

# Norton Financial Consultants

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And

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[www.NortonFinancial.com](http://www.NortonFinancial.com)

March 18, 2023

This Brochure provides information about the qualifications and business practices of NORTON FINANCIAL CONSULTANTS. If you have any questions about the contents of this Brochure, please contact us at (508) 429-7000 or [Christa@NortonFinancial.com](mailto:Christa@NortonFinancial.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.

Norton Financial Consultants is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Additional information about Norton Financial Consultants is available on the SEC's website at [www.Adviserinfo.sec.gov](http://www.Adviserinfo.sec.gov).

## **Item 2 – Material Changes**

There are no material changes to our disclosure brochure since our brochure was last updated on January 6, 2023.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting our office at (508) 429-7000 or [Christa@NortonFinancial.com](mailto:Christa@NortonFinancial.com). Our Brochure is also available on our web site [www.NortonFinancial.com](http://www.NortonFinancial.com), also free of charge.

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## Item 4 – Advisory Business

**Norton Financial Consultants, founded in 1982** is a full service, independent financial planning and wealth management consulting firm. We assist our clients toward the fulfillment of their financial planning objectives by taking a step-by-step approach to wealth management. We complete extensive data gathering to understand your current financial position and your financial goals and objectives. We prepare and present a financial plan and wealth management strategy tailored to your specific situation and needs and (if you request) we follow through the implementation process to be sure our suggestions and recommendations are put into action. Together, we will go through a comprehensive process for managing your financial life and creating a financial plan customized to your needs and lifestyle goals. Our firm's focus is to create a customized financial plan where our clients can address the many aspects of their financial goals and objectives in a comprehensive and coordinated strategy. Our approach is to educate our clients, so they feel confident in making informed financial decisions. Christa Norton Canavan, ChFC is the principal and owner of Norton Financial Consultants.

Financial planning and wealth management advice is given in many areas of planning, including but not limited to Cash Flow Analysis, Risk Management, Tax Planning and Strategy, Estate Planning Analysis, Investment Strategy, Executive Compensation Planning, Retirement Planning & Analysis, College Funding and Business Planning, (for Business Owners). In no event will the fees collected in advance total greater than \$1,200. All financial plan presentations will be completed within a 6-month timeframe of a signed Financial Planning Agreement assuming all documents and information requested is received promptly.

**IRA Rollover Considerations:** As part of our financial planning services, we may provide you with recommendations and advice concerning your employer retirement plan or other qualified retirement account. We may recommend that you withdraw the assets from your employer's retirement plan or other qualified retirement account and roll the assets over to an individual retirement account ("IRA"). You are under no obligation, contractually or otherwise, to complete the rollover.

Employers may permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of each.

An employee will typically have four options:

1. Leave the funds in your employer's (former employer's) plan.
2. Roll over the funds to a new employer's retirement plan.
3. Cash out and take a taxable distribution from the plan.
4. Roll the funds into an IRA rollover account.

Each of these options has advantages and disadvantages. Before making a change, we encourage you to speak with your financial advisor, CPA and/or tax attorney.

Before rolling over your retirement funds to an IRA, carefully consider the following. **NOTE:** This list is not exhaustive.

1. Determine whether the investment options in your employer's retirement plan address your needs or whether other types of investments are needed.
  - a. Employer retirement plans generally have a more limited investment menu than IRAs.
  - b. Employer retirement plans may have unique investment options not available to the public such as employer securities or previously closed funds.
2. Your current plan may have lower fees than the new IRA.
  - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
  - b. You should understand the various products and services available through an IRA provider and their potential costs.
  - c. It is likely you will not be charged a management fee and will not receive ongoing asset management services unless you elect to have such services. If your plan offers management services, there may be a fee associated with the service that is higher or lower than the new IRA.
3. The IRA provider's strategy may have higher risk than the option(s) provided in your plan.
4. Your current plan may offer financial advice, guidance, management, and/or portfolio options at no additional cost.
5. If you keep your assets titled in a 401k or retirement account and you are still working, you could potentially delay your required minimum distribution beyond age 70.5 (70 ½).
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies; however, there can be exceptions. Consult an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed any time; however, prior to age 59 ½, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses, or a home purchase.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire another firm as the manager and keep the assets titled in the plan name.

