

# **Steven Andrew Tardy**

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

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This Brochure Supplement provides information about Steven Andrew Tardy 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 Steven Andrew Tardy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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[www.mc-ws.com](http://www.mc-ws.com) | [www.smartforyourmoney.com](http://www.smartforyourmoney.com) | [www.mckinleycarter.com](http://www.mckinleycarter.com)

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

### **Steven Andrew Tardy**

Born 1984

#### **Post-Secondary Education**

University of Tennessee | B.A., Sociology | 2006

#### **Recent Business Background**

McKinley Carter Wealth Services, Inc. | Financial Strategist | November 2017 – Present

Teays Valley Insurance, LLC | Chief Executive Officer | September 2015 – November 2017

PNC Investments | Financial Advisor | March 2015 – September 2015

United Bank | Senior Financial Advisor | January 2014 – March 2015

Northwestern Mutual | Financial Representative | June 2009 – January 2014

#### **Professional Designations**

Steven Andrew Tardy holds the professional designations of Chartered Financial Consultant (“ChFC®”) and Chartered Life Underwriter (“CLU®”).

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organizations.

### **Item 3. Disciplinary Information**

MCWS is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Steven Andrew Tardy. 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 Steven Andrew Tardy 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 Steven Andrew Tardy 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**

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