

Norton Financial Consultants

165 Main Street, Suite 206-A
Medway, Massachusetts 02053

And

Royal Palm Financial Center
759 SW Federal Highway, Suite 201-G
Stuart, Florida 34994

Phone: (508) 429-7000 Toll Free Phone: (844) 310-7000

www.NortonFinancial.com

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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 (844) 310-7000 or 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.

Item 2 – Material Changes

The changes to our disclosure brochure since our brochure was last updated on February 1, 2016 includes the change in our hourly fee to \$260 per hour or portion thereof.

We will ensure that you receive a summary of any materials 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 Christa Norton Canavan at (508) 429-7000, or toll free at (844) 310-7000 or Christa@NortonFinancial.com. Our Brochure is also available on our web site 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 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. Clients are not obligated to implement any recommendations made by us. 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. Christa Norton Canavan, ChFC is the principal and owner of Norton Financial Consultants.

Financial companies usually decide to work in conjunction with a broker/dealer. We've chosen Commonwealth Financial Network, one of the preeminent independent broker/dealers in the United States. This relationship ensures that you receive access to a wide variety of investment choices to complement your financial goals. It also helps us best serve you in a seamless and efficient manner by providing back office, investment, and technology support.

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.

Comprehensive Financial Planning and Wealth Management services are available on a fixed fee or hourly basis, (\$260 per hour or portion thereof.) The fixed fee is determined by an estimate of the number of hours expected to 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 unless otherwise stated. A deposit fee is due upon signing of the Financial Planning Agreement, and the balance is due upon delivery of the plan to the client. Fees are not negotiable. Independent investment advice is available as a part of financial planning and wealth management strategies. Consultations are provided at a rate of \$260.00 each hour (or portion thereof) or on a fixed fee basis.

Clients are provided with a Financial Planning Agreement, on either a fixed fee or hourly basis, summarizing the services to be provided. The Financial Planning Agreement, based on a fixed fee, is for a period of one calendar year unless otherwise stated. The Financial Planning Agreement for hourly consultation is based on time spent to put the planning goals and recommendations in place. The advisor or the client may terminate the Agreement at any time with thirty (30) days notice. 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.

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 \$260 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 fee is for a period of one calendar year unless otherwise stated. The Financial Planning Agreement for hourly consultation is based on time spent to put the planning goals and recommendations in place. The advisor or the client may terminate the Agreement at any time with thirty (30) days notice. 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.

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.

Item 10 – Other Financial Industry Activities and Affiliations

Christa Norton Canavan has obtained securities licenses and is 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 they 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 may be higher or lower at Commonwealth than at other Broker/Dealers. 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. Commonwealth is a FINRA-registered broker/dealer, and is also licensed as a broker/dealer with the states in which Commonwealth's or its representatives offer securities to clients. Commonwealth's Registered Representatives may act as the advisory client's representative in the execution of securities transactions on a normal and customary basis. The applicable provisions of Section 206 of the Investment Advisor's Act of 1940 are strictly complied with in the execution of each transaction.

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 who are Registered Representatives may receive trail commissions (i.e. 12b (1) fees) for a period of time. 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 may be initially paid to Commonwealth and a portion passed to the Advisory Representatives. 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. In such instances, there is no advisory fee associated with these insurance products.

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 are provided as appropriate. 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 \$260.00 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.

Item 15 – Custody

Norton Financial Consultants does not maintain custody of invested funds.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Norton Financial Consultants urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

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.

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 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.