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 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.

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.

IRAs

IRA Finder tool
Learn quickly if you’re eligible for a Traditional or Roth IRA and see how much you can contribute.
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Visit TIAA.org/tools today
We’re also available to help you on the phone and virtually 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)

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.

Required minimum distribution (RMD)
Find out what you need to consider withdrawing 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.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log in 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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