skills of their particular managers. Mutual Funds and ETFs are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940 which, among other things, limit their holdings in certain securities and limit the receipt of income associated with non-security investments such as commodities.

Equity Market Risks
NovaPoint will generally invest portions of client assets directly into equity investments, primarily stocks, or into mutual funds that invest in the stock market. Investments in individual securities and mutual funds that invest in stocks and other equity securities are subject to the risks of the stock market. Among other things, investments in stocks are subject to short-term price volatility and the risk that stock values may decline over longer periods due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks
NovaPoint may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in mutual funds that invest in bonds and notes. Fixed income investments are subject to risks which include, without limitation, interest rate risks (risks that change in interest rates will devalue the investments - securities with longer maturities are more sensitive to

interest rate changes), credit risks (risks of default by borrowers) and inflation risk (inflation erodes the purchasing power of the income received over the life of a bond).

Item 9 – Disciplinary Information

NovaPoint is required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of NovaPoint or the integrity of NovaPoint's management. NovaPoint has no information applicable to this item.

Item 10 – Other Financial Industry Activities and Affiliations

NovaPoint is an SEC registered investment adviser wholly owned by The NovaPoint Group LLC.

Alan Conner, President/CCO and Joe Sroka are the sole owners of The NovaPoint Group LLC. The NovaPoint Group LLC owns 100% of NovaPoint Capital and 100% of NovaPoint CFO Services. NovaPoint CFO Services provides incorporation, accounting/payroll and tax services for independent contractors. NovaPoint and NovaPoint CFO Services may have overlapping clients, however the client has the right to engage one or both entities should they choose to do so. In addition, there is no difference in client fees for NovaPoint CFO Services clients that become NovaPoint clients.

Joe Sroka, Co-Founder and Chief Investment Officer of NovaPoint, is a member of the Board of Directors of BIAS, a Bermuda-based investment management firm. BIAS is a client of NovaPoint. As described in Item 4 – Advisory Business, client assets are held with qualified custodians.

NovaPoint is not affiliated with any custodian used for client accounts.

Item 11 – Code of Ethics

To provide an understanding of NovaPoint's standards for meeting our fiduciary responsibility to client, NovaPoint has developed a Code of Ethics that must be adhered to by all NovaPoint employees. This Code sets forth standards of conduct expected of advisory personnel and addresses conflicts that arise from personal trading by advisory personnel. This Code includes limitations on personal trading by employees, reporting requirements for employees' securities holding and personal securities transactions and insider trading policies and procedures. A copy of NovaPoint's Code of Ethics is available to current and potential clients upon request.

Compliance with the provision of this Code of Ethics shall be considered a basic condition employment with NovaPoint. It is important that employees understand the reasons for compliance with this Code. Employees are urged to seek the advice of the CCO for any question as to the application of this Code to their individual circumstances. Employees understand that a material breach of the provisions of this Code may constitute grounds for termination of employment.

Recommend Securities with Material Financial Interest
NovaPoint and its employees do not act as a principal in buying securities from (or selling securities to) our clients. We do not act as general partner in a partnership in which we solicit client investments.

We do not act as an investment adviser to an investment company that we recommend to clients.

Invest in Same Securities Recommended to Clients
NovaPoint and our employees may buy or sell securities which are recommended to clients. Such transactions should occur after or contemporaneously with purchases or sales in client accounts.

Personal Trading Policies
The Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time-to-time NovaPoint's associated persons may invest in the same securities utilized in client portfolios. Under its Code, NovaPoint has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Item 12 – Brokerage Practices

Best Execution and Custodial Selection
When given discretion to select broker-dealers or custodians, NovaPoint seeks best execution for client transactions. Best execution includes factors such as execution quality, cost, responsiveness, financial strength, and the overall services provided.

NovaPoint recommends Charles Schwab & Co., Inc. ("Schwab") as the primary custodian for client accounts. Schwab provides custody, trade execution, clearance and settlement of transactions, and related services. NovaPoint maintains a limited number of client accounts with other custodians, including Betterment Advisor Solutions and Comerica Bank. NovaPoint evaluates custodians based on overall service, cost, and value provided to clients.

No Soft Dollar Arrangements
NovaPoint does not receive soft dollar benefits, as defined under Section 28(e) of the Securities Exchange Act of 1934.

Custodians provide standard services, including trading platforms, reporting, and administrative support. These services are generally available to similarly situated investment advisers and are not contingent upon the amount of brokerage transactions directed to any custodian.

Directed Brokerage
Clients may direct NovaPoint to use a particular broker-dealer or custodian. In such cases, the client is responsible for negotiating the terms and arrangements of the selected firm. Directed brokerage may result in higher transaction costs or less favorable execution than would otherwise be obtained if NovaPoint had discretion to select the broker-dealer. NovaPoint may be unable to achieve best execution under these circumstances.

Order Aggregation
NovaPoint may aggregate transactions for multiple client accounts when it determines that aggregation is consistent with its duty to seek best execution and is in the best interest of clients.

Transactions are allocated on an average price basis, and transaction costs are generally shared on a pro rata basis among participating accounts. NovaPoint does not receive additional compensation as a result of aggregated transactions. Allocation procedures are designed to ensure fair and equitable treatment of all client accounts over time.

Item 13 – Review of Accounts

All stocks and funds held in client accounts, or being tracked as potential investments, are priced daily using an on-line pricing service. These stocks and funds are monitored on a daily basis for significant price changes, or for any new information which might affect the future outlook.

Account reviews are performed at a minimum of quarterly by advisers Alan Conner, President and Joseph Sroka, Chief Investment Officer. Account reviews are performed more frequently when market conditions dictate. Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own financial situation.

Clients receive periodic communications on at least an annual basis. All clients receive a quarterly report of their portfolio.

Item 14 – Client Referrals and Other Compensation

NovaPoint may compensate referring parties for referrals, provided there is a solicitation agreement in place, and the client has properly executed a Solicitation Disclosure. NovaPoint may pay My Professional CFO referral fees. NovaPoint does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Joe Sroka, co-founder of NovaPoint is a member of the Board of Directors of BIAS. These director fees are paid to NovaPoint.

Item 15 – Custody
NovaPoint does not have physical custody of client funds or securities. However, NovaPoint is deemed to have custody because it has authority to deduct advisory fees directly from client accounts.

NovaPoint relies on the fee deduction exception under SEC Rule 206(4)-2 and is not required to undergo an annual surprise examination, provided that: (i) clients provide written authorization permitting fee deduction, and (ii) Qualified custodians send account statements directly to clients at least quarterly. NovaPoint encourages clients to review these statements and compare them with any reports provided by NovaPoint.

Item 16 – Investment Discretion

As described above, under Item 4 - Advisory Business, NovaPoint manages portfolios on a discretionary basis. This means that after an investment plan is developed for the client's investment portfolio, NovaPoint will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving NovaPoint the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and the withdrawal of advisory fees directly from the account. NovaPoint then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with NovaPoint and the requirements of the client's custodian.

The discretionary relationship is further described in the agreement between NovaPoint and the client.

Item 17 – Voting Client Securities

NovaPoint does not vote proxies on behalf of the clients. Clients receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients are free to contact NovaPoint via telephone, e-mail or in writing with any questions about a particular solicitation.

Item 18 – Financial Information

NovaPoint Capital LLC does not require or solicit prepayment of fees and therefore has no disclosure required for this item.