📢 Check out McKinley Carter's new issue of The Savvy SNAPSHOT — finance education for women only!

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McKinley Carter MASTER YOUR WEALTH.

THE SAVVY
A Society Of Women Pursuing Their Ideal Life
SNAPSHOT

DECEMBER 2023 | VOL 1, NO 2

Hello!

Season’s Greetings to our Savvy Society!

It has been delightful to review what The Savvy has become in 2023. A new project starts with so many unknowns — you have a great idea, but how do you pull it off? The Savvy started no differently. But looking back at our first year, I'm excited to see how much we have accomplished.

Across our regions of operation, which spans West Virginia, Western Pennsylvania, Ohio, and Maryland, we held eight in-person events. This is our second *Savvy Snapshot,* and each edition brought a video conversation as well as articles that informed women on topics they are most interested in (as revealed by our 2022 Savvy Survey). Most importantly, we connected with hundreds of different women — through small group conversations and large group presentations, through introductions to community partners and those looking for help with their financial plan, as well as through our corporate service projects and social gatherings.

No matter what the setting, the resounding message we heard from all of these wonderful people was "I love what you're doing with The Savvy — Keep doing it!" So we are!

Each quarter in 2024, you will have an opportunity to connect with The Savvy. We will release two more *Snapshots* (summer and winter). In alternate quarters, we will host in-person, small group Savvy Chats where we will discuss a particular financial topic relevant to women. In early 2024 that topic will be "Life Changes, Money Changes – Now What?"

Next year, we also plan to expand our Savvy educational offerings with free webinars on financial planning and to support/partner with local community organizations with a like-minded mission to help women pursue their ideal life.

As you can see, there's much to come in 2024! So if you know a woman who yearns to be more savvy with their finances and life planning, please invite them to join us. At McKinley Carter, we are dedicated to helping women of all ages live their ideal life.

Best wishes for an *ideal* holiday season,

Julie A. Brown, CFP®
Financial Strategist & Founder of The SAVVY

SAVVY EVENTS RECAP: Fall 2023

THANK YOU to all guests who attended one of our Savvy launch events held in our Charleston, Wheeling, Dayton and Pittsburgh regions this fall! We were excited to bring women together for casual conversation about finance topics that matter to YOU...and throw a little fun into the mix and we have ourselves a Savvy occasion to remember!

CHARLESTON — Financial $cents

With Savvy Candle-Making Workshop

In September, our Charleston Team hosted its first in-person Savvy event, called *Financial $cents with Savvy*, with the help of The Haute Wick Social Candle Bar at Luxe on Lee. Guests learned about the Savvy and its mission and also had the opportunity to make their own candle!

WHEELING — Sipping with Savvy Wine-Tasting Event
Our Wheeling Team hosted the *Sipping with Savvy* wine-tasting event at Casa di Vino in Centre Market in September. Regional Manager Teresa Michaels introduced the guests to the Savvy mission.

PITTSBURGH — Sipping with Savvy Wine-Tasting Event
In October, the Pittsburgh Team also hosted a *Sipping with Savvy* wine-tasting event at Narcisi Winery. It was an intimate gathering of 12 guests and the conversations were great! Regional Manager Frank Neiderhiser and Financial Strategist Nicole Gabriel organized the event.

DAYTON — Breakfast with Savvy
In September, the Dayton Team hosted a *Breakfast with Savvy* event at the Blueberry Café. Nineteen women attended to enjoy a casual morning of coffee, conversation, and croissants!

We look forward to what's ahead for Savvy in 2024. Watch for more information in your inboxes about Spring-Summer 2024 Savvy events near you! In the meantime, feel free to contact us if you have any questions or concerns We are here to help!

Women Investors: Take Advantage of Your Financial Opportunities in Every Decade of Life

Women face unique financial challenges throughout their lives: the gender pay gap, taking time off work for caregiving, and having a longer life expectancy, to name a few. Each stage of life presents a different set of financial considerations

and decisions — and getting them correct is important to living your "good life."

