

William W. Carter

McKinley Carter Wealth Services, Inc.

129 Summers Street, Suite 200
Charlestown, WV 25301
www.mc-ws.com
(304) 346-3700

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This Brochure Supplement provides information about William W. Carter 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 William W. Carter 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.mckinleycarter.com

Item 2. Educational Background and Business Experience

William W. Carter

Born 1962

Post-Secondary Education

New York University School of Law | JD, Law | 1989

Harvard School of Arts and Sciences | MA, History | 1984

Harvard School of Arts and Sciences | BA, History | 1984

Recent Business Background

McKinley Carter Wealth Services | Director of Wealth Management | January 2008 – Present

Kanawha Investment & Trust | President | March 2003 – December 2007

Item 3. Disciplinary Information

MCWS is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of William W. Carter. 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 William W. Carter is actively engaged. MCWS has no information to disclose in relation to this Item.

Licensed Practicing Attorney

William W. Carter is a licensed practicing attorney admitted to the Bar of the State of West Virginia. Mr. Carter maintains a limited legal practice, separate and distinct from MCWS's financial planning and investment advisory activities. Mr. Carter does not serve as attorney for any of MCWS's clients other than his family members who may directly retain him independently of MCWS. No portion of the financial plan or any other services rendered by MCWS to its clients should be interpreted as legal advice. Rather, clients should defer to the advice of their own attorney.

Item 5. Additional Compensation

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

New Business Incentive Program

William W. Carter participates in MCWS's New Business Incentive Program. As such, he is eligible to receive additional compensation from MCWS for referring and closing new client business. In these situations, William W. Carter may receive payment based on projected revenue attributed to the new business.

Item 6. Supervision

David H. McKinley, President & Managing Director, is generally responsible for supervising William W. Carter's advisory activities on behalf of MCWS. The telephone number to reach David H. McKinley is (304) 230-2400.

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