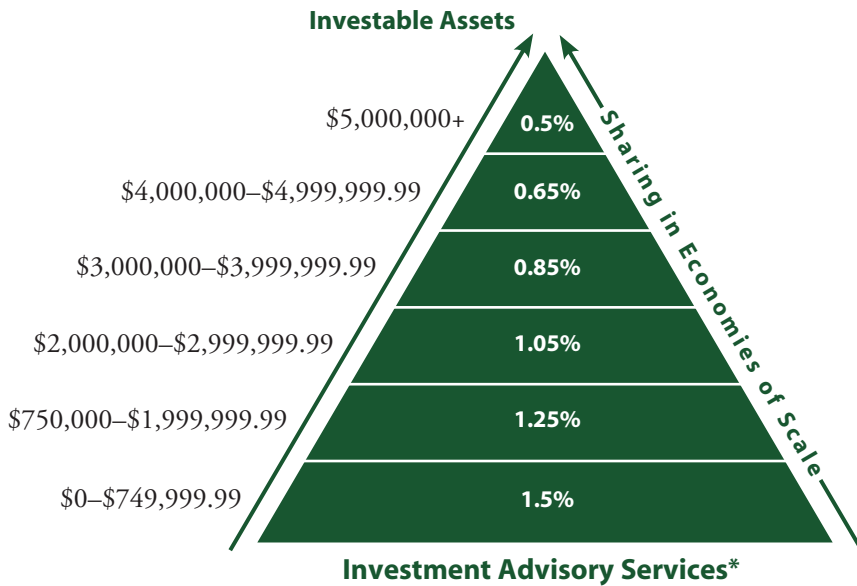


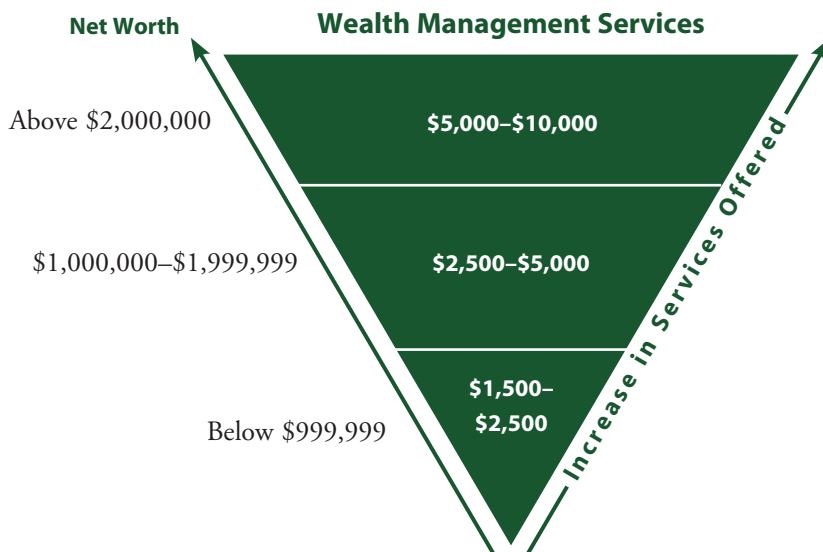
NORTON FINANCIAL CONSULTANTS

INVESTMENT ADVISORY AND WEALTH MANAGEMENT SERVICES



Investment Advisory Services

The diagram to the left illustrates the fees charged for investment advisory services offered through a PPS Custom (Transactions) managed account. The fees are based upon your investible assets and include services such as portfolio development and management, asset allocation, and ongoing monitoring. In this model, the services include portfolio design, implementation, and monitoring.



Fee-Based Financial Planning and Wealth Management Services

As you strive to grow your personal net worth, the financial challenges you face may become increasingly complex. Often, the services you require to address these challenges fall outside the realm of basic portfolio design and ongoing investment management. The diagram to the left illustrates the fee structure for the services offered through financial planning. You'll notice that, as your net worth increases, so do the number of services and the time necessary to help you pursue your long-term goals. Please note that while all services listed are available, all services may not be necessary for each client. Services to be rendered will depend on each client's individual needs and circumstances.

** Note: In addition to the annual management fee, PPS Custom Program clients may pay transaction charges, administrative charges, and miscellaneous account fees and charges, as described in the PPS Client Agreement and Commonwealth's ADV Part 2A Brochure.*

165 Main Street | Suite 206-A | Medway, MA 02053 | 508.429.7000 | 508.429.7409 fax

The Royal Palm Financial Center | 759 SW Federal Highway | Suite 201-G | Stuart, FL 34994 | www.nortonfinancial.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Tax preparation, financial planning services, and fixed insurance products and services offered through Norton Financial Consultants, a Registered Investment Adviser, are separate and unrelated to Commonwealth.

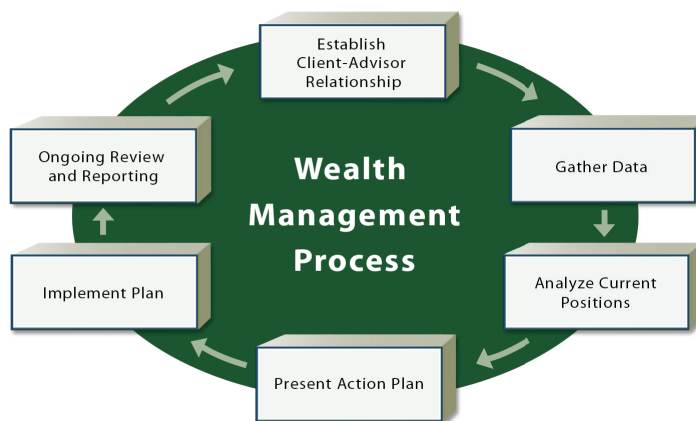
Fee-Based Financial Planning and Wealth Management Consulting:

For clients who wish to engage us purely for fee-based comprehensive financial planning and wealth management consulting (i.e., no assets under management), we offer our services either on an annual retainer fee or hourly (\$300/hr) basis.