LEARN MORE from author Nicole Gabriel, CFP®, a financial strategist at McKinley Carter.

💡 *Have a question for Nicole?* CLICK HERE and ask away!

Savvy Video Chat Series / Episode 2
'Money and Life Transitions'

We invite you to watch Episode 2 in our SAVVY Video Chat Series, "Money and Life Transitions" with Financial Strategist Julie Brown and MCWS Director of Wealth Management Ty Phillippi. Ty is a Certified Financial Transitionist™, which means he is trained to help clients navigate through major life events and the financial transitions that accompany them.

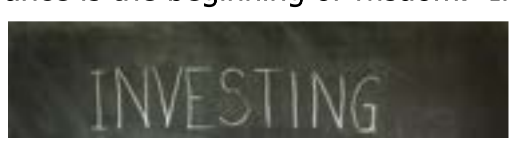
In this video chat, Ty and Julie explore the topic, “Life Changes, Money Changes – Now What?” Ty shares his insights about life transitions that can have a major financial impact, and how to successfully navigate them. In addition, Julie references several worksheets that can assist you with your life transitions: Two Sides of Money, "Am I Okay?" Tool, and "What Has Changed?" Tool.

CLICK HERE to watch this valuable video.

💡 *Have a question for Ty?* CLICK HERE and ask away!

Investments 101: It's Not Just a Man's World

As Socrates once said, “Awareness of ignorance is the beginning of wisdom.” If you recognize a lack of proficiency, don’t be afraid to educate yourself. Of course,



we all know we can't be experts on every topic, but gaining a basic understanding that will help you ask the right questions will benefit you in the long run.

Personal finance is no different. Women should dismiss the notion that "the world of finance is a guy's thing" and become more proactive about learning the basics. It will truly benefit their personal financial freedom!

To learn some basic Investing 101 terms from author Teresa Michaels, CFP®, a McKinley Carter regional manager and financial strategist, **CLICK HERE.**

💡 *Have a question for Teresa?* CLICK HERE and ask away!

Meet Director of Nonprofit Advisory Services and Business Development Manager Kathleen McDermott

If you are involved in nonprofit governance and have questions about ways to make your board of directors more effective or how to ensure your organization remains viable for years to come, Kathleen McDermott is your go-to person. With decades of experience in nonprofit management, Kathleen serves as McKinley Carter's director of nonprofit advisory services with a passion to help charitable organizations succeed.

Nicole Dray, CFP® Joins Wheeling Advisory Team

In early September, McKinley Carter welcomed Nicole Dray, CFP® to the Wheeling Advisory Team.

A graduate of Ohio University, Nicole earned a Bachelor's in Integrated Mathematics and later a Master's in Counseling.

She comes to MCWS with experience working with a Columbus (OH) Registered Investment Advisory (RIA) firm and more recently with a commercial lender.

In 2019 Kathleen was honored by *West Virginia Executive* magazine with the Sharp Shooter Award for her many community contributions, which includes serving on the boards of the Wheeling Symphony Orchestra, Wheeling Symphony Auxiliary, and YWCA of Wheeling.

In addition to her nonprofit advisory role at MCWS, Kathleen also serves as the firm's business development manager, supporting advisors in their marketing goals and professional growth.

FUN FACT: Nicole once bought a beer for former Pittsburgh Steelers wide receiver Hines Ward at a downtown Pittsburgh establishment — and they chatted for about 30 minutes!

McKinley Carter Resources

If you're looking for information on a variety of topics, we encourage you to visit our INSIGHTS blog library and our RESOURCES website page where you can find newsletters, videos, webinar recordings, and much more!

We pride ourselves on providing comprehensive and easily digestible materials. But if you're seeking something specific and can't seem to find, please reach out to use using our Contact Form. Someone from our team will be back in touch with you within 24 hours.

What's Coming in 2024?

- **Valuable new content including "Women & Retiring"**
- **Small group Savvy Chats at a location near you!**
- **Women-focused Financial Planning Webinars**
- **And more!**

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