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McKinleyCarter
MASTER YOUR WEALTH.



CURRENTS

Helping readers navigate the swirling forces
impacting their financial future.

DECEMBER 2022

Hi,

Welcome to the 4Q2022 edition of *Currents*! In this issue, we have selected both interesting blogs and insightful videos to share with you, all of which were produced by members of our advisory team. We're confident you'll find much value in this content as you consider your own personal financial situation and "life plan" for 2023.

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 videos and other McKinley Carter resources, just click [HERE](#).

If you have any questions or concerns that I can help you with, or if you're wondering if you're on track to a successful retirement, please don't hesitate to contact me. I'm happy to help in any way I can.

Happy Holidays!

[McKinley Carter Wealth Services](#)
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Filling the Gap with Disability Insurance

By [Nick Stebner, CFP®, CPWA®](#)
*Financial Strategist, Operations Manager |
Member of the Risk Management Specialized
Practice Group*



Many people who feel the need to financially provide for their families "in case the worst happens" often seem to have only a vague idea of how to provide for them if they are unable to work for a time due an accident or extended illness. Learn how Disability Insurance is applied to determine if it's right for you in your "life planning".

[Read more](#)

Rental Property: Investment or Job?

By [Joel Estes, CFP®, CPFA®](#)

Financial Strategist | Tax and Legacy

Specialized Practice Group Member



For individuals who have thought about getting into rental properties as an easy way to make cash while building assets for retirement, it will be important that you do your homework and set appropriate expectations of the venture. Learn more about calculating the returns on rental property.

[Read more](#)

Purpose: The Missing Piece in Your Plan to Retire

By [Drew Tardy, CLU®, ChFC®](#)

Regional Manager and Financial Strategist



For those preparing for retirement, it is an exciting time. You have planned and worked hard to get to this point, building your identity in your community, making friends, and making a difference in the world around you. However, when retirement is finally achieved, it can often create a sudden void that can be difficult to fill. It's very important to think through ways to find purpose during your retirement years. Here are five ways to help you do just that!

[Read more](#)

New!: 'Economic Outlook & Portfolio Strategy' Webinar Recording Available



Thank you to those who joined us for our live webinar featuring McKinley Carter President/CIO [David McKinley, CFP®](#) and Senior Investment Strategist [Dave Nolan](#) that was held in November. With decades of financial and market analysis experience, David and Dave shared their insights on the current state of global economies, financial markets, and presented what actions McKinley Carter has taken (and plans to take) in clients' portfolios.

For those who may wish to revisit certain sections of their presentation or for those who couldn't attend, a link to access the recording is now available.

[Click HERE.](#)

McKinley Carter is an SEC-registered investment adviser. For information pertaining to McKinley Carter's fees and services, please contact McKinley Carter for a copy of our disclosure statement as set forth on our Form ADV. For information pertaining to our registration status, refer to the Investment Adviser Public [Disclosure](#).



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