



Norton Financial Consultants



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ABOUT OUR FIRM

Our Vision

Our goals are to help protect and maintain the quality of your financial life and legacy.

Our Approach

We're known for taking a conservative approach to wealth management. We've built a reputation based on sound judgment and prudent decision-making—values that have helped so many of our clients protect their existing assets and successfully pursue their goals.

The Benefits of Independence

Our commitment to always putting your interests first is evident in every aspect of our business. We've chosen to partner with Commonwealth Financial Network®, an independent broker/dealer with a 40-year history of focusing solely on the needs of its affiliated advisors and the clients they serve. This partnership means that we remain free to make recommendations based solely on what's right for you, without bias or pressure to promote a particular product or strategy—which is not the case with some other types of financial advisors.

Services We Provide

- Investment management
- Education planning
- Business succession strategies
- Post-retirement income planning
- Insurance planning
- Strategies for minimizing tax burdens
- Estate planning
- Charitable giving strategies
- Coordination with other professionals, such as CPAs and attorneys, to ensure that everyone is working toward common goals



Our Principal

My goal is to provide you with the expertise, sound judgment, personalized service, and comfort level you need to confidently pursue your financial goals.

Christa Norton Canavan, ChFC®, is an advisor with more than 40 years of experience in the financial services industry. She is the principal of Norton Financial Consultants, an independent Registered Investment Adviser firm established in 1982. Christa is dedicated to providing the highest level of service to her clients with her extensive financial background and specializes in comprehensive financial planning, tax strategy, wealth management, and investment advisory services.

Christa is a graduate from the University of Massachusetts Amherst School of Business Management. She received the Chartered Financial Consultant® (ChFC®) certification in 1989 from The American College, Bryn Mawr, Pennsylvania.

Christa possesses a great deal of enthusiasm for helping clients reach their financial goals and strives to gain a clear understanding for each client's unique set of circumstances. She is committed to staying abreast of changes in the markets, regulations, investment managers, and financial products to provide the very best service to her clients. Her strongest attribute is her ability to navigate complex financial issues to create a personalized wealth management strategy for her clients. Passionate about the financial confidence that a thoughtful approach to planning can provide, Christa works with like-minded individuals balancing multiple and competing priorities, such as retirement planning, education funding, protection, and lifestyle goals.

Christa is the mother of three daughters. In her spare time, she enjoys volunteering in her community, golfing, boating, gardening, and spending time with her family and friends. She is a former member of her church parish finance council having served a 10-year term, and is committed to organizations and projects that promote affordable housing resources, especially for women and families.

Our Philosophy

Building long-term relationships is our priority at **Norton Financial Consultants**. We start the journey by taking the time to listen to and to understand each of our clients personally. Together, we carefully chart a course to pursue financial success. We believe in using prudent investment strategies. Since 1982, our clients have looked to us for direction. We are dedicated to guiding and sustaining our clients' financial direction.

Norton Financial Consultants (NFC) is an independent financial planning firm. We assist our clients in 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 tailored to your specific situation and needs and 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 long term plan customized to your needs.

NFC subscribes to the belief that ideas are not enough and considers the plan implementation essential. Our position as an independent financial planning firm allows us to coordinate efforts with your existing advisors. Once the plan is established, careful monitoring and periodic review is necessary to keep the plan in harmony with your continuing goals and objectives.

We offer you an environment where you can feel confident that:

- You can expect prompt replies from us to your directions or inquiries.
- Your money is working toward your goals effectively.
- Your wishes and opinions will be respected.
- Your needs are taken into account.
- Your investments are recommended because they are best for you.
- You have access to independent research and information to help you make informed decisions.



Providing financial planning and wealth management services for over two decades has shown that this simple-yet-tailored approach has helped us guide our clients to pursue their goals and has produced many rewarding relationships along the way.

Norton Financial Consultants will:

- Get to know you, your dreams, your goals, and your performance expectations
- Educate you on the options available to pursue your goals
- Make investment decisions with you, not for you
- Provide periodic updates on the performance of your investments to ensure that you are arriving at your benchmarks and goals
- Remain in contact with you throughout our relationship and encourage you to contact us to discuss any change in your goals or other factors that may impact your investment decisions

INTRODUCTION TO COMMONWEALTH

Just as you're free to choose the advisor you believe is best suited to help you meet your objectives, our firm benefits from the same freedom in selecting a firm to help us serve you. The partner we chose to help us help you pursue your goals is Commonwealth Financial Network,[®] the largest privately held Registered Investment Adviser-independent broker/dealer in the country, with more than \$161 billion in total assets* and approximately 1,950 affiliated advisors.*

As a 100-percent management-owned firm, Commonwealth is not beholden to shareholders, stock prices, or a parent company. The firm can focus on a much longer time horizon than a public firm can and is free to invest in the kind of infrastructure, scale, and support that helps us maintain our own independent status—and allows us to focus exclusively on what benefits you most.

