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**
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IRAs 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 72.

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.

Debt Illustrator tool
Explore how you could be free from debt by optimizing payment schedules and accelerating your payoffs.

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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.

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