It is important that you understand your options, their features and differences and decide whether a rollover is best for you. If you have questions, you may speak with your advisor for guidance in your specific situation.

### **Individualized Services and Client-Imposed Restrictions**

The investment advisory services provided by our advisors depend largely on the personal information the client provides to the advisor. For our advisors to provide appropriate investment advice to the client, it is very important that clients provide accurate and complete responses to their advisor's questions about their financial condition, needs and objectives, and any reasonable

restrictions they wish to apply to the securities or types of securities to be included in our recommendations.

The investment recommendations and advice offered by Norton Financial Consultants are not legal advice or accounting advice. You should coordinate and discuss the impact of financial advice with your attorney and/or accountant. You are required to inform us promptly with respect to any changes in your financial situation and investment goals and objectives. Failure to notify us of any such changes could result in investment recommendations not meeting your needs.

## **Item 5 – Fees and Compensation**

The primary business of Norton Financial Consultants is providing Fee-Based Financial Planning to clients. Norton Financial Consultants provides financial planning and wealth management consulting services consistent with the client's financial and tax status, age and time horizon, risk tolerance, investment objectives, life goals and objectives. Fees are billed at a rate of \$300 per hour and are paid as services are rendered. A fixed fee option for a comprehensive financial plan is calculated and provided to the client if requested. The fixed fee is determined by estimating the number of hours of expected work on the financial plan, multiplied by the hourly rate. The fixed fee covers all time, meetings and communications pertaining to the scope of the original plan and is for a calendar year. A deposit fee is due upon signing of the advisory agreement, and the balance is due upon delivery of the plan to the client. Fees are not negotiable. Prepayment of fees will not exceed \$1,200 per client, 6 months in advance.

The Financial Planning Agreement for a fixed or stated fee is for a period of one calendar year unless otherwise stated in the Agreement. The Financial Planning Agreement for hourly consultation is ongoing until terminated by the client.

- Initially, the Client may terminate this Agreement within seven (7) days from the date hereof upon written notice, and all unearned fees paid by the Client will be refunded.
- Thereafter, either party may terminate this Agreement upon thirty (30) days written notice to the other. Notice shall be in writing and delivered to the appropriate party's last known address. Any unpaid fees that have been earned by the advisor shall be paid within fifteen (15) days of the termination of this Agreement. Unearned prepaid fees shall be refunded to the client upon termination for any reason. There is no provision for refunds for work, which has already been performed.

Norton Financial Consultant's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client as a result of implementing recommendations from the financial plan created. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Advisory Representatives of Norton Financial Consultants are also registered representatives and advisory representatives of Commonwealth Financial Network® ("Commonwealth"), an SEC-registered investment adviser and FINRA-registered broker dealer. In these roles, our advisory representatives offer implementation of the financial planning recommendations made to you. As noted above, implementation of recommendations will result in you paying additional commissions

and/or fees. Depending on the type of account and investments chosen, these fees may include (but are not limited to) asset management fees, commissions, 12b-1 fees, and internal mutual fund expenses. Our advisors have a conflict of interest in recommending implantation of planning recommendations through Commonwealth as they will receive commissions and/or fees should you choose to use your advisor to implement your plan.

We attempt to mitigate conflicts of interest by:

- Informing you of conflicts of interest in our disclosure document and agreement;
- Maintaining and abiding by our Code of Ethics, which requires us to place your interests first and foremost;
- Advising you of the right to decline to implement our recommendations and the right to choose other financial professionals not associated with our firm for implementation.

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

The financial planning fees charged by Norton Financial Consultants, Christa Norton Canavan are not performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

### **Item 7 – Types of Clients**

Norton Financial Consultants, Christa Norton Canavan provides fee based financial planning and wealth management advice and recommendations to individuals, high net worth individuals, trusts, estates and small businesses.

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

Sources of information for analysis include but are not limited to Morningstar, Inc. Argus, Standard and Poor's, Value Line research packages as well as use of prospectus and marketing material supplied by investment companies. Investment strategy is developed by matching the client's goals, objectives, time horizon, tax situation and risk tolerance to the investment and portfolio design. The investment strategy also includes analysis of client's existing investments and portfolios for suitable diversification and asset allocation.

