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.

Withdrawal Calculator
You can learn what an early withdrawal could do to your retirement account—including missed growth potential, tax consequences and penalties.

IRAs

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

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

Roth IRA Conversion
You can determine if it makes sense to convert your Traditional IRA to a Roth 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.

Keogh Contribution Calculator
Have a Keogh? Find out how much you can contribute.

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

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

Retirement Budget Worksheet
Evaluate the expenses you expect to have in retirement and create a budget.

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
You can research your investment choices by comparing historical performance, risk, holdings, and ratings for up to five mutual funds and retirement plan annuities.

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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