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McKinleyCarter
MASTER YOUR WEALTH.



SEPTEMBER 2021

Welcome to the 3Q2021 edition of Currents! In this issue, we have selected a variety of interesting blogs authored by members of our advisory team. We know these articles will prove useful in your year-end financial planning.

As always, we encourage you to check out our entire blog library,

called [INSIGHTS](#), where you can search for a specific topic of interest, or even search for more stories written by your favorite MCWS author. To check out additional McKinley Carter resources (videos, collateral, etc.), just click [HERE](#).

If you have any questions or concerns that I can help with, please don't hesitate to contact me. I am happy to help in any way I can.

Enjoy the upcoming weeks of autumn,

[McKinley Carter Wealth Services](#)

(866) 306-2400

Parent PSA: New Child Tax Credit Payments Could Negatively Affect Your 2021 Tax Bill



By [Kameron Smith, CFP®](#)

Financial Strategist

Did you know tax filers who are eligible for Child Tax Credit prepayments could see far smaller refunds or larger tax bills next year? Learn more so you can make better informed tax decisions for your unique financial situation. [Read more](#)

Are You Getting the Best Return on Life?



By [Ty Phillippi, CFP®, CeFT®](#)

Director of Wealth Management and Regional Director

When it comes to investing, the current standard of return on investment (ROI) can be self-limiting, adding pressure that is counterproductive. So much of ROI is not within our control. It's important to balance return on investments with *return on life* (ROL). Return on life is defined as, "*How well you are doing in living the life you want, with the money you have.*" [Read more](#)

3 Steps to Help You Make Better Financial Decisions About Financial Gifts, Inheritances

By [Julie Brown, CFP®](#)

Financial Strategist

Have you received a significant financial gift or inheritance but don't know how to spend it wisely? Consider these three steps to help you make the best decision for your unique financial situation. [Read more](#)

Comparison Is the Thief of Joy

By [Drew Tardy, CLU®, ChFC®](#)

Regional Manager and Financial Strategist



Mastering your wealth isn't about beating someone else's returns. It's important to recognize that no two financial strategies are alike. Another person's financial plan is likely

(and should be) built around completely different goals and objectives, and completely different risk tolerances and acceptance of volatility. Your financial plan should focus on whether you are able to achieve your needs, wants, and wishes. [Read more](#)

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Our Headquarters:

McKinley Carter
2100 Market Street
Wheeling, WV 26003

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