

VIVID VISION

2027



McKinleyCarter
MASTER YOUR WEALTH.



SNAPSHOT

It's December 31, 2027, and McKinley Carter Wealth Services is thriving in its service to clients, communities, employees, and shareholders. In what can be a highly challenging pursuit, we help people design a life that they can't wait to wake up to. We attract people with ambition, motivation, and a clear sense of what is important.

What follows is a glimpse into our bigger future as a company.

WHAT WE DO

WE INSPIRE AND HELP PEOPLE BUILD
A BRIGHTER PRESENT AND FUTURE,
AS THEY EARN, SAVE, INVEST, AND
CONTRIBUTE TO MAXIMIZE THEIR
return on life.

At McKinley Carter, we believe confidence is your most valuable asset. So, we work with you to sharpen your financial instincts and knowledge. This way, you are in the best possible position to take control of your wealth and future—and you're excited by the prospect.



LEARN MORE

We serve clients through our linked service lines.

Linked Service Lines

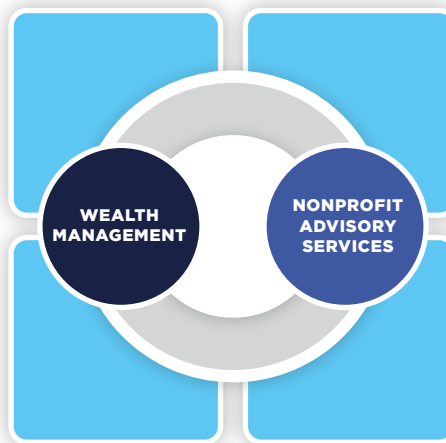
WEALTH MANAGEMENT: THE LIFEPLAN PROCESS

We provide customized strategies to help people maximize their financial plan, so they can amplify their return on life. We do this through personalized and comprehensive solutions to address the unique challenges and priorities of our clients.

Even when life throws a curve, our team is well-prepared to help guide in any transition. We advise on making the necessary course adjustments to help get our clients back on track.

NONPROFIT ADVISORY SERVICES

Much more than just investment management. We support our nonprofit clients' missions and values while we design a diversified, global portfolio that maximizes returns. But it's our expertise in strategic planning, leadership development, and fundraising that can help them thrive in the competitive nonprofit world—and make a difference for a very long time.



SIGNATURE PROCESS

CEFEX
CENTRE FOR FIDUCIARY EXCELLENCE



McKinley Carter Wealth Services is CEFEX certified for Nonprofit Advisory Services.

SIGNATURE PROCESS

Our *four key steps* organize around each of our linked service lines.

Leadership

1

First, we conduct a Discovery Discussion where we get a clear understanding of your needs, wants, and wishes. From there, we compile an overview of our assessments of available resources and tactics.

Our clients highly value these Leadership conversations as we uncover potential financial gaps or blind spots in the current strategies. Depending on the situation, such blind spots can impede the ability to pursue and achieve bigger priorities and your ideal return on life.

Many times, clients encounter some form of financial transition. Partnering with an advisor that helps families and businesses navigate the triggering event and create a new normal is a critical role.

Coaching

2

With an eye for gaps and blind spots, we help clients find financial security. Rather than using a “rule of thumb” or a “one size fits all” solution, we use experience and analysis to make recommendations in the best interest of our clients.

We actively invest in client connection versus presentation and monologue. We eliminate industry jargon to build client confidence and reduce client stress. We work with clients to strategically prioritize recommended plan actions according to their best interests.

4 KEY STEPS

While a plan is a culmination of needs, desires, assessments, resources, strategies, and tactics: it all equates to just a concept until converted to action. As humans, we rarely have the mental, physical, (and for that matter) monetary bandwidth to accomplish all maneuvers simultaneously. Therefore, when we prioritize, we identify those that contribute the greatest impact with the least effort first.

Coordinating execution efforts within one’s entire realm of financial concerns cannot be overlooked. This coordination also extends to professional partners, impacted stakeholders, and other advisors.

Execution

4

While any of us may be compelled to take action to improve a situation, barriers to take the necessary action often get in the way. Such barriers to act might force us out of our comfort zone or require us to start new relationships. Other barriers to act may include emotions, media noise, and unwanted advice.

Our advisors help clients navigate those obstacles and keep them on the right path toward their goals. They always emphasize ACTION to help ensure an expanded range of possibilities toward financial success.

Bottom Line: We take pride in helping people fulfill their intentions.

