

**Nicole Dray**

**McKinley Carter Wealth Services, Inc.**

2100 Market Street  
Wheeling, WV 26003  
www.mc-ws.com  
(724) 940-4400



May 2024

This Brochure Supplement provides information about Nicole Dray that supplements the Disclosure Brochure of McKinley Carter Wealth Services, Inc. (hereinafter “MCWS”), a copy of which you should have received. Please contact MCWS’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Nicole Dray is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

McKinley Carter Wealth Services, a Registered Investment Adviser  
2100 Market Street, Wheeling, WV 26003 | (304) 230-2400  
www.mc-ws.com | [www.smartforyourmoney.com](http://www.smartforyourmoney.com) | [www.mckinleycarter.com](http://www.mckinleycarter.com)

## **Item 2. Educational Background and Business Experience**

Born 1986

### **Post-Secondary Education**

Ohio University | Mathematics, BS | 2008

Ohio University | Master of Education, Clinical Mental Health Counseling/School Counseling | 2010

### **Recent Business Background**

McKinley Carter Wealth Services, Inc. | Associate Financial Strategist | September 2023 - Present

### **Professional Designation**

Nicole Dray holds the professional designation of Certified Financial Planner (CFP®). As a CFP® professional, Nicole has met extensive training and experience requirements, and has committed to the CFP Board's ethical standards that require her to put her clients' interests first at all times when providing financial advice. As a CFP® professional, Nicole agrees to uphold the principles of integrity, objectivity, competence, fairness, and confidentiality.

## **Item 3. Disciplinary Information**

MCWS is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Nicole Dray. MCWS has no information to disclose in relation to this Item.

## **Item 4. Other Business Activities**

MCWS is required to disclose information regarding any investment-related business or occupation in which Nicole Dray is actively engaged. MCWS has no information to disclose in relation to this Item.

## **Item 5. Additional Compensation**

MCWS is required to disclose information regarding any arrangement under which Nicole Dray receives an economic benefit from someone other than a client for providing investment advisory services. Nicole Dray has no information to disclose in relation to this Item.

## **Item 6. Supervision**

Brian Gongaware, Chief Compliance Officer, is generally responsible for supervising Nicole Dray's advisory activities on behalf of MCWS. The telephone number to reach Brian Gongaware is (724) 940-4400.

MCWS supervises its personnel and the investments made in client accounts. MCWS monitors the investments recommended by Nicole Dray to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MCWS periodically reviews the advisory activities of Nicole Dray which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Nicole Dray.