The client-centric values we share with Commonwealth, coupled with the firm's continually expanding resources, mean we're all working toward the same goal: to provide you with the exceptional guidance, products, and service you want and deserve. This includes:

- **Investment choice.** Commonwealth offers us robust, independent market research and a wide universe of third-party investment options—from individual stocks and bonds to mutual funds, exchange-traded funds, alternative investments, managed accounts, and retirement plans. Our access to Commonwealth's expert, impartial guidance and a diverse range of products helps ensure that we remain free to operate in your best interest and to make recommendations based on your financial objectives, personal investment style, and risk tolerance—without pressure to promote proprietary products or strategies.
- **Responsive service.** Commonwealth's business model centers on delivering indispensable service at every level of the organization—so that we, in turn, can do the same for you. The firm's 2.1:1 advisor-to-staff ratio* is one of the best in the industry, which means that Commonwealth staff members stand ready to respond to our needs promptly and execute transactions quickly and efficiently.

- **Integrated technology.** Commonwealth's technology platform gives us a truly comprehensive view of your complete financial life, all in one place. This enables us to efficiently and easily review your financial situation, make updates and changes, and keep you apprised of your status through user-friendly web-based systems. A client portal allows you to see much of the same information we see online.
- **Breadth of expertise.** Commonwealth's team includes more than 45 staff with CFA[®], CFP[®], ChFC[®], and JD credentials, as well as niche-qualified specialists with experience spanning estate planning, taxation, risk management, business planning, and retirement planning. So however complex your needs, we can tap into the capabilities of some of the most knowledgeable people in the industry to provide solutions that align with your goals.
- **Access to top management.** Commonwealth delivers the scale and breadth of resources that are typically available at bigger, publicly held firms—but with more personal service. The firm's uncommon approach gives us regular access to its 12 managing partners, who have an average tenure of 25 years. Access to this depth of knowledge translates into better, faster, more informed decisions for you.
- **Business consulting.** Commonwealth offers us complimentary in-house support to help us optimize our efficiency and ensure that our business model enables us to most effectively respond to your needs.
- **Compliance support.** We also benefit from legal and regulatory guidance to help us ensure that your investments—and our firm's business practices—are in compliance with the industry's myriad rules and regulations.

These are just a few of the ways the firm goes above and beyond what most broker/dealers do, and why we feel so strongly about our partnership with Commonwealth.

*As of December 31, 2018

Commonwealth is a member of the SIPC, which protects securities customers of its membership up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available on request or at www.sipc.org.

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SERVICES PROVIDED: LEVELS OF SERVICE

Personal Financial Planning

A client-focused process tailored to help individuals set financial goals, develop a financial road map, and implement the necessary financial tools and strategies to manage the basic stages of wealth management.

Supported by:

- Personal Financial Planning
- Investment Management Products (stocks, bonds, mutual funds, etc).
- Insurance Planning and Products (term, universal, variable life, health, long-term care, and disability insurance)
- Asset Allocation Services
- Educational Programs
- Tax-Sensitive Planning
- Estate Planning Coordination Services

Business Financial Planning

A personalized approach to business owners focused on developing objectives, strategies, and tactics to achieve long-term financial results.

Supported by:

- Employee Group Benefits
- Executive Compensation Planning
- Retirement Plan Services
- Buy-Sell Agreement Analysis and Funding
- Business Succession Planning
- Estate Planning for the Closely Held Business
- Strategic Planning

Multigenerational Financial Planning

A visionary approach designed to support the accumulation, conservation, utilization, and transfer of family wealth. These services are geared toward higher-net-worth clients—executives, professionals, or business owners.

Supported by:

- Modern Portfolio Theory—Sophisticated Asset Allocation Services
- Wealth Transfer Techniques
- Business Succession Consulting and Planning
- Advanced Income and Estate Tax Advising
- Charitable Giving Tools and Techniques
- Financial Education Programs for the Next Generation



DEFINING THE WEALTH MANAGEMENT PROCESS

Intelligent investors often ask, “What is your wealth management process?” When it comes to managing our clients’ assets, we adhere to a proven system.

Below is an overview of our six-step process.

- **Establish Client and Financial Consultant Relationships**

The goal here is to get to know you. We will ask you for relevant financial data, assess your risk tolerance, and determine your financial goals and needs. All future decisions in the Wealth Management process will stem from this information.