Each client consultation will include a review of the client's investment goals, financial situation, time horizon and tolerance for risk as well as other factors to update a client's financial plan. Client's participation in this process, including full and accurate disclosure of requested information is essential for the analysis of the client's wealth management strategy. The advisor shall rely on the financial and other information provided by the client or their designees without the duty or obligation to validate the accuracy and completeness of the information provided. It is the responsibility of the client to inform the advisor of any changes in financial circumstances, goal or conditions that may affect the strategy in place.

Investing in securities involves a certain amount of risk. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. We will assist clients in determining an appropriate strategy based on their risk tolerance and other factors noted above, however there is no guarantee that a client will meet their individual investment goals.

## Item 9 – Disciplinary Information

Registered investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Norton Financial Consultants and Christa Norton Canavan or the integrity of Norton Financial Consultants or Christa Norton Canavan's services. Norton Financial Consultants and Christa Norton Canavan have no disciplinary events or information applicable to this Item. The disciplinary history of the Registrant or its representatives (if any) can also be obtained from the Massachusetts Securities Division or the Florida Office of Financial Regulation upon request.

**For Massachusetts Residents:** Massachusetts General Law Section 203A requires disclosure that information about the disciplinary history and the registration of Norton Financial Consultants and its associated persons may be obtained by contacting the Public Reference Branch of the SEC at 202.942.8090, or by contacting the Massachusetts Securities Division at One Ashburton Place, 17th Floor, Boston, MA 02108 or at 617.727.3548.

## Item 10 – Other Financial Industry Activities and Affiliations

Christa Norton Canavan is a Registered Representative and Advisory Representative of Commonwealth Financial Network, an SEC investment Advisor and registered Broker/Dealer, member FINRA and SIPC. As such Christa Norton Canavan can offer securities products on a commission or fee basis with Commonwealth. Clients are under no obligation to purchase or sell securities through Christa Norton Canavan or Norton Financial Consultants. However, if clients choose to implement the plan, commissions and/or investment advisory fees will be earned in addition to any financial planning fees paid for financial planning and wealth management advisory services. Commissions and/or fees may be higher or lower at Commonwealth than at other Broker/Dealers or investment advisers. Christa Norton Canavan has a conflict of interest in having clients purchase securities and/or insurance related products through Commonwealth in that the higher their production with Commonwealth the greater potential for obtaining a higher pay-out on commissions earned. We attempt to mitigate this conflict by disclosing all fees associated with the implementation of the financial plan, notifying clients that they are not obligated to implement the financial plan through Norton Financial Consultants, and disregarding compensation to be received by Norton Financial Consultants when making our planning recommendations. Further, Christa Norton Canavan is restricted to only offering those products and services that have been reviewed and approved for offering to the public through Commonwealth.

Christa Norton Canavan, in her dual capacity as a registered representative, may offer clients the services of Commonwealth, an investment advisory firm registered with the US Securities and Exchange Commission. These services include but are not limited to: Commonwealth's PPS Custom, PPS Direct, PPS Select Account, and Retirement Plan Consulting. All of these programs may be offered to suitable clients. Clients will receive Commonwealth's Form ADV Part 2 which fully describes the operation of and fees associated with the respective program(s) should they choose to participate in those programs. Additionally, Christa Norton Canavan, in her dual capacity, may offer the services of various Third-Party Investment Advisors through their association with Commonwealth. In return, Advisory Representatives will share in a portion of the Third-Party Advisor's advisory fee if such programs are utilized. Clients shall receive the Third-Party Advisor's Form ADV Part 2 or equivalent brochure in these situations.

Advisory Representatives, when acting as Registered Representatives, may receive trail commissions (i.e. 12b (1) fees) for a period of time should you choose to invest in mutual funds that pay Registered Representatives such fees. Load and no-load mutual funds may pay annual distribution



charges, sometimes referred to as 12b (1) fees. 12b (1) fees come from fund assets, therefore, indirectly from client assets. 12b (1) fees are initially paid to Commonwealth and a portion passed to the Advisory Representative. The receipt of such fees represents an incentive for Advisory Representatives to recommend funds with 12b (1) fees over funds that have no fees or lower fees. As a result, there is a conflict of interest. To mitigate this conflict, we do not take the potential receipt of 12b-1 fees into account when making our planning recommendations. In addition, Advisor receives a portion of the management and administrative fees charged to clients by Third-Party Managers if such programs are utilized. In such cases, the Client shall be informed that the Associated Person is receiving such revenue in addition to any financial planning fee(s) paid by the Client. Advisory Representatives will not offset any financial planning fees by the amount of 12b (1) fees received; however, 12b (1) fees will be credited back to all retirement accounts.

