

Here is your quarterly edition of HUDDLE from McKinleyCarter Wealth Services

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**McKinley
Carter** MASTER YOUR
WEALTH.



FALL 2022 | Vol. 9, No. 1



We are beginning our 9th year of HUDDLE's distribution. In creating this client enewsletter, our mission was to share valuable articles regarding investments, advisory services, and operations/clients services, along with celebrating personnel news and firm-wide events and philanthropy.

We strive to cut through the noise and clutter in your inbox with this communication, giving you key industry and market updates in a streamlined, easy-to-digest format. Of course, if there's a topic of interest to you that we have overlooked in the last 32 issues, we encourage you to email us your suggestion(s).

Of note last quarter, MCWS received two national recognitions! Financial Advisor (FA) Magazine once again listed McKinley Carter in its Top 500 RIAs list, ranking us at #222. McKinley Carter was the only West Virginia-based firm listed in the \$1B+ Asset category. Additionally, Inc. 5000 ranked McKinley Carter as one of the nation's fastest growing privately held companies. Both accolades demonstrate our commitment to excellence in client service standards through continued growth, expansion of technology, and a steadfast pursuit of strong and trusted advisor-client relationships.

In this edition of HUDDLE, we offer Senior Investment Strategist [Dave Nolan's Investment Recap](#) for 3Q2022 and what the trending data reveals for the

months ahead. Dave's analysis is particularly important this month as we approach year-end and review progress in your individual financial strategy. Whether you choose to read or watch the video summary, Dave's insights into economic trends and MCWS portfolio actions are invaluable.

Under the heading of "What's New" at MCWS, we draw your attention to Director of Advisory Services [Brian Gongaware's new ebook, *The Missing Chapters in Your Financial Story*](#). Over the last five months, Brian has done an amazing job in writing this ebook to explain why it's so important to write your own financial story and not leave it in the hands of fate. He compares one's financial story to any good movie or book plot -- the guide is instrumental to helping the main character navigate through his or her challenges.

With McKinley Carter, your advisor serves as your guide helping you to outline and organize your financial goals and then determine what resources you need to accomplish them. Brian gives you a template and tools needed whether you are an accomplished financial decision maker, in financial transition, or earlier in your journey toward financial autonomy. Check it out and feel free to pass it along to any friends and family members. It's truly the information that everyone should consider no matter where they are on their financial planning journey.

Finally, in regard to client services, we have provided an update about the [TD Ameritrade/Charles Schwab merger](#). Although this integration will not come to full fruition until later in 2023, we have already begun preparing in anticipation of a seamless process for our clients.

I also invite you to check out the [Professional Development News & More](#) section below to learn about other exciting updates at McKinley Carter, including our new firmwide McKinley Carter Cares Food Raiser initiative.

As always, please reach out to us to discuss any concerns or questions you have regarding your investment portfolio, legacy planning needs, or charitable giving -- especially as we approach the end of 2022. We are always here and available to discuss what's on your mind.

Thank you for your continued confidence and trust in us. Enjoy your fall and the upcoming holiday season.

Sincerely,



[David H. McKinley, CFP®](#)

President and Chief Investment Officer

INVESTMENT SERVICES

Stormy Seas - Perspective Is Key

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

Looking back at Q3 2022

Sailing through rough seas is a frightening experience that feels like it will never end. Fortunately, rough seas eventually give way to calmer waters and a more comfortable sailing experience. Coming off strong stock performance for several years, the stock market has endured its own stormy seas this year with a significant pullback in 2022 as global economic concerns brought about by multi-decade highs in inflation, rising interest rates, and the war in Ukraine, have crushed investor optimism. We've experienced an unusual phenomenon this year – the simultaneous decline of stock and bond markets. Throughout the third quarter, investors' concerns focused on global instability, rising prices and the possibility that central bank efforts to tame inflation would cause economic growth to falter. The result has been tremendous volatility in stock and bond markets.



[Read more](#) or click [HERE](#) to watch Dave Nolan's "Third Quarter Review and Outlook for 2022" video.