- **Gather Data**

We will identify your principal needs and work with you to prioritize both short- and long-term goals.

- **Analyze Current Positions**

In an “observations meeting,” we will assess your current accounts and policies, looking closely for gaps or inconsistencies.

- **Present an Action Plan**

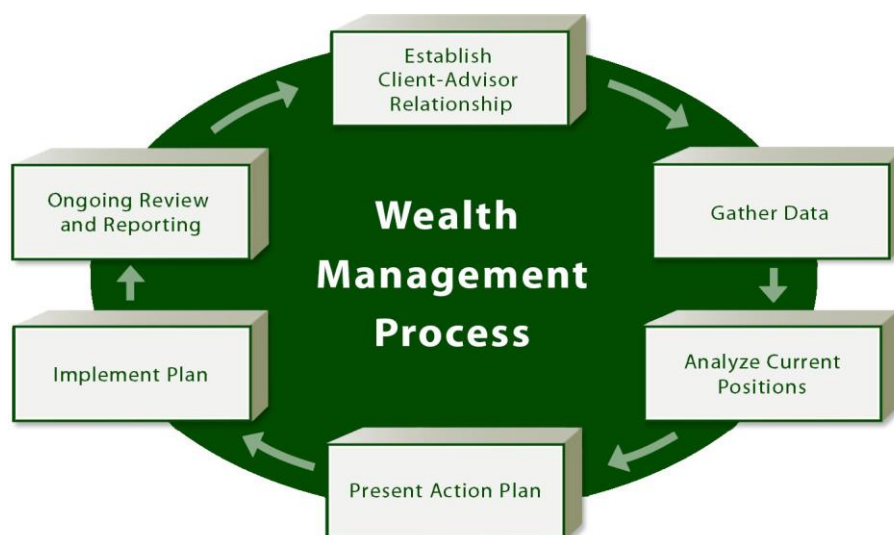
Depending on your situation, we will draft a financial plan that may include an Investment Policy Statement, a thorough retirement income plan, or a detailed action plan.

- **Implement the Plan**

At this stage, we will make the investment decisions on a product level: Which mutual funds should you buy? Which insurance policy is best for you? What sort of annuity fits best with your situation?

- **Ongoing Review and Reporting**

The final step in the Wealth Management process involves the ongoing monitoring of your portfolio. As time goes on, we will ensure that your assets remain diversified and that your objectives stay on track. Diversification does not assure a profit or protect against a loss in declining markets.



RESPONSIBILITIES OF AN INVESTMENT PROFESSIONAL

As you are aware, our goal is to help you achieve your financial objectives. But you may not be familiar with the steps that go into meeting your goals and needs.

Despite the do-it-yourself websites and TV's talking heads advising you to buy and sell, the investment management process is more complicated than ever before. Products have become increasingly complex, tax law continues to change, and portfolio strategies must be designed for the 21st century. Our approach to investing is designed to stay afloat in the changing world of investment products and services, and our wealth management process is designed to illustrate the philosophies underlying our practice.

In brief, our responsibilities include:

Portfolio Management

- Understanding your investment goals and objectives
- Choosing an appropriate asset allocation strategy designed to achieve your goals
- Drafting an explicit, written investment proposal and/or an investment policy statement consistent with your goals and objectives
- Screening and selecting appropriate money managers, mutual funds, and other investment vehicles
- Implementing your portfolio
- Monitoring your portfolio on an asset class level
- Monitoring your portfolio on a fund-specific level
- Monitoring the tax aspects of your portfolio and underlying investments
- Monitoring the activities of the overall investment program
- Rebalancing your portfolio in reaction to market swings to maintain the original asset allocation
- Goal Management

- Balancing your risk tolerance with your accumulation target
- Continually assessing the market and asset classes

Relationship Management

- Managing the emotional swings associated with investing
- Uncovering your hidden emotions regarding money
- Ensuring the proper titling of assets
- Conducting a beneficiary review
- Monitoring the markets and allaying concerns associated with economic trends
- General account management

Many people do not realize that an investment management process goes far deeper than selecting a basket of mutual funds. You may not see the tangible results of all that we do, but as long as you understand all that goes on behind the scenes, you should gain confidence that your wealth is securely invested.



FIRM RESEARCH CAPABILITIES

Our access to institutional-quality research helps us evaluate current and future positions for your portfolio.

The Commonwealth Research Package, available to us through our broker/dealer, provides reports on individual securities, such as equities and fixed income, as well as economic and financial databases. We can provide you with hundreds of investment ideas, asset

and sector allocations, earnings estimates, and overall portfolio guidance.