Christa Norton Canavan is licensed with various insurance companies as a life, health and accident insurance broker with all the appropriate state Departments of Insurance and will receive commissions on insurance products sold from the issuing insurance company should the client choose to purchase insurance products. Clients are under no obligation to purchase insurance products through Christa Norton Canavan or Norton Financial Consultants. In such instances, there is no advisory fee associated with these insurance products. Christa Norton Canavan has a conflict of interest in having clients purchase insurance related products through Commonwealth in that the higher the production with Commonwealth the greater potential for obtaining a higher pay-out on commissions earned. We attempt to mitigate this conflict by disclosing all fees associated with the implementation of the financial plan, notifying clients that they are not obligated to implement the financial plan through Norton Financial Consultants, and disregarding compensation to be received by Norton Financial Consultants when making our planning recommendations.

Advisor and/or Advisory Representatives may receive benefits such as assistance with conferences and educational meetings from product sponsors.

### **Item 11 – Code of Ethics**

Christa Norton Canavan and Norton Financial Consultants has a fiduciary duty to clients to act in the best interest of the client and always place the client's interests first and foremost. Norton Financial Consultants takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as advisor's policies and procedures. Further, Norton Financial Consultants strives to handle clients' non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides clients with Advisor's Privacy Policy.

Christa Norton Canavan or the Advisory Representatives Norton Financial Consultants may buy or sell securities identical to those securities recommended to clients. Therefore, Christa Norton Canavan or Advisory Representatives Norton Financial Consultants may have an interest or position in certain securities that are also recommended and bought or sold to clients. Any such securities transactions are likely to be insignificant in relation to the market as a whole. As a practice the transactions, if any, are executed after related client transactions have been executed. Christa Norton Canavan or Advisory Representatives will not put their interests before a client's interest. Christa Norton Canavan or Advisory Representatives may not trade ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. However, in all cases, full disclosure is provided to the client. Norton Financial Consultants is required to maintain a list of all securities holdings for its associated persons. Further, associated persons are prohibited from trading on non-public information or sharing such information. Clients have the right to decline any investment recommendation. Norton Financial Consultants and its associated persons are required

to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.

Norton Financial Consultants, Christa Norton Canavan has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Norton Financial Consultants, Christa Norton Canavan must acknowledge the terms of the Code of Ethics annually, or as amended.

### **Item 12 – Brokerage Practices**

Christa Norton Canavan is a Registered Representative and an Investment Advisory Representative of Commonwealth Financial Network, a registered broker/dealer, member FINRA and SIPC and has limited access to certain product sponsors where selling agreements have been executed by Commonwealth.

Advisory Representatives who are Registered Representatives of Commonwealth are subject to FINRA Conduct Rule 3040 which restricts such registered individuals from conducting securities transactions away from Commonwealth unless Commonwealth provides the Representative with written authorization. Therefore, clients are advised that Advisory Representatives are limited to conducting securities transactions through Commonwealth and its clearing firm, National Financial Services LLC.

Advisory Representatives may suggest that financial planning clients use Commonwealth as the Broker/Dealer for executing securities transactions. Clients are not obligated to use Commonwealth as the Broker/Dealer and are free to use the Broker/Dealer of their choice. However, if the financial planning client wishes to implement the plan or advice through the Associated Persons of Advisor, then the Client may only use Commonwealth to do so.

Client transactions will be charged according to Commonwealth's then-current commission schedule and clients may pay higher commission rates and other fees than otherwise available. The client may be assessed transaction fees charged by custodians and/or product sponsors, in addition to normal and customary commissions, all of which are fully disclosed to the client. These fees and expenses are separate and distinct from any financial planning fee(s) charged by Christa Norton Canavan/Norton Financial Consultants.

