

Item 1 – Cover Page

Firm Brochure
(Part 2A of Form ADV)

February 29, 2024

CRD# 173663

NovaPoint Capital LLC
1175 Peachtree Street NE, Suite 1825
Atlanta, GA 30361
(404) 596-8935 Phone



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.

Due to the merger between Charles Schwab & Co. and TD Ameritrade, all assets under management have moved under Charles Schwab & Co. References to TD Ameritrade have been removed throughout this brochure.

NovaPoint will provide you with a new Brochure, as necessary, based on changes or new information, at any time, without charge. Additional information about NovaPoint is also available via the SEC's web site www.adviserinfo.sec.gov.

Item 3 -Table of Contents

<i>Item 1 – Cover Page.....</i>	<i>1</i>
<i>Item 2 – Material Changes.....</i>	<i>2</i>
<i>Item 3 -Table of Contents.....</i>	<i>3</i>
<i>Item 4 – Advisory Business.....</i>	<i>4</i>
<i>Item 5 – Fees and Compensation</i>	<i>5</i>
<i>Item 6 – Performance-Based Fees and Side-By-Side Management.....</i>	<i>6</i>
<i>Item 7 – Types of Clients</i>	<i>6</i>
<i>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>6</i>
<i>Item 9 – Disciplinary Information</i>	<i>8</i>
<i>Item 10 – Other Financial Industry Activities and Affiliations</i>	<i>9</i>
<i>Item 11 – Code of Ethics</i>	<i>9</i>
<i>Item 12 – Brokerage Practices</i>	<i>10</i>
<i>Item 13 – Review of Accounts</i>	<i>12</i>
<i>Item 14 – Client Referrals and Other Compensation.....</i>	<i>12</i>
<i>Item 15 – Custody</i>	<i>13</i>
<i>Item 16 – Investment Discretion</i>	<i>13</i>
<i>Item 17 – Voting Client Securities</i>	<i>13</i>
<i>Item 18 – Financial Information</i>	<i>14</i>

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. We are investors with a long investment time horizon and a focus on publicly traded companies that pay dividends. Our philosophy is to build wealth by investing primarily in equity securities of companies run by shareholder-oriented managers. We purchase the securities of these companies when (1) the market price is at a significant discount to our assessment of what the company is worth and (2) when we expect the value of the company to grow. We sell when prices approach or exceed our assessment of value or when the value of the company begins to erode.

NovaPoint is 100% 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, 2023, NovaPoint managed \$384,065,874 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. We primarily invest in equity securities including exchange-listed securities, securities trade over the counter and foreign issuers, corporate debt securities and mutual funds. We have the flexibility to invest in other security types when we feel it would assist in meeting a client’s investment objectives.

Tailored Relationships

NovaPoint has full authority to buy and sell securities in client accounts, subject to guidelines set forth by the client. There are some situations, however, where a client requests that certain securities be retained in the portfolios, or where the client has placed restrictions on using certain types of investments for philosophical or religious reasons. We adhere closely to those restrictions.

Financial Planning Services (Stand-Alone)

NovaPoint may provide to clients financial planning services (including investment and non-investment related matters) on a stand-alone separate fee basis. 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).

Prior to engaging NovaPoint to provide planning services, clients are generally required to enter into a *Financial Planning Agreement* with NovaPoint setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to NovaPoint commencing services.

If requested by the client, NovaPoint may recommend the services of other professionals (including estate planning attorneys, insurance professionals, etc.) for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from NovaPoint.

Please Note: If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. Please, also note: It remains the client's responsibility to promptly notify NovaPoint if there is any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising NovaPoint's previous recommendations and/or services.

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% and calculated on an average daily value and billed monthly in arrears. Fees are negotiable. NovaPoint typically reduces fees for select groups, such as non-profit organizations and military veterans.

All clients provide written authorization to deduct advisory fees from their respective accounts in the Investment Advisory Agreement. Clients receive an invoice and custodial statements monthly.

Other Client Investment Expenses

Brokerage commissions paid by NovaPoint clients may vary within reasonable limits among the firms NovaPoint deals with. This variation is acceptable to NovaPoint and we believe it is in the best interest of our clients, recognizing the variations in the level of services provided by different brokerage firms (see Item 12 – Brokerage Practices).

