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McKinley Carter
MASTER YOUR WEALTH.



CURRENTS

Helping readers navigate the swirling forces
impacting their financial future.

JUNE 2024

Hello!

Welcome to the 2Q2024 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!

Happy Summer,

McKinley Carter

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HAPPINESS 101: Build A Family Philanthropy Plan

By [Teresa Shawver, FPQP™, CPFA®](#), *Manager of Advisory Service Standards*

Building a family culture of philanthropy, whether that is through monetary efforts, or through gifts of time and energy, can strengthen family bonds, create a lasting legacy, and make an important difference in our communities. Is now the time to be intentional with your family about giving back to your community? Start the conversation and see where it leads.



[Read more](#)

TRUST: When a Will Is Not Sufficient

By [Joel Estes, CFP®, CPFA®, NQPA™](#), *Financial Strategist*

[Tax & Legacy Specialized Practice Group](#) Member

For a majority of Americans, a Will is likely sufficient to accomplish their simple wealth transfer needs and desires. For others with more complex wealth transfer stipulations, a Will may fall short and the use of a Trust may be necessary.

Learn more about the important estate planning conversation: Will vs. Trust.

[Read more](#)



The Graying of the American Workforce

By [MCWS](#)

The Silver Tsunami is headed ashore, as “Peak 65” is expected to usher in an average of 11,000 retirement age Americans daily through the end of 2024 — the highest ever recorded. And a lot of them plan to keep working. Pew Charitable Trusts reports that 62% of workers 65 and older are engaged in full-time employment versus 47% in 1987 — and the expansion of seniors’ participation in the job market is projected to continue. The Bureau of Labor Statistics projects that more than one in five older adults will be in the labor force by 2032. For organizations and businesses, this demographic shift presents a unique opportunity to leverage the wealth of experience offered by senior professionals.



[Read more](#)

NEW! 'The Savvy' Program Now Featured on MCWS Website

Now you can find "all things Savvy" on our website! Last year, we launched *The Savvy - A Society of Women Pursuing Their Ideal Life* to help women gain financial confidence and do better with their money.



We offer intentional, comfortable, and fun opportunities for women to examine their relationship with money, get questions answered through education and conversation, and build the confidence needed to feel secure with their financial plan. Whether it's casual in-person events, videos, blogs, or our semi-annual *Savvy Snapshot* newsletter, all help us to connect with women and help build their financial instincts.

And now, you can find all those resources in one place on our website! Check it out: [The Savvy](#)

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