

Monica Garver

McKinley Carter Wealth Services, Inc.

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August 2019

This Brochure Supplement provides information about Monica Garver 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 Monica Garver 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

Item 2. Educational Background and Business Experience

Born 1961

Post-Secondary Education

Duquesne University | Bachelor of Science, Accounting | 1983

Recent Business Background

McKinley Carter Wealth Services, Inc. | Financial Strategist | July 2019 – Present

RTD Financial Advisors Inc | Vice President | July 2014 – July 2019

Professional Designation

Monica Garver holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Accredited Investment Fiduciary Analyst (“AIFA®”), Certified Public Accountant (“CPA”), and Certified Divorce Financial Analyst (CDFA™).

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board’s ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

The AIFA® 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 from the AIFA matrix, and demonstrate a commitment to fiduciary principles. The AIFA® examination is the final certification exam with closed books assessment on the fiduciary practices, which requires a passing score of at least 75 percent. AIFA® designees must agree to abide by the applicable code of ethics and complete ten 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.

The CDFATM designation is certified by the Institute for Divorce Financial analysts (IDFATM). The IDFATM is dedicated to the certification and education in the divorce arena. Founded in 1993, the IDFA provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning.

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 Monica Garver. 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 Monica Garver 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 Monica Garver receives an economic benefit from someone other than a client for providing investment advisory services. Monica Garver has no information to disclose in relation to this Item.

Item 6. Supervision

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