Fees paid to NovaPoint are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third-party consultants. See Item 12-Brokerage Practices for additional information. Fees paid to NovaPoint are also 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). The client 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.

Fees Paid in Arrears

Client fees are paid monthly in arrears calculated on an average daily account balance. Clients may terminate the Investment Management Agreement by written notice at any time. A pro-rata charge of the fee due will be billed to the client. All fees are negotiable. Current client relationships may exist where the fees are higher or lower than the fee reflected 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 we 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 also look 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 safe 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.

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 limitation on personal trading by employees, reporting requirements for employee's 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 Benefits of Brokerage Selection**

When given discretion to select the brokerage firm that will execute orders in client accounts, NovaPoint seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. NovaPoint may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination) and may be used in servicing any or all of NovaPoint's clients. Therefore, research services received may not be used for the account for which the particular transaction was affected.

Research and Soft Dollar Benefits

NovaPoint participates in institutional adviser programs (the "Programs") offered by Schwab Advisor Services, a division of Charles Schwab & Co, Inc., member SIPC ("Schwab"). Schwab offers its Program to independent investment advisers. The Program include such services as custody of securities, trade execution, clearance and settlement of transactions. NovaPoint receives some benefits from Schwab through its participation in the Programs. NovaPoint is independently owned and operated and is not affiliated with Schwab.

NovaPoint may recommend Schwab to clients for custody and brokerage services. While there is no direct link between NovaPoint's participation in the Program and investment advice it gives to its clients, through its participation in the Program NovaPoint receives economic benefits typically not available to Schwab retail investors. These benefits generally include, without limitation, the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; consulting services; access to a trading desk serving Program participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology and practice management products or services provided to NovaPoint by 3rd party vendors. Schwab may pay for business consulting and services received by NovaPoint's related persons. These services are considered soft dollar arrangements.

Some products and services made available by Schwab through the Program may benefit NovaPoint but may not directly benefit its client accounts. These products or services may assist NovaPoint in managing and administering client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help NovaPoint manage and further develop its business enterprise. The benefits received by NovaPoint or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, NovaPoint endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by NovaPoint or its related persons in and of itself creates a potential conflict of interest and may indirectly influence NovaPoint's choice of Schwab for custody and brokerage services.

Directed Brokerage

Clients may direct NovaPoint to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangement NovaPoint has with Schwab is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing NovaPoint to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with NovaPoint that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Order Aggregation

NovaPoint may enter trades as a block where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rata basis between all accounts included in any such block. Block trading allows NovaPoint to execute equity trades in a timelier, equitable manner, and may reduce overall costs to clients.

NovaPoint will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients and is consistent with the terms of NovaPoint's Investment Advisory Agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all NovaPoint's transactions in a given security on a given business day, with transaction costs generally shared pro-rata based on each client's participation in the transaction. On occasion, owing to the size of a particular account's pro rata share of an order or other factors, the commission or transaction fee charged could be above or below a breakpoint in a pre-determined commission or fee schedule set by the executing broker, and therefore transaction charges may vary slightly among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

NovaPoint will prepare, before entering an aggregated order, a pre-allocation worksheet specifying the participating client accounts and how it intends to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the worksheet. If the order is partially filled, it will generally be allocated on a random basis among the participating accounts. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the worksheet if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of NovaPoint. NovaPoint's books and records will separately reflect, for each client account included in a block trade, the securities held by and bought and sold for that account. NovaPoint will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

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 clients' funds and/or securities, although the SEC takes the position that an investment adviser who directly deducts fees from clients' accounts deemed to have custody of client assets solely because of the investment adviser's authority to make withdrawals from the client's account to pay its advisory fees. Although an investment adviser has custody, the investment adviser is not required to comply with the surprise examination requirement if the investment adviser (a) has written authorization from the client to deduct advisory fees from the account held with the qualified custodian, and (b) the investment adviser notifies the SEC in writing on Form ADV that the investment adviser intends to use the safeguards provided above.

Clients' funds and/or securities will be held with a bank, broker-dealer, or other independent, qualified custodians who will provide account statements directly to clients at their address of record at least quarterly. Clients are encouraged to carefully review the statements provided by their custodians and compare them to the reports provided by NovaPoint. Clients are also asked to promptly notify NovaPoint if the custodian fails to provide statements on each account held.

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.