### **Item 13 – Review of Accounts**

Financial plans and wealth management strategies are prepared for clients who have retained Norton Financial Consultant's services for this purpose. Upon completion of the plan, Christa Norton Canavan will meet with every client to present and review the plan and answer any questions the client may have about the contents of the plan. If necessary, additional planning and/or meeting time is offered to address and present plan alternatives and/or revisions.

The financial planning reports will cover various items as is appropriate for each client. Possible areas to be covered include both current and projected cash flow, income tax analysis, investments and assets summaries, estate planning, college funding projections and retirement funding projections. The information used to create these reports is provided by the client, and from

published material, investment research packages and other sources for investment pricing information. The financial planning reports are prepared in part by using third party financial planning software programs.

Clients who retain Norton Financial Consultants annually, will have their plan reviewed on an “as needed” basis (such as marriage, births, job change, income changes, needs or objective changes, etc.), or at least annually for individuals. For business accounts, reviews are done quarterly or semi-annually.

This will help to ensure that the ongoing planning will reflect the client’s financial goals and objectives and give Christa Norton Canavan the opportunity to amend the plan to accommodate any changes in the client’s circumstances (retirement, marriage, disability, etc.). This service is optional, and the client is not obligated to accept. If the client chooses to have this annual review, the fee for this consultation will be \$300.00 per hour. A fixed fee option is available for annual reviews.

### **Item 14 – *Client Referrals and Other Compensation***

Christa Norton Canavan, and or Norton Financial Consultants do not receive or provide any financial consideration or compensation for referrals.

Referrals are welcome, and we do provide a complimentary initial consultation.

Commonwealth offers our firm and our firm’s advisory representatives one or more forms of financial benefits based on our advisory representatives’ total AUM held at Commonwealth and financial assistance for advisory representatives transitioning from another firm to Commonwealth. The types of financial benefits that our advisory representatives may receive from Commonwealth include, but are not limited to, forgivable or unforgivable loans, enhanced payouts, and discounts or waivers on transaction, platform, and account fees; technology fees; research package fees; financial planning software fees; administrative fees; brokerage account fees; account transfer fees; and the cost of attending conferences and events. The enhanced payouts, discounts, and other forms of financial benefits that advisory representatives may receive from Commonwealth are a conflict of interest and provide a financial incentive for advisory representatives to recommend implementation of planning recommendations in their roles as registered representatives and/or investment advisor representatives of Commonwealth. We attempt to mitigate this conflict of interest by disclosing the conflict in this brochure, and by engaging in a regular review of our relationship with Commonwealth to ensure the relationship continues to be appropriate in all respects for our firm’s clients.

Through our relationship with Commonwealth, our advisors have access to a broad selection of securities products, including mutual funds, variable insurance products, College 529 Savings Plans, direct participation programs, and nontraded alternative investments (“Sponsor Companies”). The Sponsor Companies for products we may recommend as part of your financial plan participate in activities that are designed to help facilitate the distribution of their products. These companies often pay the travel, meals, and lodging expenses for advisors to attend educational programs and due diligence meetings designed to help advisors be more knowledgeable about those companies’ products, operations, and management. These companies also often provide other forms of compensation to advisors relating to the sale and distribution of their products, including merchandise, gifts, prizes, and entertainment such as tickets to sporting events and leisure activities, as well as payment or reimbursement for the costs of business development expenses, client seminars, client appreciation events, software, and marketing materials designed to help promote the advisor’s business.

The financial support, marketing support, participation in due diligence meetings and educational activities, and gifts and entertainment received by advisors that are paid for by Sponsor companies do, however, create a conflict of interest for advisors who receive this compensation because they incentivize our advisors to focus more on or otherwise recommend or promote the products of those Sponsor Companies that provide this compensation to the advisor over those that do not.

### **Item 15 – Custody**

Norton Financial Consultants does not maintain custody of invested funds.

### **Item 16 – Investment Discretion**

Norton Financial Consultants does not have investment discretion for client accounts and does not provide discretionary asset management services.

### **Item 17 – Voting *Client* Securities**

As a matter of firm policy and practice, Norton Financial Consultants or Christa Norton Canavan does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

In the event the advisor chooses to provide advice to clients designed to assist the client in making a decision as to how to vote their proxies, the advisor has a fiduciary duty to disclose to the client any material conflicts of interest the advisor may have with respect to such advice.

