Teresa Shawver

McKinley Carter Wealth Services, Inc.

129 Summers Street, Suite 200 Charleston WV 25301 www.mc-ws.com (304) 364-3700



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This Brochure Supplement provides information about Teresa Shawver 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 Teresa Shawver is available on the SEC's website at 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 | www.mckinelycarter.com

Item 2. Educational Background and Business Experience

Teresa Shawver Born 1969

Post-Secondary Education

Teresa Shawver has no formal post-secondary education.

Recent Business Background

McKinley Carter Wealth Services, Inc. | Client Coordinator | April 2011 – Present

McKinley Carter Wealth Services, Inc. | Assistant Director of Operations | May 2007 – July 2009

Kanawha Investment & Trust Company | Chief Operations Officer | May 2002 – May 2007

Professional Designation

Teresa K. Shwver holds the professional designation of Financial Paraplanner Qualified Professional (FPQP ™). Individuals who hold the FPQP ™ designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing sixteen hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

For additional information about this credential, 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 Teresa Shawver. 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 Teresa Shawver is actively engaged. MCWS has no information to disclose in relation to this Item.

Item 5. Additional Compensation

MCWS is required to describe any arrangement under which Teresa Shawver receives an economic benefit for providing advisory services from someone that is not a client of MCWS.

New Business Incentive Program

Teresa Shawver participates in MCWS's New Business Incentive Program. As such, she is eligible to receive additional compensation from MCWS for referring and closing new client business. In these situations, Teresa Shawver will receive a quarterly payment based on the annual projected revenue attributed to the new business.

Item 6. Supervision

William W. Carter, Director of Wealth Management, is generally responsible for supervising Teresa's advisory activities on behalf of MCWS. The telephone number to reach William W. Carter is (304) 346-3700.

MCWS supervises its personnel and the investments made in client accounts. MCWS monitors the investments recommended by Teresa Shawver 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 Teresa Shawver, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Teresa Shawver.