

# **Teresa E. Michaels**

## **McKinley Carter Wealth Services, Inc.**

2100 Market Street  
Wheeling, WV 26003  
[www.mc-ws.com](http://www.mc-ws.com)  
(304) 230-2400

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This Brochure Supplement provides information about Teresa E. Michaels 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 E. Michaels is available on the SEC’s website at [www.adviserinfo.sec.gov](http://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](http://www.mc-ws.com) | [www.smartforyourmoney.com](http://www.smartforyourmoney.com) | [www.mckinelycarter.com](http://www.mckinelycarter.com)

## **Item 2. Educational Background and Business Experience**

**Teresa E. Michaels**

Born 1967

### **Post-Secondary Education**

Robert Morris University | Accounting Certificate | 2009

West Virginia University | Bachelors of Science | 1990

### **Recent Business Background**

McKinley Carter Wealth Services, Inc. | Financial Strategist | June 2016 – Present

Anthem Securities, Inc. | Manager, Investor Services | July 2014 – June 2016

H. Beck Inc. | Registered Representative | September 2009 – July 2014

### **Professional Designation**

Teresa E. Michaels holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”). 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.

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 E. Michaels. 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 E. Michaels is actively engaged.

Teresa E. Michaels is a Director and Shareholder of I Am A Dolan, Inc., a family real estate business. Teresa E. Michaels is a Director and Shareholder of Dolan Oil and Gas, LLC., a family mineral rights limited

liability company. Teresa E. Michaels will not recommend the services of I Am A Dolan, Inc. or Dolan Oil and Gas to clients of MCWS.

### **Item 5. Additional Compensation**

MCWS is required to disclose information regarding any arrangement under which Teresa E. Michaels receives an economic benefit from someone other than a client for providing investment advisory services. MCWS has no information to disclose in relation to this Item.

### **Item 6. Supervision**

David H. McKinley, Chief Executive Officer, is generally responsible for supervising Teresa E. Michaels' 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 Teresa E. Michaels 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 E. Michaels, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Teresa E. Michaels.