McKinley Carter MASTER YOUR WEALTH.

HUDDLE

SPRING 2021 | Vol. 7, No. 3

Happy Spring! I hope you are enjoying this season of growth and renewal. We have endured so much over the past 12 months that I consider the colorful splendor of spring a welcomed gift for us all.

It's been a positive start to 2021 from an economic standpoint, with rising investor confidence and U.S. economic indicators pointing to a steady rebound. As America reopens and COVID hospitalizations continue to decline, we anticipate further job growth and market strengthening. I encourage you to check out Senior Strategist Dave Nolan's quarterly investment update, "Light at the End of the Tunnel," below for a comprehensive overview of last quarter's activity and where we expect to see the markets to go moving forward.

As a member of our leadership team, I am very proud of our employees' seamless "business as usual" response during the pandemic. We never missed a beat regarding client service and operational standards. As a testament to our employees' dedication and commitment, we were named a "2021 Best Places to Work for Financial Advisors" by *InvestmentNews*.

please read the article, "Sustainable Investing: What It Could Mean for Your Portfolio," below for more information about ESG (Environmental – Social – Governance) investments and be sure to contact your advisor if interested in exploring this opportunity.

From an operational perspective, we continue to enhance and streamline our client services. After a successful Calendly "Beta phase" within our Retirement Plan Services division, we have expanded use of this scheduling tool firm-wide to all clients. This means, you can easily schedule an appointment with your advisor with just a couple quick clicks of a mouse. Check out the "Introducing Calendly" Client Services article below for further information about this service.

Finally, I wish to thank all of you who submitted advisor nominations for our first-ever *Excellence in Advising Awards* program. We were humbled by the 150+ nominations our advisory team received, many of which included stories and detailed descriptions of individual client experiences.

We enjoyed sharing your comments internally to illustrate the importance of everyone's role in meeting our exemplary client care services standards. Indeed, it was very difficult for our five judges to narrow down so many wonderful nominations to just 10 winners. If you would like to review the selected 2021 Excellence in Advising Award winners, please click HERE.

As always, we thank you for your continued trust in us. It is our greatest honor to serve your financial needs. If at anytime you have questions or concerns, please don't hesitate to contact me or your advisor.

Sincerely,

David

David H. McKinley, CFP®
President and Chief Investment Officer

INVESTMENT SERVICES

~ by David P. Nolan, Sr. Investment Strategist/Chair of MCWS Investment Strategy Committee

The first quarter of 2021 was marked by several macro- and micro-economic surprises that resulted in increased market volatility compared to the fourth quarter of 2020, but additional economic stimulus combined with accelerating COVID-19 vaccine distribution and a decline in coronavirus cases helped stocks start the new year with solid gains.

While challenges such as elevated U.S. stock valuations, rising rates, inflation concerns, COVID variants, and low international vaccination rates will move markets in the upcoming months, we believe:

1. Equity markets will generate better returns than the bond market for the remainder of 2021 as powerful economic and earnings trends propel stock prices.
2. International markets, though lagging U.S. markets YTD, should narrow the performance gap as they experience improving vaccination rates as the year progresses.
3. Treasury bonds will likely remain under pressure this year as rising inflation data puts upward pressure on interest rates.

Read more

ADVISORY SERVICES

SUSTAINABLE INVESTING: WHAT IT COULD MEAN FOR YOUR PORTFOLIO

~ by Monica M. Garver, CPA, CFP®, AIFA®, CDFA®, Director of Retirement Plan Services

With Earth Day right around the corner, it's a good time to discuss McKinley Carter's new ESG (Environmental - Social - Governance) investment strategies, under the Sustainable Investment umbrella.

What is Sustainable Investing? Here's a true

Sustainable investing combines traditional security analysis with environmental, social and governance (ESG) insights. ESG was coined in 2005 by the United Nations in a Report entitled "Who Cares Wins" and instituted the Six Principles for Responsible Investing, or PRI.

Read more

CLIENT SERVICES

INTRODUCING CALENDLY: A NEW TOOL THAT MAKES SCHEDULING YOUR NEXT APPOINTMENT EASY!

~ by Erica Crouse, Technology Coordinator

We have rolled out a new calendar tool that makes scheduling an individual appointment with us a breeze! Calendly is an automated scheduling system that will allow you to see when your Advisor is available and schedule a time that works best for you. With just TWO CLICKS of your mouse, you can choose a convenient meeting date/time using a special calendar link designated for you. No more back-and-forth emails or voicemails to schedule and confirm your meeting!

