

Kathy L. White

McKinley Carter Wealth Services, Inc.

2100 Market Street
Wheeling, WV 26003
www.mc-ws.com
(304) 230-2400



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This Brochure Supplement provides information about Kathy L. White 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 Kathy L. White 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.smartformoney.com

Item 2. Educational Background and Business Experience

Kathy L. White
Born 1955

Post-Secondary Education

Kathy L. White has no formal post-secondary education.

Recent Business Background

McKinley Carter Wealth Services | Associate Financial Strategist | Sept 2016 -- Present

McKinley Carter Wealth Services | Client Coordinator II/Train | Nov 2008 – Sept 2016

J. Michael Mortgage Corporation | Mortgage Processor | Oct 2001 – November 2008

Professional Designation

Kathy L. White holds the professional designation of Registered ParaplannerSM (“RP[®]”) and Chartered Retirement Planning Counselor (“CRPC”)

Individuals who hold the RP[®] 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.

The CRPC[®] designation is a retirement planning credential awarded by the College for Financial Planning[®] to individuals who meet its educational, examination and ethical requirements. Certificants are required to have completed the CRPC[®] Designation Program, a self-taught educational program focused on various pre- and post-retirement needs of individuals. Recipients are further required to have successfully passed a multiple-choice examination addressing a range retirement related matters, such as estate planning and asset management. On an ongoing basis, CRPC[®] designees are also required to affirm their adherence to the applicable Code of Ethics and complete at least 16 hours of continuing education every two years.

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 Kathy L. White. 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 Kathy L. White 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 Kathy L. White receives an economic benefit for providing advisory services from someone that is not a client of MCWS.

New Business Incentive Program

Kathy L. White 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, Kathy L. White will receive a quarterly payment based on the annual projected revenue attributed to the new business.

Item 6. Supervision

David McKinley is generally responsible for supervising Kathy L. White's advisory activities on behalf of MCWS. The telephone number to reach David McKinley is (304)346-3700.

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