



Online tools and calculators to help with financial planning



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.

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.

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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.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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.

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