

# **James David Walker**

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

9841 Washingtonian Boulevard, Suite 380  
Gaithersburg, Maryland 20878  
[www.mc-ws.com](http://www.mc-ws.com)  
(240) 813-1300

---

September 2018

This Brochure Supplement provides information about James David Walker 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 James David Walker 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.mckinleycarter.com](http://www.mckinleycarter.com)

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

### **James David Walker**

Born 1970

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

University of Maryland, College Park | B.S., Accounting | 1997

University of Maryland, College Park | B.S., Nutrition | 1992

#### **Recent Business Background**

McKinley Carter Wealth Services | Investment Advisor Representative | January 2014 – Present

YellowWood Financial Advisors, Inc. | Director of Operations and Investment Advisor Representative | December 1999 – March 2014

#### **Professional Designation**

James David Walker holds the professional designation of Accredited Investment Fiduciary (“AIF®”) and the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The AIF® 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, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60- question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

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 James David Walker. 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 James David Walker is actively engaged. MCWS has no information to disclose in relation to this Item.

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

MCWS is required to describe any arrangement under which James David Walker receives an economic benefit for providing advisory services from someone that is not a client of MCWS. MCWS has no information to disclose in relation to this Item.

#### **Item 6. Supervision**

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