



**Millennium Advisory Services, Inc.**

5340 Twin Hickory Road

Glen Allen, VA 23059

804-346-1040

[millennium@mcmva.com](mailto:millennium@mcmva.com)

[www.mas-edu.com](http://www.mas-edu.com)



Will You Have Enough to Retire Comfortably?



*Most of us imagine retirement as a happy time, a reward for a lifetime of hard work, full of possibility and potential. We have good reason to see retirement in a positive light. Americans are living longer, healthier lives than ever before. In fact, for some of us, retirement will make up a full third of our lives. Of course, this means that our retirement assets will have to do more for us over a longer period of time. This makes planning for our retirement essential.*

Millennium, an independent registered investment advisory firm, works with faculty and staff at private colleges and universities to provide personalized advice regarding the investments in their TIAA-CREF retirement accounts. An advisor from Millennium will work directly with interested Tusculum employees to complete a confidential financial analysis and develop a plan that will include asset allocation recommendations for their retirement accounts based on their own circumstances and goals. This process, and the plan, is offered to all Tusculum employees with no obligation.

Employees who complete the planning process will then have the option of retaining Millennium on a fee basis to manage their TIAA-CREF accounts and any outside assets. Through this fee-based asset management program, clients of Millennium receive continual account management, monitoring, and rebalancing as well as ongoing planning services.

For more information, call Beth Hunt at 877-435-2489 and visit our website: [www.mas-edu.com](http://www.mas-edu.com).

**To meet with an advisor please contact:**

Beth Hunt –

[bhunt@mcmva.com](mailto:bhunt@mcmva.com)

877-435-2489

Or

Steve Fenner

[sfenner@mcmva.com](mailto:sfenner@mcmva.com)

877-435-2489