❗ Here is your quarterly edition of HUDDLE from McKinley Carter Wealth Services

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McKinley Carter MASTER YOUR WEALTH.

HUDDLE

Summer 2025 | Vol. 11, No. 4

With July 4th just celebrated, it's a good time for all of us to reflect on our progress toward 2025 financial goals, as just two quarters remain for us to take any appropriate actions.

Do you feel good about where you are in your lifeplan strategy — family budgeting goals, tax reduction actions, milestone tracking, retirement preparations, or estate planning? Are there unexpected circumstances that have created financial challenges or concern?

Even though we proudly celebrate our country's Independence Day every year, we know your McKinley Carter LifePlan should be *anything but* an independent endeavor.

We are your trusted financial support team. We analyze market trends, dig deep to understand new federal regulations that could impact your portfolio, provide guidance and professional insights, and ensure a successful holistic approach to your financial well-being.

We always say it, "Every client's situation is unique." And our fiduciary commitment to you is one built on our understanding of your situation, a portfolio designed to meet your needs, service excellence, and most of all trust so you can be confident in your own financial decision-making.

In that vein, we were proud to introduce a new client communication earlier this month that focuses solely on our market analysis and outlook, as well as the investment actions we have taken on behalf of our clients. *The Strategy Signal* will be released quarterly by Chief Investment Officer Dave Nolan in advance of the HUDDLE's release.

HUDDLE will continue to provide you with important advisory news and operational updates. And beginning this quarter, the newsletter will offer a story under the topic of Women & Finance.

We look forward to working with you throughout the remainder of 2025!

Cheers to an enjoyable summer for you and your loved ones,

David H. McKinley, CFP®
President

McKinley Carter Wealth Services

ADVISORY SERVICES

If You're Worried About Estate Taxes, Charitable Gifts Can Help

By Nicole Dray, CFP®, Associate Financial Strategist

Estate planning is a complex but important part of your financial planning strategy, especially when it comes to taxes.

Learn how Charitable Trusts can play a pivotal role.

[Read more](#)

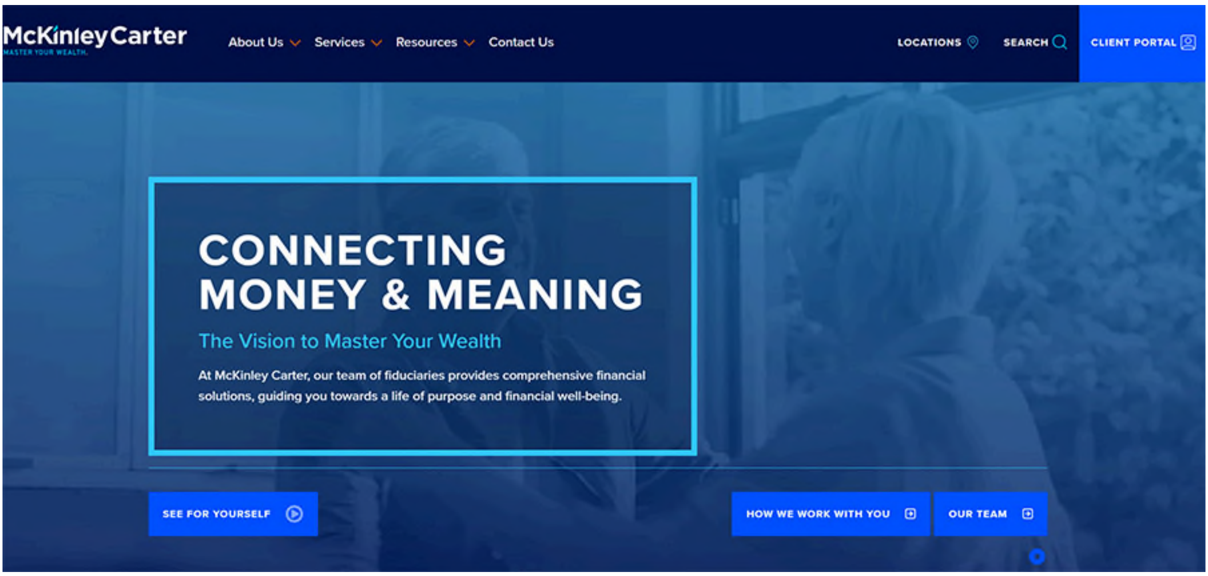
CLIENT SERVICES

Our Enhanced Website Is Now Live

Our newly refreshed website was launched in early June to enhance user experience with improved navigation, better organization of educational resources and search tools, and a more streamlined design.

The website URL (mckinleycarter.com) remains the same as well as your secure access to the client portal.

If you haven't explored our site lately, we encourage you to check it out! Click HERE.



WOMEN & FINANCE

5 Psychological Benefits of Financial Freedom

Financial freedom looks different to everyone. For some, it's being debt-free and having enough money to live comfortably. For others, financial freedom means being able to care for children or loved ones without budget strain. Or it can simply be the knowledge that you've saved enough to retire at a decent age.

No matter how you define financial freedom, the rewards of achieving it are more than just monetary: The psychological payoff is just as valuable, if not more so.

Here are five ways financial freedom benefits your state of mind.

Read more

O'Brien Earns CPA Designation

Associate Financial Strategist Michael O'Brien has successfully completed the Certified Public Accountant (CPA) designation program. Throughout his CPA journey, Michael maintained incredible focus and determination, never giving up despite a very busy professional life helping his wealth management clients achieve their financial goals and supporting his McKinley Carter colleagues.

Michael serves as the coordinator for our Tax & Legacy Specialized Practice Group, sharing his knowledge of tax planning strategies to benefit MCWS

MCWS Major Milestone Anniversaries

We proudly announce the following major industry milestone anniversaries:

20 YEARS
Nick Stebner, CFP®, CPWA®
Financial Strategist & Operations Manager

clients. Earlier last month, he also graduated from the 14-week 2025 Leadership Wheeling program that was sponsored by the Wheeling Area Chamber of Commerce.

Michael holds an MBA from West Virginia University and two Bachelor of Science degrees from Wheeling Jesuit University (now Wheeling University) in Business Administration/Finance and Accountancy.

10 YEARS
[Nicole Gabriel, CFP®]
Financial Strategist

Have You Downloaded the MCWS Mobile App?

We remind clients that McKinley Carter offers a mobile app for smart phone users. With the app you can access the same real-time portfolio information that you find on our website client portal, including dashboards and reports.

To download the free app, visit the Apple or Google Pay app store and search "MCWS Client App." Once downloaded, use our existing client portal credentials (email and password) to access your account.

If you have any questions, please reach out to your advisory team.

2Q2025 Growth in New Client Relationships

A special THANK YOU to our clients for their trust in us as your referrals help us grow. Over the last quarter, we onboarded **16** new wealth management clients!

We serve clients in 40 different states, the District of Columbia, British Columbia, as well as one foreign country. We have built a team of professional advisors and operations staff members with a broad array of advanced financial experience and credentials in investments, insurance, estate planning, law, accounting, finance, real estate, business/career planning, retirement planning, and banking services. Read more ABOUT US!

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