

Joel Estes

McKinley Carter Wealth Services, Inc.

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This Brochure Supplement provides information about Joel Estes 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 Joel Estes is available on the SEC’s website at www.adviserinfo.sec.gov

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Item 2. Educational Background and Business Experience

Joel Estes

Born 1980

Post-Secondary Education

College for Financial Planning | CFP Certified Professional Education Program | 2007

Cedarville University | B.A., Accounting | 2003

Recent Business Background

McKinley Carter Wealth Services, Inc. | Financial Strategist | December 2021 - Present

Park Avenue Securities | Investment Advisor Representative | September 2009 - December 2021

LifePlan Financial Group, Inc. | Financial Planner | January 2005 - September 2009

Item 3. Disciplinary Information

MCWS is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Joel Estes. 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 Joel Estes 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 Joel Estes receives an economic benefit from someone other than a client for providing investment advisory services. Joel Estes has no information to disclose in relation to this Item.

Item 6. Supervision

Brian Gongaware, Chief Compliance Officer, is generally responsible for supervising Joel Estes' 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 Joel Estes 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 Joel Estes which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Joel Estes