Mobilization

3

SPECIALIZED SERVICES



The Savvy

We proudly created and launched “The Savvy – A Society of Women Pursuing Their Ideal Life.” We are a resource for women, providing information, tools, and community. We empower women with a firm financial foundation and solid relationship with their money.

We are dedicated to introducing intentional, comfortable, and fun opportunities for women to examine their relationship with money, get questions answered through education and conversation, and build the confidence needed to feel secure with their financial plan.

Business Owners & Entrepreneurs

Business owners face a unique set of complex needs and ambitions. As business owners ourselves, we can relate to the numerous opportunities and obligations that frequently compete for prioritization. We focus on thinking strategically together and then being decisive.

Our resources and partners include leadership coaching, succession planning, cash management, strategic planning, and board development. For most business owners, their business is their largest single asset and the biggest potential contributor to their return on life.



Family Office

For clients with more complex needs, we developed a premier service model. These needs typically arise due to amount of financial assets, business interests, diverse real estate holdings, multi-generational wealth management, and/or legacy planning.

In these instances, we serve as your Personal CFO overseeing and preserving your financial reporting, risk management, collaborating with outside advisors, lifetime tax planning, succession planning, trust planning and services, cash flow modeling, private banking, travel and concierge services, and guidance around charitable and philanthropic intents.



Specialized Practice Groups

Recognizing the various disciplines and specialties involved in wealth management, McKinley Carter created four unique practice groups to serve as a resource and specialist for all clients and advisors.

The four practice groups provide insights and timely educational sessions for both internal and external audiences. The McKinley Carter Specialized Practice Groups include Tax & Legacy, Financial Autonomy, Illiquid Assets, and Risk Management.

Each group is comprised of a lead specialist, a group coordinator, and 2-4 additional group members with a deep background in that particular area of wealth management.



[LEARN MORE](#)



WHO WE ARE

Our Core Principles **ACE**

- **APPROACHABLE INTELLIGENCE** We are a team that always delivers an authentic, encouraging, and energizing experience. For clients, that's why our financial guidance is as approachable as our people.
- **CHAMPIONS OF POTENTIAL** We're in the business of shattering self-imposed doubt. We believe that with consistent effort and engagement, there is no limit to what a person can achieve.
- **EMPHASIS ON ACTION** We believe constant forward motion is the ideal state for our team and our clients' wealth. That's why our advice is always crafted to be immediately actionable and momentum-building.

At McKinley Carter, we believe that successful relationships are built on mutual commitment and a shared pursuit of meaningful outcomes. Our team members bring not only technical expertise but also a genuine ability to connect with clients, fostering opportunities that drive impactful results from concept to completion.



VALUES KEPT



Knowledgeable

We understand the fundamental forces impacting each client's situation and know how to arrange the best possible configuration of financial services for each.



Ethical

We respect each client's interpretation of what it means to live a good life and have the independence to serve as a fiduciary advocating for the best interests of our client.



Proactive

Each client's team of advisors provides the coaching, education, and coordination needed to motivate and mobilize our clients to take action to make the most of their total financial situation.



Thorough

We evaluate each client's unique array of assets and apply uncommonly thoughtful analyses to help our clients manage those assets in a way that advances their ultimate objectives.

CULTURE

Our culture is centered around fostering meaningful relationships within our team and our clients. We promote a supportive and inclusive atmosphere that values diversity, teamwork, and open communication.

We deeply value authentic relationships built on a foundation of doing what is right and in the best interests of others. Clients and colleagues treasure our directness, clarity, and proactivity.

Each team member has 2-3 primary goals that allow them to make meaningful contributions for the benefit of clients, the team, and themselves. As lifelong learners, we encourage each team member to pursue fulfillment through various forms of personal and professional growth.

The individual primary goals are in further alignment with the firm's regional and enterprise priorities. The same financial planning process that we utilize in client situations we apply to our own firm's direction.

We understand the importance of staying at the forefront of the industry. We know the interests of our clients and our employees are best served by providing first-class educational resources. Toward that end, we are committed to providing extensive career and professional development opportunities to our employees, and clients.

GIVING BACK TO THE COMMUNITIES WE 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.

We are proud to contribute to a variety of charitable organizations that represent all areas of the nonprofit sector, including Arts, Culture, and Humanities; Education; Environment and Animals; Health; and Human/Social Services.



We target our efforts to those areas where we work and live. Through philanthropic initiatives, volunteerism, and partnerships with nonprofit organizations, we strive to make a positive impact, aligning our success with the betterment of society.

In 2020, we established a donor-advised charitable fund. The program is funded through an annual contribution from the firm and a company match of employee donations. Currently 100% of our employees support McKinley Carter Cares through volunteerism and/or monetary donations. We are excited for the future growth and impact of McKinley Carter Cares.



