



Online tools and calculators to help with financial planning



Looking for help beyond your retirement plan? We also offer tools and insights focusing on:

Banking³

Explore TIAA Bank's products and services for every stage of life.

529 College Savings Plans

Valuable information about saving for college and 529 plans.

TIAA.org/tools offers online retirement calculators and financial tools that can help you pursue financial goals.

Retirement planning

Retirement Advisor¹

Completing four steps will produce a customized retirement action plan with savings and investment recommendations.

Retirement Income Illustrator¹

You can explore your income options and compare a wide range of scenarios.

Retirement Profile

Answer a few simple questions to start envisioning your retirement and create a customized income plan that considers all your income sources and monthly expenses.

Lifetime Income Calculator

Need to fill an income gap? Find answers in minutes. Either enter your target income goal or learn how much income an annuity can potentially create.

Early Withdrawal Calculator

Find out if taking an early withdrawal from your retirement account is worth it by understanding the impact it could have on your savings.

Saving and investing

Asset Allocation Evaluator²

In only a few minutes, this tool will provide examples of how you may want to invest your retirement savings across different asset categories.

Compare Investments

Research your investment choices by comparing historical performance, risk, holdings and ratings for up to five mutual funds and/or retirement plan annuities.

Annuity Cost Savings Calculator

Explore the impact lower expenses may have on your annuity's account value and benefits.

Online tools and calculators to help with financial planning

Visit

TIAA.org/tools today

We're also available to help you on the phone and in person with one-on-one consultations, at no additional cost to you.

Call us at **800-842-2252** weekdays, 8 a.m. to 10 p.m. (ET).

IRAs

IRA Selector Tool

You can learn about the eligibility requirements for a Traditional or Roth IRA.

IRA Contribution Limits

By answering a few questions, you can determine how much you can contribute to a Roth or Traditional IRA.

Taxes

Tax-Deferred Contributions Calculator

You can determine the most you can contribute to a supplemental tax-deferred account.

Minimum Distribution Calculator

Find out how much you must take from your retirement accounts when you reach age 70½.

Budgeting

Financial Fitness Goal Planner

Learn to budget and create a plan for your financial future.

Retirement Budget Worksheet

Get a jump on creating a retirement spending budget by estimating the expenses you may encounter in retirement.

¹ The projections or other information generated by the Retirement Income Illustrator and Retirement Advisor tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

² Based on models by Morningstar Investment Management, LLC. Based on independent third-party Advice methodology.

³ Deposit and lending products and services are provided by TIAA Bank®, a division of TIAA, FSB. Member FDIC.  Equal Housing Lender.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log on to TIAA.org for underlying product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Most states offer a 529 college savings plan. Before investing, check your state's website for information about any favorable state tax benefits that are only available if you invest in that state's plan.

The TIAA family of companies does not provide tax or legal advice. Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker/dealer and member of FINRA.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details.

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017