HUDDLE

WINTER 2022 | Vol. 8, No. 2

On behalf of the entire McKinley Carter family, I wish you a very Happy New Year filled with happiness, good health, and wonderful memories with your family and friends! We are optimistic about 2022 and look forward to navigating the economic landscape with you as your trusted advisor. I invite you to watch my 2022 New Year video message for my thoughts about what's ahead at McKinley Carter.

In this 1Q2022 issue of HUDDLE, we provide Senior Investment Strategist Dave Nolan's quarterly investment review and video summary. Whether you choose to read or watch, Dave's insights into economic trends and MCWS portfolio actions will be valuable to your financial strategy and life planning.

Second, we highlight McKinley Carter's Specialized Practice Groups. These internal "thought leaders" at MCWS provide educational material, insights, and important analysis that benefits clients, colleagues, and the community at-large. We are so proud of the important work of these groups, we have added new, detailed information to our website.

Third, we have highlighted the MCWS client investment portfolio portal to ensure you are making the most of this tool. We introduce you to a new tutorial video that will help you navigate the portal, thanks to Financial Strategist Jay Williams, CFP®, CIMA®, AIF®.

I also invite you to check out the Professional Development News & More section below to learn about other exciting updates at McKinley Carter.

As we launch into 2022, we invite you to reach out to us to discuss any concerns or questions you have regarding your investment portfolio, legacy planning needs, or charitable giving. We are always here and available to discuss what's on your mind.

Thank you for your continued confidence and trust in us. Our team looks forward to working with you in 2022 and beyond.

Sincerely,

David H. McKinley, CFP®
President and Chief Investment Officer

INVESTMENT SERVICES

A Stock Market Hat Trick - Is There More Ahead?

~ by David P. Nolan, Sr. Investment Strategist and Chair of MCWS Investment Strategy Committee

Hockey's hat trick tradition is perhaps the most unique tradition in all of professional sports. For those of you that may not follow the National Hockey League as closely as other sports, a hat trick is when one player scores three goals in one game. To honor the player's performance, the hockey fans in the stands will then throw their hats onto the ice.

The stock market's version of hockey's hat trick is the double-digit performance of the S&P 500 over the past three years:

- 2021 = 28.70%
- 2020 = 18.40%
- 2019 = 31.49%

In the final quarter of 2021, stocks overcame numerous headwinds including a resurgence in COVID cases, a lack of additional stimulus from Washington, and the Federal Reserve moving aggressively to end the current Quantitative Easing (QE) bond buying program due to spiking inflation, to hit new all-time highs and produce the strong returns for all of 2021 that completed the "hat trick."

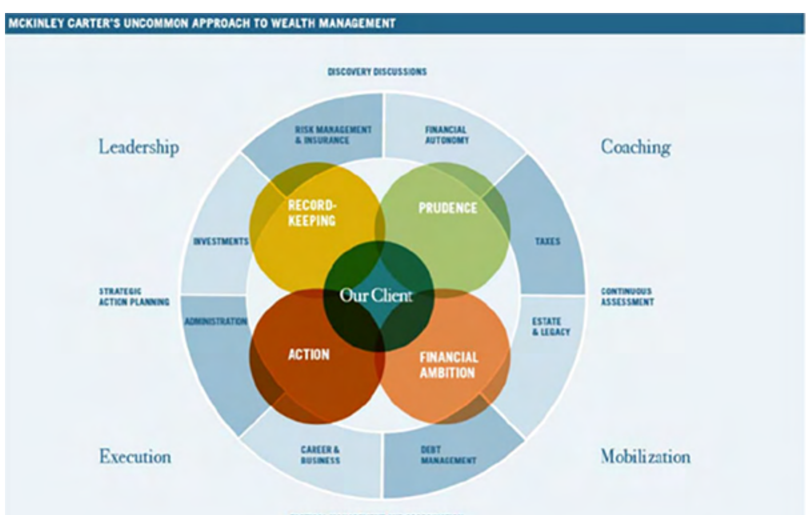
Read more or **click on the thumbnail image above to *watch* Dave Nolan's "Market Review And Outlook For 2022" video.**

ADVISORY SERVICES

MCWS Specialized Practice Groups Serve As Your Resource

~ by Teresa Shawver, FPQP™, Manager of Advisory Service Standards

In the summer of 2015, McKinley Carter formally launched internal Specialized Practice Groups with the intent of each group focusing on specific domains of financial concern and to serve as resources to not only their MCWS peers, but also to be available as a resource for clients and community.
Today, our practice groups represent Financial Autonomy, Illiquid Assets, Risk Management, and Tax & Legacy. Within each group, we have members with specific knowledge, credentials, and/or experience within their assigned domain, as well as peer members who are expanding their knowledge within the domain.



