



CURRENTS

Helping readers navigate the swirling forces
impacting their financial future.

SEPTEMBER 2024

Hello!

Welcome to the 3Q2024 edition of Currents! In this issue, we have selected interesting blogs 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 in your pursuit of "financial freedom."

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

Of course, 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!

Enjoy the Fall season,

Roth Conversion Strategy: Is It For Me?

By [Nicole Dray, CFP®](#), *Associate Financial Strategist*

When considering if a Roth Conversion is right for you, it's important to evaluate your current financial situation, future income expectations, and long-term retirement goals. We encourage you to seek the guidance of a financial professional to review the complexities of this strategy.



That said, here's an informative introduction to the Roth Conversion strategy — how it works, why one would consider taking advantage of it, and when it could make the most sense to be considered.

[Read more](#)

Should All-time Highs in the Stock Market Lead You to Diversify into Alternative Investments?

By [David P. Nolan](#), *Senior Investment Strategist*

As the U.S. stock market hits new highs in 2024, it begs the question, "Should I diversify some of my stock market risk into non-traditional assets like alternatives?" While the answer varies from person to person, the concept is one worth exploring for many investors.

Alternative investments are financial assets that fall outside the traditional categories of stocks, bonds, and cash. They are often used in investment allocations to diversify

portfolios, hedge against risks, and seek higher returns. Learn more about the common types of alternative investments and their characteristics.

[Read more](#)

*You can also read or watch David's *2Q2024 Market Review and Investment Outlook for 2024* by clicking [HERE](#).



Combine Hobbies, Volunteering for More Purpose in Retirement

By [Joshua M. Johnson, CFP®](#), *Financial Strategist*

If you're a retiree, orienting your volunteer work around the things you do best could help you find new meaning and satisfaction in your hobbies, while also creating new social connections that will deepen your retirement experience. Learn more about the types of synergies that retirees can create between what they LOVE to do and what their community needs.



[Read more](#)

Savvy Chat Episode 3 Now Available!

McKinley Carter launched *The Savvy - A Society of Women Pursuing Their Ideal Life* in 2023 to help women gain financial confidence and do better with their money.

Now another valuable resource is available: **The Savvy Chat Episode 3 — "[Building Your Retirement Nest Egg — 401\(k\)s, IRAs and Beyond.](#)"**



Are you well-prepared for retirement? Watch this video to learn more about retirement readiness, and be sure to share it with the women in your life.

Whether it's casual in-person events, videos, blogs, or our semi-annual *Savvy Snapshot* newsletter, there's something for everyone with The Savvy! Visit our website to learn more about [The Savvy](#).

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