[LEARN MORE](#)



SYSTEMS & PROCESSES

McKinley Carter is a private, employee-owned business with a history of successful organic growth, as well as growth through mergers and acquisitions. We work with motivated clients who value our partnership and the ways we improve their financial pursuits through delegation, collaboration, and coordination.

Our onboarding process is outstanding. Whether clients work with us in-person or through distance technology, they benefit from the same extraordinary experience. Our industry-leading client retention is a testament to the types of people we work with and the mutually valued connectedness of our relationships.

We employ cutting-edge technology and streamlined processes to provide efficient and personalized financial solutions. Our robust systems ensure data security, accuracy, and seamless client experiences.

We internally design and implement investment strategies for our clients that are consistent with their overall financial strategy, risk tolerance, tax efficiency, and personal goals. We partner with the industry's leading firms for research, analysis, and tools in the development of our services for all our financial life planning clients, business retirement plans, and nonprofit advisory clients.



Lori Payne
Chief Administrative Officer

David H. McKinley, CFP®
President

Tyrone C. Phillippi,
CFP®, CeFT®
Director of Wealth Management

Brian T. Gongaware,
CFP®, SE-AWMA™
Director of Advisory Services



EXECUTIVE TEAM

David H. McKinley, Brian Gongaware, and Tyrone Phillippi are the major shareholders of McKinley Carter Wealth Services. While each Executive brings unique experiences and perspectives to the table, they collaborate on key firm initiatives.



MEET OUR PEOPLE

MARKETING TEAM

Marketing implements all the fun and unique ideas that filter through the pipeline. They help us make great first impressions with those just getting to know us and strengthen our credibility with those we have known for decades. This approach ensures our message resonates deeply with each audience, reinforcing our commitment to understanding and trustworthiness.

MCWS TEAM

This exceptional team is comprised of highly skilled and dedicated professionals who are passionate about delivering top-quality financial services. We foster a collaborative environment that encourages learning, growth, and innovation. This is all defined and supported by a clear Employee Value Proposition. Together we are living our individual and collective dreams while investing in a good life.

LEADERSHIP

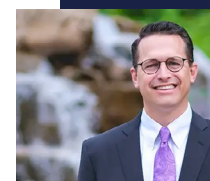
David McKinley, CFP® is our visionary founder. His focus is on high-level company strategy, planning, and growth, while also analyzing international and U.S. economic activity that could impact client portfolios.



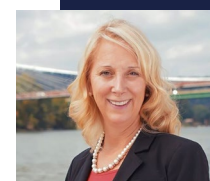
Brian Gongaware, CFP®, SE-AWMA™ maintains client relationships and is the executive responsible for the care of our clients across the regions and service lines. He also cares deeply about the professional development of our financial strategists and the current and emerging tools required to be exceptional advisors.



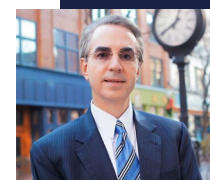
Ty Phillippi, CFP®, CEF™ focuses on the care of high-net-worth clients and oversees our Wealth Management service. Here he works with our team of advisors in the development of creative, complex, and innovative financial plans to maximize our clients' return on life.



Lori Payne serves as Chief Administrative Officer. In this position, she is responsible for all aspects of business operations, including organizational development, oversight of all business management projects and facilitation of process improvement activities.



David P. Nolan maintains client relationships and serves as Chief Investment Officer. In this role, he provides strategic direction to the firm's overall investment program and serves as chair of the Investment Strategy Committee.



John Binz JD serves as Chief Compliance Officer and he also maintains client relationships. His background and professional credentials address the needs of business owners and families with illiquid assets, as well as nonprofit organizations.



Chris Buck CFP®, CeFT®
Regional Manager and Financial Strategist

Frank R. Neiderhiser, CFP®
Regional Manager and Financial Strategist

Drew Tardy, CLU®, ChFC®
Regional Manager and Financial Strategist

Teresa Dolan Michaels, CFP®
Regional Manager and Financial Strategist

Kathleen McDermott
Business Development Manager and
Director of Nonprofit Advisory Services



MORE ABOUT US

GROWTH

We take great pride in every new client we meet by way of introduction from existing clients. When clients refer those they care about, we are humbled and appreciative. It demonstrates their continued confidence in us and the attentive, proactive work we do.

Trusted partners such as attorneys, accountants, business consultants, and other advisors are also an incredible source of introductions. They have seen firsthand how our team has delivered and understand that our process is repeatable.