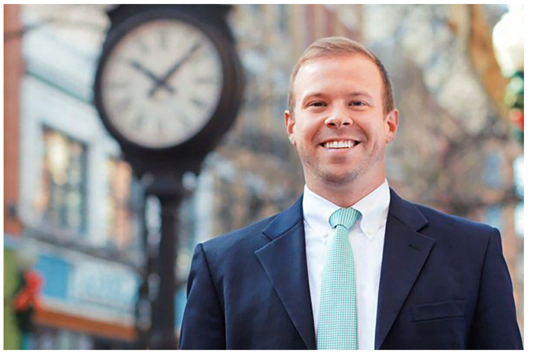
Here's how it works:

1. Click on the link provided to you by your Advisor to show their availability.
2. Click on the meeting date/time that works for you.
3. Complete the basic information fields (your name, email, phone number, and add any topic or comments that you would like to discuss). That's it!

You will then receive a meeting confirmation email, along with instructions about how to connect with your advisor at your designated time.

If you have any questions about this process, please reach out to us. **We encourage you to ask your Advisor to send you a Calendly link to**

PROFESSIONAL DEVELOPMENT NEWS & MORE



JAY WILLIAMS EARNS CERTIFIED FINANCIAL PLANNER™ DESIGNATION

Financial Strategist Jay Williams is our newest CERTIFIED FINANCIAL PLANNER™ professional. Jay began his CFP® certification journey in the Fall of 2018 through Florida State University.

His biggest takeaway from the program? "The rigor, depth and breadth of knowledge," Jay says. "To truly understand all of someone's financial issues, you have to be competent in all areas: Tax, Estate, Retirement Planning, Education Planning, Investments, Ethics. Knowing how all of those things work in harmony allows me to provide peace of mind to my clients that their whole situation is being considered when any advice is offered."

Jays says the Estate Planning section was the most interesting. "I

TERESA SHAWVER EARNS CYBERSECURITY CERTIFICATE

Financial services firms are reportedly hit by security incidents 300 times more frequently than other businesses, according to ID Theft Resource Center. To help protect client data and comply with the cybersecurity requirements established by the Securities and Exchange Commission (SEC) and FINRA, Teresa Shawver, FPQP™, manager of Advisory Service Standards at McKinley Carter Wealth Services, has successfully completed the Cybersecurity for Financial Planners certificate program offered by the Financial Planning Association® (FPA®).

“As McKinley Carter’s Data Security Plan administrator and a Compliance Office and Technology Committee member, cybersecurity needs for the firm and our clients are always a top priority for me — they are things from either additional taxes, inquiring minds, or family members with bad intentions."

In addition to the CFP® certification, Jay holds the Certified Investment Management Analyst (CIMA®) and Accredited Investment Fiduciary (AIF®) designations. In fact, he is the first financial advisor in West Virginia to hold both the CIMA® and CFP® professional designations.

Firm-wide, McKinley Carter now has 17 CERTIFIED FINANCIAL PLANNER® professionals on its team, as well as a host of other professional credentials including CPA, JD, CFA®, AIF®, and CRPS®. **Congratulations, Jay!**

company, Omni Strategic Technologies, and now utilizing the knowledge and tools gained through the FPA Cybersecurity certificate program, I can help the firm and our clients rest easier knowing our cybersecurity efforts are not only current, but also strategically and proactively based on industry best practices — and will stay that way."

Read more

STENHOUSE JOINS CHARLESTON TEAM

The Charleston Office, led by Regional Manager Drew Tardy, CLU®, ChFC®, welcomed Jeffrey Stenhouse, FPQP™, to its team last month. Jeffrey serves as client coordinator supporting the

MARTA WOODMAN EARNS FPQP™ DESIGNATION

Administrative Coordinator Marta Woodman has completed the Financial Paraplanner Qualified Professional™ (FPQP™) program sponsored by the College for Financial Planning. The program is

Jeffrey hails from Rockhampton, Australia. He moved to Charleston, WV to attend college at the University of Charleston and play for UC's Men's Soccer Team. Jeffrey and his wife Sheree enjoy exploring the Mountain State, finding unique places to eat and drink coffee. He is also a volunteer for YoungLife and is passionate about Olympic weightlifting.

We are very happy to welcome Jeffrey to the McKinley Carter family.

foundation. The program covers all aspects of personal financial planning focusing on estate, tax, retirement, insurance, and investments. Holding the FPQP™ designation "demonstrates to clients that you can gather, review, and analyze their financial information and offer a comprehensive picture of their financial well-being," according to the College for Financial Planning.

Marta is a member of our Dayton, OH team. Congratulations, Marta!

CLIENT LOGIN

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

JOIN OUR TEAM!

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

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

Our HQ mailing address:

McKinley Carter
2100 Market Street
Wheeling, WV 26003