Additionally, the independent companies providing this research do not bring companies public, make markets in any of the stocks they analyze, or advise companies on mergers and acquisitions. Because these research firms are not broker/dealers and do not underwrite initial public offerings, you can feel confident that their analysis is not driven by any hidden agenda.

The image displays a collage of financial research reports from various firms. On the left, there is a report for AT&T INC. (NYSE: T) showing a price of 41.23 and a P/E ratio of 14.3. In the center, there is a 'Portfolio Snapshot' for an Active - Balanced Equity portfolio, showing a benchmark of 525.00 and a current value of 525.00. On the right, there is a report for MCDONALD'S CORP (NYSE: MCD) with a price of 104.4. The reports include various charts, tables, and text analysis, such as 'Analyst's Notes' for McDonald's and 'Key Statistics' for McDonald's. The bottom of the collage features logos for Morningstar, Wilshire, Thomson Reuters, ARGUS, Factset, and mpil markov processes international.

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EMOTIONS OF INVESTING

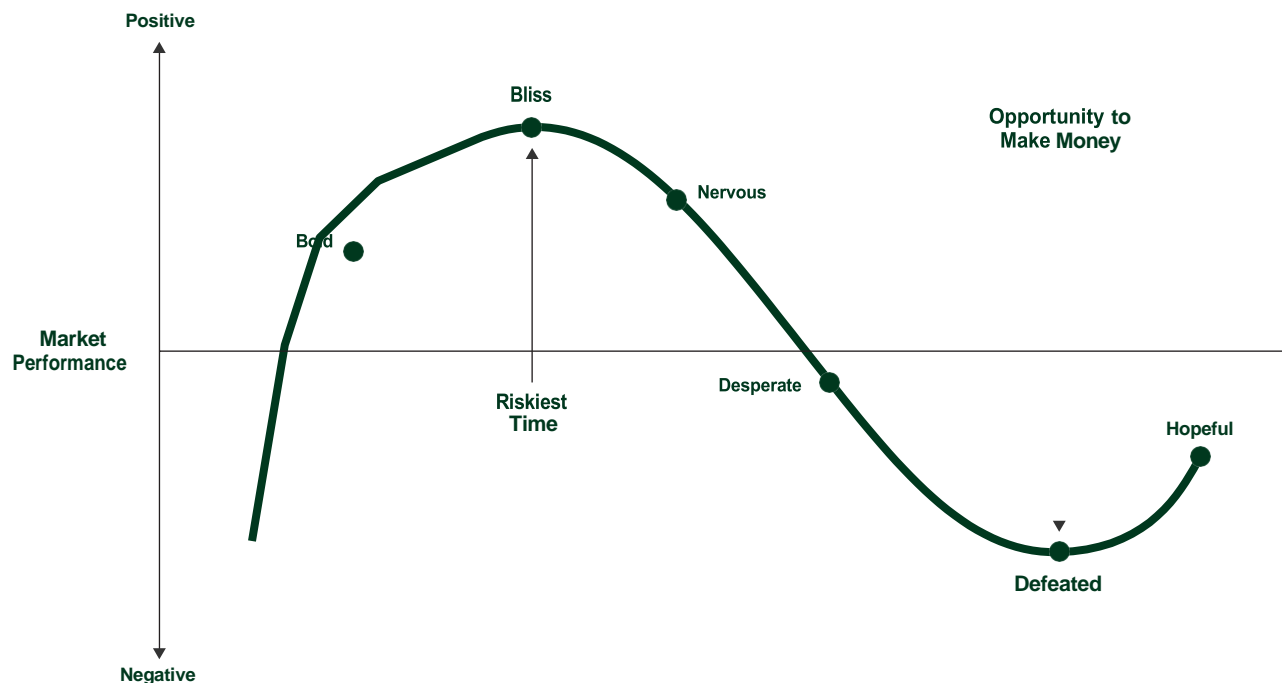
Logic and emotion have never been a perfect pairing. It is logical for investors to stay focused on their long-term goals during volatile markets, but emotionally it is very difficult to follow this reasoning.

Emotional instincts, which may be valuable in certain aspects of our lives, may contradict sound investment decisions. The image below depicts the emotional cycle relative to market changes.

When the market is doing well, investors are excited, even blissful. This can be the riskiest time to invest,

however, because it may foster a “can’t lose” attitude that strays from a disciplined investment approach. During these times, it’s important to review and rebalance as appropriate and stay focused on long-term investment goals.

When the market is low, investors often feel defeated. Although the market may be down, buying at this time can offer investors a great opportunity to make money. We all know the old adage that investors should buy low and sell high, yet few investors take advantage of down markets in this way. If it makes sense for your risk tolerance and goals, we may take advantage of market downturns.



