

**Brian R. Lipton**

**McKinley Carter Wealth Services, Inc.**

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Gaithersburg, Maryland 20878  
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(204) 813-1300

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January 2022

This Brochure Supplement provides information about Brian R. Lipton 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 Brian R. Lipton 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**  
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[www.mc-ws.com](http://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**

**Brian R. Lipton**  
Born 1957

### **Post-Secondary Education**

Indiana University | B.S., Accounting | 1978

### **Recent Business Background**

McKinley Carter Wealth Services | Investment Advisor Representative | January 2014 – Present

YellowWood Financial Advisors, Inc. | President | July 1993 – January 2014

### **Professional Designations**

Brian R. Lipton holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Accredited Investment Fiduciary (“AIF®”), and Certified Public Accountant (“CPA”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple-choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The AIF® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF® designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

The CPA, Certified Public Accountant and certification marks are public accounting credentials awarded by the State of Maryland to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a four-year college degree by a regional accredited college or university. The candidate must have an accounting degree or graduate degree equivalent approved by the board of no less than 150 semester hours with a concentration of specific accounting courses. The candidate shall also complete at least one year in regular and continuous public accountancy and is required to pass a four part comprehensive exam within an 18 month period. CPA certified candidates are required to maintain 80 hours of continued professional education every two years on an ongoing basis in accordance with the State of Maryland standards.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

### **Item 3. Disciplinary Information**

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

### **Item 6. Supervision**

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