### **Item 18 – Financial Information**

Registered Investment Advisors are required in this Item to provide you with certain financial information or disclosures about their financial condition. Norton Financial Consultants and Christa Norton Canavan have no financial commitments that impairs its ability to meet contractual and fiduciary commitments to clients and have not been the subject of a bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered Advisors**

Christa Norton Canavan, ChFC, is the Principal and Owner of Norton Financial Consultants

#### *Education:*

- Bachelor of Science, Business, University of Massachusetts, Amherst MA, 1984
- ChFC (Chartered Financial Consultant) Designation, American College, Bryn Mawr, PA 1989

#### *Employment History:*

- Norton Financial Consultants, June 1984 to Present.
- Christa Norton Canavan has been a Registered Representative with Commonwealth Financial Network, December 1999 to Present and an IAR with Commonwealth Financial Network April 2001 to present.

Christa Norton Canavan is a tax preparer.

Christa Norton Canavan or Norton Financial Consultants have never been party to an arbitration clause or civil litigation in regard to any investment related business activity, fraud or false statements or omissions, theft, embezzlement or other wrongful act of taking property, bribery, forgery, counterfeiting or extortion or dishonest, unfair or unethical practices.

### Form ADV Part 2B Brochure Supplement

Norton Financial Consultants  
Christa Norton Canavan  
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(508) 429-7000

March 18, 2024

This brochure supplement provides information about Christa Norton Canavan that supplements the Norton Financial Consultants brochure. You should have received a copy of that brochure. Please contact Norton Financial Consultants if you did not receive Norton Financial Consultant's brochure or if you have any questions about the contents of this supplement.

Additional information about Christa Norton Canavan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Advisor Name:** Christa Norton Canavan

**Year of Birth:** 1962

#### **Formal Education After High School**

<b>Name of Institution</b>	<b>Degree Obtained</b>	<b>Year Start</b>	<b>Year End</b>
University of Massachusetts	Bachelor of Science	1980	1984

#### **Business Background**

<b>Company</b>	<b>Position</b>	<b>Year Start</b>	<b>Year End</b>
Commonwealth Financial Network	Financial Advisor	1999	Present
Norton Financial Consultants	Principal and Owner	1984	Present

#### **Designations:**

**ChFC® - Chartered Financial Consultant®:** To obtain the ChFC designation, your advisor had to complete a proctored final exam for each of a series of six core study modules and two elective study modules. Additionally, he or she had to demonstrate three years of full-time business experience within the five years preceding the awarding of the designation. To maintain the designation, your advisor completes 30 hours of continuing education every two years.

#### **Disciplinary Information**

Christa Norton Canavan does not have any material disciplinary history.

### **Other Business Activities**

Your advisor makes securities recommendations to clients regarding Norton Financial Consultants' investment advisory programs. Where permitted by law, your advisor may receive service fees, due diligence fees, marketing reimbursements, or other payments relating to your investment(s) in or otherwise supporting your advisor's activities regarding the securities and insurance products recommended within your financial plan. You should be aware that these fees, payments, and other compensation present a conflict of interest because your advisor has a greater incentive to recommend those investment advisory products or programs that provide such additional compensation to your advisor.

In addition to the activities listed above, your advisor is also engaged in the following activities:

1. Registered Representative and Investment Adviser Representative of Commonwealth Financial Network (as disclosed in the Norton Financial Consultants firm brochure).
2. Income tax preparation (as disclosed in the Norton Financial Consultants firm brochure)
3. Fixed insurance sales (as disclosed in the Norton Financial Consultants firm brochure)

### **Additional Compensation**

Christa N. Canavan does not currently have any arrangements where he or she receives substantial economic benefit from someone other than a client for providing wealth management and investment advice.

### **Supervision**

Christa Norton Canavan is the sole owner of Norton Financial Consultants. As a registered investment adviser, Christa is subject to Norton Financial Consultants' Code of Ethics, policies and procedures, and applicable state and federal rules and regulations.

### **Requirements for State Registered Investment Advisers**

Christa Norton Canavan has not been the subject to an arbitration or bankruptcy proceeding, nor found liable in any civil, self-regulatory or administrative proceeding.