



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 Advisor

C [Retirement Advisor](#) helps you understand how your current retirement savings and investments are performing and how they may change over time.

Retirement Income Planner

[Retirement Income Planner](#) helps you estimate how much you'll need to live on in retirement.

Retirement Profile

[Retirement Profile](#) provides a comprehensive overview of your retirement savings and investments, including your current balance, projected future value, and potential risks.

Lifetime Income Calculator

[Lifetime Income Calculator](#) helps you estimate how much you'll need to live on in retirement, based on your current savings and investments.

Early Withdrawal Calculator

F [Early Withdrawal Calculator](#) helps you understand the potential tax and penalty consequences of withdrawing funds from your retirement account before age 59½.

Saving and investing

Asset Allocation Evaluator

[Asset Allocation Evaluator](#) helps you understand how your current asset allocation compares to your target asset allocation and how it may change over time.

Compare Investments

[Compare Investments](#) helps you compare the performance of different investments, including mutual funds, ETFs, and individual stocks.

Annuity Cost Savings Calculator

E [Annuity Cost Savings Calculator](#) helps you estimate how much you can save by choosing a lower-cost annuity.

IRAs

IRA Selector Tool

Use this tool to determine which IRA is best for you based on your income, filing status, and other factors. [A.](#)

IRA Contribution Limits

Use this tool to determine the maximum amount you can contribute to your IRA based on your age and income. [B.](#) [A.](#)

Taxes

Tax Advantage Calculator

Use this calculator to determine the tax advantages of contributing to a traditional IRA versus a Roth IRA. [A.](#)

Tax-Deferred Contributions Calculator

Use this calculator to determine the tax advantages of contributing to a tax-deferred IRA versus a Roth IRA. [A.](#)

Minimum Distribution Calculator

Use this calculator to determine the minimum distribution amount you must take from your IRA based on your age and account balance. [F.](#) [A.](#)

Budgeting

Financial Fitness Goal Planner

Use this planner to determine the amount you need to save each month to reach your financial goals. [A.](#)

Retirement Budget Worksheet

Use this worksheet to determine the amount you need to save each month to reach your retirement goals. [.000](#) [.9 \(\) 2](#) [\(\) 6](#) [A.](#)