There are specific expectations that each of our practice groups must meet annually.
Specialized practice group members, for example, produce content for blog posts, internal

professional development opportunities, such as presentations (some now qualifying for CFP® CE) during our quarterly advisory workshops where all members of the MCWS advisory team come together for a day of learning, and also through presentations in the community (e.g., leadership network).

Click HERE to learn more about each practice group and their mission.

CLIENT SERVICES

Are You Making the Most of the Client Investment Portfolio Portal?

~ by Jay Williams, CFP®, CIMA®, AIF®, Financial Strategist

With life so busy, it's easy to forget you have real-time access to your investment portfolio through our website's Client Portal login page. There you can track your portfolio value, positions, performance, and activity. If you're not sure how to fully utilize the portal, we have just the solution — a brief, easy-to-follow tutorial video that will guide you through all aspects of the portal. Click HERE to watch the tutorial video!

Of course, if you ever have any questions about access or any other aspect of the portal, please contact your advisor.

PROFESSIONAL DEVELOPMENT NEWS & MORE

Fourth Installment of 'Online Identity Theft Protection' Video Series Now Available

In Financial Strategist Nick Stebner's fourth and final installment for his 'Identity Theft Protection' video series, he provides valuable tips on how to protect yourself from all types of scams, including email, text messages, phone calls, or event website pop-up alerts. And, should you become a victim to an online scam, follow Nick's action steps to remedy the situation as quickly as possible. Click HERE to watch the video.

Estes Joins Dayton Advisory Team

The Dayton Advisory staff recently welcomed Joel Estes, CFP® to its team as a Financial Strategist. Joel is a seasoned industry veteran with 16 years of financial planning experience. From 2005-09, he worked at LifePlan Financial Group, and most recently built and managed a book of business of individual clients and also managed the corporate retirement plans division at his firm. A graduate of Cedarville University, Joel says he enjoys working with clients, providing life planning advice, and helping them reach their financial autonomy goals.

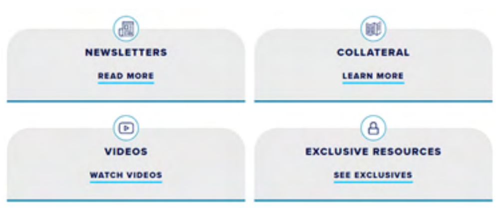
McKinley Carter Cares Program

Last quarter, we officially rolled out the **McKinley Carter Cares** program, our new corporate charitable gift program completely funded through direct company contributions, employee donations,

Kathy White Transfers to Pittsburgh Office

Effective January 1, Associate Financial Strategist Kathy White, FPQP™, CRPC® has transferred and gift-matching by MCWS. Beginning last December — and annually thereafter — each of our six regional office teams selected a local charity/cause to receive their MC Cares donation. For 2021, we were excited to donate a total of $5,000 in philanthropic gifts (in addition to the more than $50,000 annually contributed to nonprofits through sponsorships). We are so proud that our employees voluntarily support MC Cares, which allows us to positively impact the local communities in which we serve. Additionally, our associates supported the Youth Services System, Inc. (YSS) in Wheeling, WV with a firm-wide collection of needed personal care items for the YSS Winter Freeze Shelter.

from our Wheeling headquarters to the Pittsburgh office. Kathy's advisory skills encompass both individual wealth management and retirement planning. She also handles the administration of numerous employer retirement plans. Over the past 18 months, Kathy has spent significant time in our Pittsburgh, PA office supporting client relationships, so the office transfer made logistical sense for her work life balance. Rest assured, Kathy will continue to make herself available in other offices when needed. We have been blessed with Kathy's high energy and service dedication for more than a decade, and we will continue to benefit from her 30+ years of financial service, banking, and mortgage professional experience.



MCWS RESOURCES

Did you know you can access MCWS newsletters, educational videos, and more? That's right, simply visit our website Resources page to see all archived materials and information. To access our Resources, just click HERE. And if you're interested in learning what our advisors are saying about a variety of topics from 2022 New Year's resolutions to Fiscalosophy,

JOIN OUR TEAM!

Wheeling Headquarters Seeks Financial Strategist. McKinley Carter welcomes those interested in working for a dynamic, family-oriented firm dedicated to providing financial and investment management services at the highest level of excellence. Currently we have an opening for a Financial business valuations to retirement planning, and SO MUCH MORE, just visit our Insights Library.

Strategist in our Wheeling, WV office. If you, or someone you know, would like to learn more, please visit our Careers page.

McKinley Carter MASTER YOUR WEALTH.

Our HQ mailing address:

McKinley Carter
2100 Market Street
Wheeling, WV 26003