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*
Explore the impact lower expenses may have on your annuity’s account value and benefits.

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IRAs
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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 70½.

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.

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