ADVISORY SERVICES

New Ebook Available: Missing Chapters in Your Financial Story

~ by **Brian Gongaware, CFP®, Director of Advisory Services**

I'm very pleased to introduce you to my new ebook, *Missing Chapters in Your Financial Story*. The ebook outlines the four key action areas of the successful financial planning journey we proudly experience with all of our wealth management clients: Organize Your



Goals, Assemble Your Resources (e.g. pre- and post-retirement income, investments, other assets, and intangible assets), Align Your Strategies, and Prioritize Your Tactics.



With helpful tools, worksheets, and examples, it's an easy-to-understand resource that we encourage you to share with others who may be unsure about the value of professional financial advice and guidance. We are happy to have that introductory conversation to help them determine if it's the right time to work with McKinley Carter.

[Download the ebook here](#)

CLIENT SERVICES

Coming in 2023: TD Ameritrade-Charles Schwab Integration

~ by [Teresa Shawver, FPQP™, CPFA®](#), Manager of Advisory Service Standards

In mid-2020, Charles Schwab's acquisition of TD Ameritrade received approval from the Federal Reserve Board.

Although full integration is anticipated by mid-year 2023, no official date has been announced. McKinley Carter receives continual updates and is planning accordingly on behalf of our clients impacted by this change.



We fully expect the integration of accounts from TDA into Schwab to be a seamless, behind-the-scenes process for our clients. However, should certain account information be necessary, or action required on your part, to complete the integration for your individual account(s), your advisor will contact you well in advance.

In the meantime, if you have any questions feel free to reach out to your advisor.

PROFESSIONAL DEVELOPMENT NEWS & MORE



**Bauer Named
Executive Assistant**



**McKinley Carter Cares
Community Food Raiser**

"Giving Back to the Communities We

The Wheeling office welcomed Vickie Bauer to the team in the role of Executive Assistant to David H. McKinley. A Wheeling native, Vickie joins us with an extensive background in business operations analysis and project management. She is a graduate of West Liberty University (formerly known as West Liberty State College). Vickie and her husband are proud parents of four children.

You can learn more about Vickie by clicking [HERE](#).



Pittsburgh Team Volunteers at Global Links

On September 30th, the Pittsburgh Office participated in a volunteer opportunity at [Global Links](#). In less than two hours, the team sorted and repackaged and labeled over 11,500 pairs of adult diapers/briefs that are being sent to Cuba as part of a Hurricane Fiona relief project. Global Links is one of only four U.S. organizations that is sanctioned to provide humanitarian efforts in Cuba.

Serve." That's the foundation of McKinley Carter Cares, an employee-driven, corporate philanthropy program focused on making the communities in which we work and live better through philanthropy and volunteerism. With a firm-wide mantra of "Making Good Things Happen for Others," our employees initiated a Community Food Raiser to raise awareness about U.S. food insecurity and to make a positive difference in the lives of children residing in our regions of operation in West Virginia, Pennsylvania, Ohio and Maryland. Click [HERE](#) to learn more.



New! Webinar Recording Available 'How to Weather the Storm in Your 401(k) Plan'

In September, members of our Retirement Plan Services Division hosted an educational webinar titled, "How to Weather the Storm in Your 401(k) Plan." The key takeaway: Learn how to overcome the power of emotion by focusing on relevant research, solid data, and proven strategies. That webinar recording is now available to the public. To watch the 30-minute presentation, please click [HERE](#).



JOIN OUR TEAM!

If you, or someone you know, would like to learn more about job openings at McKinley Carter, please visit our [Careers page](#). We are currently operating six regional offices: Wheeling, WV (headquarters); Charleston, WV; Pittsburgh, PA; Johnstown, PA; Gaithersburg, MD; and Dayton, OH.

If you have a specific interest in a student internship, please contact our [HR Department](#).

MCWS RESOURCES

Did you know you can access MCWS webinars, newsletters, educational videos, and more? That's right, simply click [HERE](#) to visit our website Resources page to see all archived materials and information. And if you're interested in learning what our advisors are saying on a variety of topics — from wealth management and investments, to tax planning and retirement — visit our [Insights Library](#).

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](#).



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