



# 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.

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

## Life insurance

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

## Mortgages and loans\*

Estimate the potential value of your home. See market trends and recently sold homes.

## 529 College Savings Plans

Valuable information about saving for college and 529 plans.

## 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.

Visit [TIAA.org/tools](http://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).

## 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.



BUILT TO PERFORM.

CREATED TO SERVE.

***You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to [TIAA.org](http://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.

The TIAA family of companies does not provide tax or legal advice. Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances.

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