Our financial planning and wealth management advice is delivered through series of recommendations and tailored solutions designed to meet your current and future goals and objectives. Once the plan is implemented, we oversee all aspects of its implementation to target its effectiveness and success. Norton Financial adheres to an unwavering commitment to serving your best interests.

The services include:

- Financial planning and wealth management – goal planning
- Cash flow planning and strategy
- Debt analysis
- Mortgage review
- Income and tax projections
- Strategies for saving taxes
- Prior-year tax return review
- Life, disability, and long-term care policy review
- Asset protection/umbrella coverage
- Group insurance and company benefits review
- Health care planning
- Insurance recommendations
- Qualified plan review
- Executive compensation, stock option, and deferred compensation analysis and recommendations
- Estate planning document review beneficiary review on insurance and qualified plan/IRA assets
- Estate planning recommendations
- Trust funding and investment recommendations
- Risk tolerance and time horizon assessment
- Investment account review
- Investment allocation recommendations
- Retirement planning and strategy
- Education planning and strategy
- Business consulting for business owners



165 Main Street | Suite 206-A | Medway, MA 02053 | 508.429.7000 | 508.429.7409 fax

The Royal Palm Financial Center | 759 SW Federal Highway | Suite 201-G | Stuart, FL 34994 | www.nortonfinancial.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Tax preparation, financial planning services, and fixed insurance products and services offered through Norton Financial Consultants, a Registered Investment Adviser, are separate and unrelated to Commonwealth.

For clients with assets under management with our firm:

Investment Advisory, Financial Planning, and Wealth Management Services in Detail

As you strive to grow your personal net worth, the financial challenges you face may become increasingly complex. As a result, each level of net worth may require a different mix of products and services to help you plan for your financial future. The services listed under each level are examples of what may be required for a typical client at the stated asset level. Not all services listed may be required for each client. Specific services to be rendered will be based on a client's individual needs.

Services listed under your asset level are included in your asset management fee. Services not listed under your level are available for an additional planning fee (your choice of retainer or hourly.)

Investment Management and Advisory Services

Investment Assets Under Management less than \$250,000

- | | |
|--|--------------------------------------|
| • Review goals/needs | • Time horizon/risk tolerance review |
| • Portfolio management | • Create SIP/SWP/EFT/1X distribution |
| • Portfolio review | • Revise SIP/SWP/EFT |
| • Portfolio rebalance | |
| • Performance review, monitoring, and analysis | |

Annual client review

Investment Management and Ongoing Financial Planning Services

(Includes investment management services, and updates and revisions to the initial financial plan as needed)

Investment Assets Under Management \$250,000 to \$750,000

- | | |
|--|--|
| • Cash flow projections and planning | • Withdrawal strategies |
| • Debt management strategy | • Tax strategy |
| • Portfolio tax harvest | • Company benefits review |
| • Financial plan updates within the scope of the original plan | • 401(k)/qualified plan(s) annual review |
| • Coordination and review of brokerage and direct accounts | • Coordination and review of assets held elsewhere |
| • Required minimum distribution planning | |

Annual client review

Investment Management and Ongoing Wealth Management Consulting
(Includes investment management and financial planning services, and updates and revisions to the initial financial plan as needed)

Investment Assets Under Management greater than \$750,000

Tax Planning and Review

- Annual tax projections
- Quarterly tax estimates – as needed
- Tax management strategies
- Review tax return
- Review with client's CPA

Executive Compensation Planning

- Concentrated stock planning
- Flex spending/EE benefits elections
- Executive/incentive compensation review
- Executive stock option review
- Executive stock option exercise strategy
- 401(k) review
- 401(k) rebalance
- Pension planning
- Social security maximization strategies
- Career change consulting
- Business planning for business owners
- Succession planning for business owners

Risk Management and Insurance Review

- Disability insurance review/needs analysis
- Health insurance options analysis (ACA, COBRA, Medicare, Group)
- Umbrella/liability insurance review
- Group insurance review
- Elder care planning/LTC review

Estate Planning

- Estate plan review and beneficiary updates
- Review with client's attorney – estate planning/probate
- Gift planning
- Charitable trust planning

Ongoing Financial Planning

- Financial plan review and monitoring from original plan
- Financial planning reports
- Financial plan revisions within the scope of the original plan

Additional Consulting Services

- Mortgage review
- Automobile purchase/lease
- Primary residence purchase/sale
- Seasonal/rental property consulting
- College application coaching
- FAFSA/profiles consulting
- College acceptance financial review
- Special needs planning
- Relationship vetting and solutions
- Life/work balance in perspective of wealth management planning goals
- Review of assets held elsewhere
- Teleconference with client and third-party investment/insurance company
- Coordination and integration of financial plan with existing/new advisory professionals (i.e., CPA, attorney)

Client review at least semiannually or as needed to address wealth management strategy and planning.

Individual services may be provided on an à la carte basis as needed by individual clients. Pricing for à la carte services will be determined based on the individual needs of each client.