



*A Quarterly Informational Resource for our Clients, Contacts, and Friends*

**WINTER 2021**

Vol. 6 | No. 2

## Interested in a Quick Update on Your Accounts?

 **CLIENT LOGIN**

### President's Message

Happy New Year! If you have not already watched my [year-end video message](#), I encourage you to do so.



In the message, I reflect on the historic challenges of 2020 and share the many firm-wide accomplishments at McKinley Carter, as well as individual professional achievements. It was a year like no other, but certainly we are all eager to move on to a brighter, more hopeful 2021.

In this edition of *Huddle*, we explore the topic of behavioral bias and how it can negatively impact even the most savvy of investors. Within this article, *What Do the Beatles and Financial Behavioral Bias Have in Common*, the author also links to one of our new Master Your Wealth educational videos entitled, [Understanding Behavioral Bias](#). We consider it a very important topic, especially as it relates to successful long-term financial planning.

Did you know you can access and track your portfolio value, positions, performance, and activity at any time? You can set up your secure login and access real-time investment activity using the MCWS Client Portal.

To access your Client Portal and important company announcements, click [here](#).

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## PROFESSIONAL DEVELOPMENT NEWS

### New Directors Named



We also share our quarterly investment analysis, reflecting on 2020 markets and the actions we took to strengthen client portfolios during such a volatile year. The article concludes with our best-thinking on what you can expect in 2021. Lastly, this quarter's Huddle provides valuable personal security tips and reminders that will help keep your digital footprint secure.

As always, we thank you for your continued trust and confidence in the McKinley Carter team as a source of financial and investment advice. Fulfilling (and exceeding) client expectations is an important objective for our advisory team. Based on the 150+ nominations we recently received from clients for our Excellence in Advising Award program, we are definitely on the right track — more on that will be shared in the coming weeks!

We welcome conversations on ways to enhance our services. Feel free to contact your advisor any time.

Our best wishes to you and yours for a safe, healthy, and more normal 2021,



[David H. McKinley, CFP®](#)

President and Chief Investment Officer

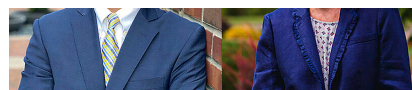
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## ADVISORY SERVICES

### **What Do The Beatles, Financial Behavioral Bias Have in Common?**

~ by [Brian Lipton, CFP®, CPA, PFS, AIF®](#),  
*Regional Director*

Behavioral biases can



Our executive leadership team proudly announces two new promotions within our firm:

[Ty Phillippi, CFP®, CeFT®](#)

has been named director of Wealth Management, while

[Monica M. Garver, CPA,](#)

[CFP®, AIFA®, CDFA™](#) has

been named director of Retirement Plan Services. Both have assumed these roles in addition to their current responsibilities.

Ty and Monica's dedication to client service excellence is accomplished through their commitment to professionalism and integrity. Congratulations Ty and Monica!



### **McDermott Earns Philanthropic Certification**



We congratulate [Kathleen McDermott](#), director of Nonprofit Advisory Services, for earning the *Mastery of Philanthropic Solutions in*

cause your investing strategy to get out of sync with your risk tolerance and goals.



One common financial behavioral bias is rationalizing poor past decisions. Learn how to recognize when this and other biases have crept into your thinking.

[Read more](#)

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## INVESTMENT SERVICES

### **The Beat Goes On: Vaccine Optimism Paved Way for 2020 Record Highs, Sets Stage for 2021**

~ by [David P. Nolan](#), *Senior Investment Strategist/Chair of MCWS Investment Strategies Committee*

What a year we experienced in 2020! The most tumultuous year in recent memory ended on a high note for markets as the fourth quarter brought greater political and medical clarity — one that resulted in substantial market gains over the past three months, which helped to make 2020 a surprisingly strong year for market returns.



Take a look back with us at 2020. Review what actions we took on client portfolios to weather the storm. And learn what we expect for this year in our 2021 economic outlook.

[Read more](#)

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## OPERATIONS & CLIENT SERVICES

*Financial Planning* certificate. The certification demonstrates Kathleen's expertise in advising clients about a variety of philanthropic giving options, including charitable legacies, deferred gifts, charitable remainder trusts, donor-advised funds, endowments, and charitable lead trusts. If you have questions about your personal donations or questions about establishing a gift-giving policy for a nonprofit with which you are affiliated, feel free to contact [Kathleen](#).

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## WELCOME NEW EMPLOYEES



[\*\*Janelle Grandstaff\*\*](#)

**Operations Administrator**  
*Wheeling Office*



## Tips for Increased Cybersecurity

As we get into the season of year-end wrap up and tax preparation, it is important to remind ourselves of the actions we can proactively take to protect our private information. In [Important Tips for Increased Cybersecurity](#), our sister company, Omni Strategic Technologies, shares tips for keeping us cybersecure.



As a reminder, McKinley Carter will NEVER ask you to share personal and confidential information in an unsecure manner. Your advisor will ask you to upload documents via our secure portal OR he/she will send to you an encrypted email or link along with a request to upload securely. If you are not expecting a request from your advisor (or anyone for that matter), reach out to confirm that the request is legitimate.

[Kelsey Logan](#)

Administrative Coordinator  
Dayton Office

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## CAREER OPPORTUNITIES



McKinley Carter welcomes those interested in working for a dynamic, family-oriented firm dedicated to providing financial and investment management services at the highest level of excellence. From college students to experienced investment advisors, we believe in cultivating great careers! Check out our [website](#) for more information.

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McKinley Carter is an SEC-registered investment adviser. For information pertaining to McKinley Carter's fees and services, please contact McKinley Carter for a copy of our disclosure statement as set forth on our Form ADV. For information pertaining to our registration status, refer to the Investment Adviser Public [Disclosure](#).



Wheeling, WV / Charleston, WV / Pittsburgh, PA  
Gaithersburg, MD / Johnstown, PA  
Dayton, OH / Parkersburg, WV

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