

Securing your Retirement Future

With Robert Mills of Mills, McCaghren & Associates, you can eliminate risk while achieving strong returns

Robert Mills of Mills, McCaghren & Associates is dedicated to helping clients save in ways that allow growth without exposing assets to market risks that could lead to irreversible losses.

He primarily works with individuals age 50+, retiring soon or already retired, who have company-sponsored or individual retirement plans to rollover or consolidate, such as

- 401(k)s
- 403(b)s for teachers, nonprofits, city, state and local governments
- 457 plans for municipal employees and TSPs for federal employees
- IRAs and non-qualified general savings

“When approaching retirement, many individuals seek my assistance in consolidating their various plans,” Mills stated. “Those who are already retired often prefer a more hands-off savings approach, or a portfolio that provides greater guarantees and stability.”

Protecting financial foundations

“Retirement savings will provide the financial foundation for your later years,” Mills added. “There are strategies to minimize risk while still achieving strong returns to safeguard the foundation you’ve built. Additionally, you can create a dependable income stream throughout retirement—one that ensures financial security and alleviates the worry of outliving your money.”

The difference between saving FOR retirement and saving DURING retirement

“In your working years, the focus is growth, growth, growth,” Mills noted. “In retirement, the goal shifts to a structured, pension-like income that eliminates the risk of running out of money.”

Why choose Mills, McCaghren & Associates?

1. The company, with 39 years of experience in retirement savings planning, is locally-owned, independent and client-focused. It does not have a pre-packaged, corporate sales agenda.
2. They provide personalized, hassle-free planning tailored to each client’s retirement needs.
3. Clients receive ongoing support: “We don’t just sell you a plan and forget about you,” said Mills. “We conduct at least annual reviews (or more frequently if needed) to ensure your plan remains aligned with your goals.”



Robert Mills

4. The firm offers legal planning services, including wills, trusts and powers of attorney, in collaboration with Estate Guru and their national network of attorneys. Neither Robert Mills nor any of the staff at Mills, McCaghren & Associates are legal professionals.

A profession and a passion

Mills loves the peace of mind clients experience when they no longer have to worry about market volatility affecting their retirement savings, see strong, competitive returns, and have a structured income plan that guarantees payments for life.

“Clients can relax, knowing their retirement check will always be there during their retirement, relieving their fears of running out of money. With proper planning, clients can also enjoy that their wealth will be passed on to their children and grandchildren, creating a lasting financial legacy,” Mills added.

He understands the desire to leave a legacy; he and wife, Debbie, have five married sons and 16 grandchildren.

Going to work every day is a joy for Mills. “Helping clients secure their future and build generational wealth is not just my profession; it’s my passion,” he said.



1500 Industrial Blvd., Suite 102 | Abilene, Texas 79602
325-673-8933 | www.millsmccaghren.com | robert@mmainvest.com

David McCaghren offers securities and investment advisory services through Gradient Securities, LLC (Arden Hills, MN 866-991-1539). Member FINRA/SIPC. Gradient Securities, LLC (an SEC Registered Investment Advisor) offers investment advisory services under the d.b.a. of Gradient Wealth Management. Gradient Securities, LLC and its advisers do not render tax, legal, or accounting advice.

Robert Mills offers insurance products and services. His primary focus is retirement saving with fixed index annuities (FIAs). Robert is not affiliated with Gradient Securities except as an unregistered Assistant. Mills, McCaghren & Associates is not affiliated with Gradient Securities, LLC. Mills, McCaghren & Associates, and Gradient Securities, LLC are not affiliated with or endorsed by the Social Security Administration or any government agency.