Online tools and calculators to help with financial planning

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

Retirement planning

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

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

Retirement Profile
Tell us what your expectations are for retirement, and this dynamic, guided experience will help you prepare for and construct your personal retirement story. We’ll even give you a snapshot that can help you start planning.

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 Evaluator
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.

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

Life insurance
Estimate how much you’ll need and even receive a quote for term insurance.

Banking*
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.

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**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. and Saturday, 9 a.m. to 6 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 Advantage Calculator**
You can learn whether contributing to a tax-deferred account may be to your advantage come tax time.

**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.

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.

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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.

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