As a result of our service model and intelligent design, we strive to create referable experiences. Our digital marketing and sales initiatives further raise awareness of our uncommon service offerings for those we haven't met yet regardless of their geographic location.



FINANCIALS

Our financial strength is built on a solid foundation of sustainable growth and disciplined management. We maintain a strong balance sheet, continuously invest in innovation, and deliver consistent value to our clients and stakeholders.

We constantly compare our financial performance to that of our peers through widely adapted benchmarks. Those comparisons give us additional perspectives and keep us competitive as market forces change.

3 BILLION With our \$3 billion in anticipated assets under management, we have the stability and strength to serve complex client situations, attract talented professionals, and form powerful partnerships.



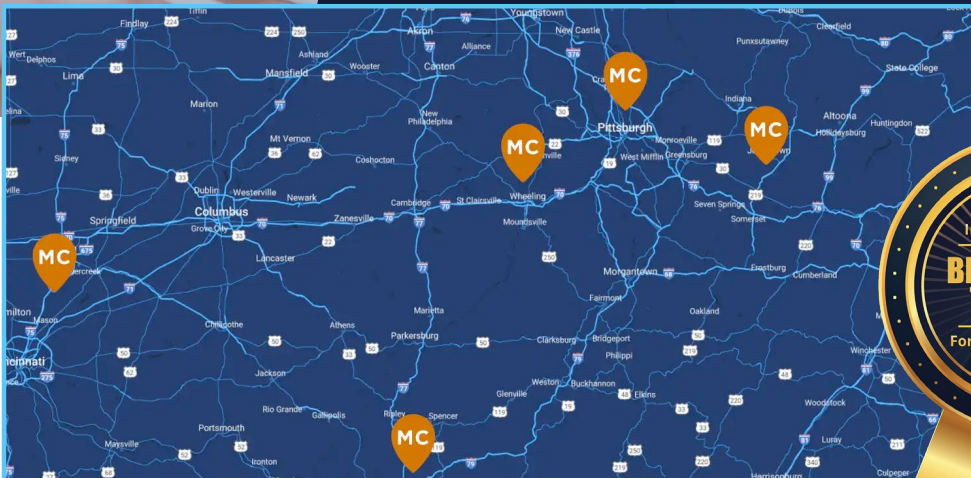
MEDIA

Through thought leadership, educational content, and strategic media presence, we aim to empower individuals with knowledge and insights to make informed financial decisions. We actively contribute to relevant industry discussions and provide valuable resources.

Our regular blog posts and quarterly newsletters are crafted to prepare clients for future decisions and the inputs critical to make the decision with the highest probability of success and impact.

We thank our clients, colleagues, and partners for the many industry recognitions we have received since our founding. We strive to drive the whole profession to new heights of service excellence.

AWARDS & RECOGNITION



LEARN MORE

OFFICES

Each of our regional offices has its own personality: Wheeling and Charleston (WV), Pittsburgh and Johnstown (PA), and Dayton (OH). Within each, we celebrate the uniqueness of the community, people, culture, and local interests.

Our office space is fun, lively, and supported by a professional energy. Our client meeting spaces are comfortable and well-appointed.

We invest in the types of technology solutions that will allow us to be efficient yet relational. Ultimately, we are humans working with humans, the technological intelligence is there to support the relationship but does not replace it.

The modern financial planner and their environment has evolved. They are skilled listeners, excellent communicators, and financial wellness coaches. Our offices support our ability to provide this depth of relationship and services.



VIVID
VISION
20**27**

FOUNDER FEELING

Since founding this company in 2003, I have made it my goal to create an environment in which colleagues can thrive in their service to clients, producing financial independence for themselves and, of course, the clients they serve.

We regularly assess our methods of operation and think about ways of improving them, removing obstacles that stand between our employees and their potential.

It is our dream at McKinley Carter Wealth Services to attract extraordinary colleagues and clients so we can work together to positively impact their lives and the communities where we live and work.

We achieve this by scaling a well-designed, tech-enabled advisory platform allowing teams of high-performing advisors to meet the needs of many ideal clients.



THIS VIVID **VISION**
REFLECTS OUR DREAM
AS A COMPANY FOR THE
NEXT THREE YEARS.

Will you help us get there?

DAVID H. MCKINLEY
President

**McKinley
Carter** MASTER YOUR
WEALTH.

mckinleycarter.com

McKinley Carter Wealth Services, Inc. is a registered investment adviser. For additional information about our firm, including fees and services, request our Form ADV disclosure brochures using the contact information herein. Please read the disclosure brochures carefully before you invest or send money.