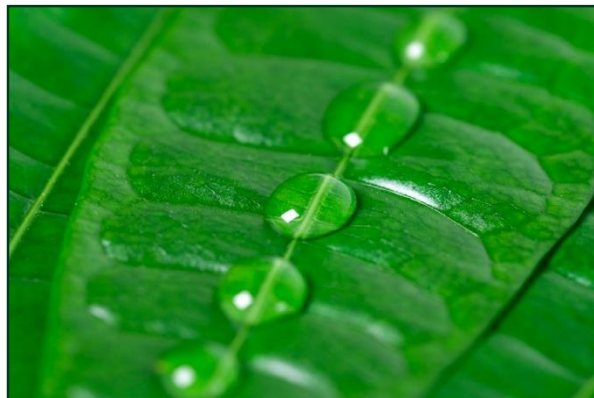
This hypothetical scenario is for illustrative purposes only and does not reflect actual market performance, nor is it a prediction of future market conditions.

WHERE DO WE ADD VALUE?

With so many professionals, corporations, and even websites offering investment advice, it's easy to get confused by the array of services, products, and plans. Prospective clients often ask us, "Where do you add value? What distinguishes you from the pack?" What follows is a brief response designed to assure you that partnering with our firm could be among the wisest decisions you ever make.

There are literally hundreds of thousands of people in the field of financial services who act as investment advisors, managing a client's portfolio for a fee or earning commissions on trades. But few of them ever consider doing anything beyond investments. We believe that we can offer superior investment guidance while providing something more—comprehensive wealth management.

Our approach to planning is carefully designed for our clients. Our planning services are as unique and diverse as the clients we serve. Because there is no cookie-cutter solution when it comes to managing our clients' financial futures, we stock our shelves with the finest financial ingredients and cook up customized solutions that leave our clients calling for seconds. The cooking analogy aside, we partner with our clients to help make their goals a reality—preserving their wealth, preparing for tomorrow, and putting it all together.



As stated above, accumulation of assets is just one of several areas that we focus on. We also provide expertise in retirement planning, estate planning, risk management, taxation, business planning, and asset allocation. This commitment to a life planning approach makes financial planning personal and addresses specific individual needs.

We employ a dynamic educational process that allows clients to visualize their personal goals and model the financial consequences of their choices. We rely on state-of-the-art software to plan and illustrate our strategies. We have partnerships with CPAs, attorneys, and other professionals dedicated to working as a team to meet all aspects of our clients' needs.

Most important—what separates our firm from the others—are the relationships we develop with our clients. We built our firm based on the fundamental elements of mutual trust, honesty, and respect, which helps us better strive to help make your goals a reality.

IDEAL WEALTH MANAGEMENT CLIENT PROFILE

We work best with individuals in a variety of complex financial situations, including:

- Individuals and couples approaching retirement
- Financially independent individuals
- Successful small business owners

But we won't work with just anyone who falls into these categories. We want to work with people whose needs match the services we offer. Our ideal clients are:

- **People who are looking for something beyond investment guidance.** We offer much more than an asset allocation scheme suitable to your risk tolerance level.
- **People who are looking for and require total wealth management.** Our clients look to us for guidance regarding taxation and for help with estate planning, insurance products, and retirement planning.
- **People who are willing to consider multiple product lines.** Our best clients are those who are open-minded. It is not uncommon for them to come to us for investment guidance, only to realize that they would benefit more from an insurance product suitable for transferring risk.
- **People who can see beyond the present.** Clients who are looking ahead can benefit most from our range of services. These clients ask for our help, for example, with college planning, business succession planning, transferring wealth with the least amount of taxes, or writing a health care proxy.
- **People who need to work with a network of financial professionals.** Our clients trust us to assemble a winning team—estate planning attorneys, accountants, taxation specialists, and business consultants—to meet long-term financial goals.



- **People who are looking for a trusted relationship with a financial professional.** Our clients have sought out a trusted professional to help them pursue financial goals. We can help you resolve most of your wealth management concerns.
- **People who are not afraid to ask what they believe to be “foolish questions.”** The cliché that there is no such thing as a dumb question is especially true in the world of financial planning. We strive to educate clients about our process and about the products we select, and we will always answer any questions.
- **People who believe that their financial affairs can always get better and who trust us to help them pursue their goals.** Our best clients are intelligent optimists who constantly inspire us to do the best job that we can.
- **People who are eager to introduce our practice to others.** Our relationship with clients gives them confidence about their current and future financial situation, so they are eager to refer our practice to individuals they care about.