



Financial Services

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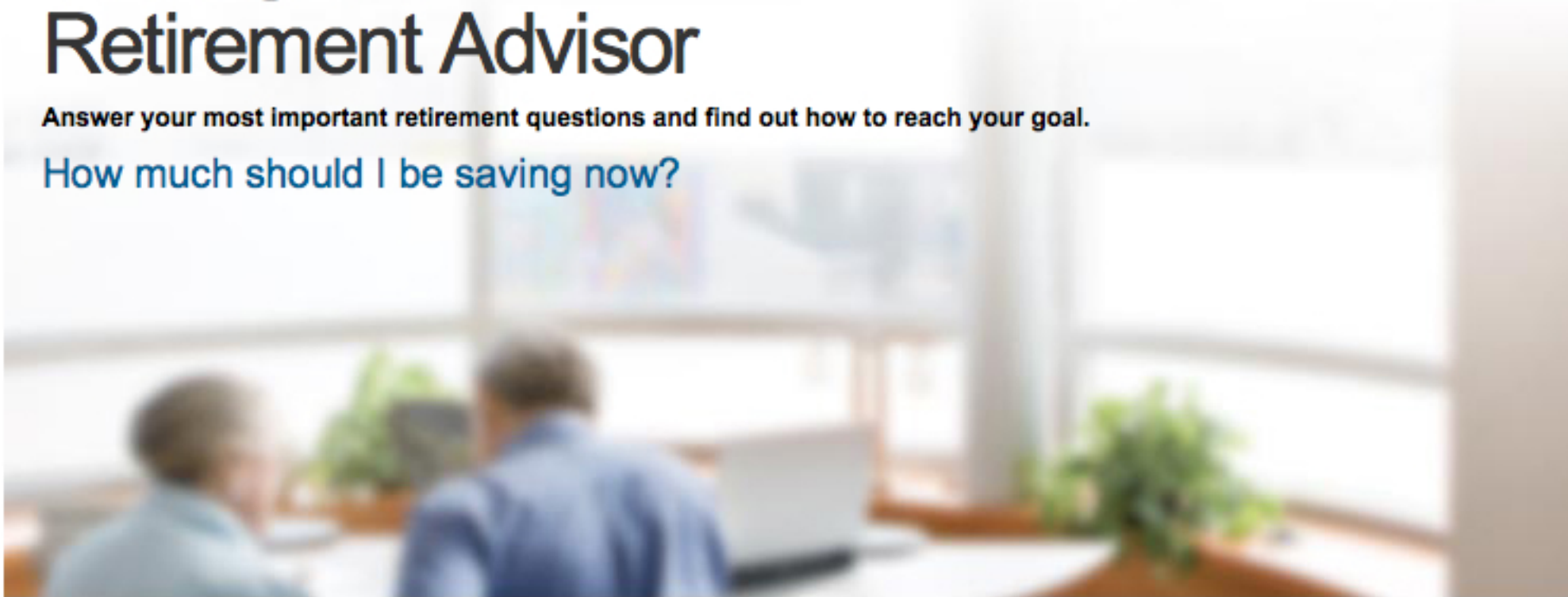
Retirement Advisor

PRINT

TIAA-CREF Retirement Advisor

Answer your most important retirement questions and find out how to reach your goal.

How much should I be saving now?



Watch the overview video to learn more

Take action in four easy steps.

Get Started >

- | | | | |
|-----------------|----------------------|----------------------|---------------|
| 1 Set Your Goal | 2 Review Information | 3 Pick Your Strategy | 4 Take Action |
|-----------------|----------------------|----------------------|---------------|

We provide advice on your employer-sponsored retirement plans administered by TIAA-CREF. We do not monitor your retirement assets on an ongoing basis, nor do we update your information on this tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA-CREF Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice.

The TIAA-CREF Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer and member of FINRA. See the [Important Information](#) page for more information. The TIAA-CREF Retirement Advisor is intended for use by U.S. residents only.

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TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members [FINRA](#), distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF), New York, NY.

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Set Your Goal > Review Information > Pick Your Strategy > Take Action

Determine how much income you'll need in retirement.

Tell us a little bit about yourself so we can better assist you with your retirement planning needs. Knowing whether others will be dependent upon your retirement income, or if you have other sources of income, helps us to provide you with more accurate recommendations.

Frequently Asked Questions [See all »](#)

- How can the TIAA-CREF Retirement Advisor help me?
- Why is my personal information important for this tool?
- [Instructional Video: Set Your Goal](#)

Tell us about your household

Fields marked with an asterisk (*) are required

*Your gross annual income: \$

*Do you have a spouse or partner?

☐ Yes

☒ No

*Do you currently have dependents?

☐ Yes

☒ No

Continue >

We'll estimate your monthly retirement needs with the purchasing power equivalent of today's dollars, adjusting for estimated taxes and inflation for the period of your retirement. For example: for every \$100 item you purchased today, you might need \$103 to buy the same item next year.

[Learn more »](#)

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Determine how much income you'll need in retirement.

Based on what you told us, we've estimated your retirement income goal below. You can now use the slider to adjust the income goal to suit you. You'll want to estimate your goal as 80% to 100% of your current after-tax income.

Frequently Asked Questions

[See all »](#)

- How can the TIAA-CREF Retirement Advisor help me?
- Why is my personal information important for this tool?

Basic Living Expenses [?](#)

\$ 3,833 /mo

Your after-tax
Retirement Income Goal [?](#)

\$ 7,075 /mo



Drag to adjust your goal

Your Household

[Edit](#)

Your Gross Annual Income: **\$60,000**

Spouse/Partner: **Yes**

Spouse/Partner Gross Annual Income: **\$50,000**

Spouse/Partner Age: **31**

Current Dependents: **Yes**

Dependent 1 Age: **3**

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Set Your Goal > Review Information > Pick Your Strategy > Take Action

Review and update your information.

Now you can share more information about your financial picture. We'll include all of this information in your personalized plan. You can use the plan to help track all of your retirement savings.

Frequently Asked Questions See all >

- What is risk level?
- Why is my personal information important for this tool?

Current TIAA-CREF retirement account information.

Estimated Monthly Contribution: \$400/month Edit

Risk Level: Moderate

Your Retirement Goal

\$7,075/month

Your Estimated Retirement Age

67

Edit

Existing TIAA-CREF and non-TIAA-CREF Assets \$34,173

TIAA-CREF Assets

TIAA-CREF Retirement Accounts	Asset Allocation	Balance
ABC UNIVERSITY RETIREMENT PLAN RA D1234567	Very Aggressive	\$16,173
More Info	Total TIAA-CREF Assets:	\$16,173

Other TIAA-CREF and non-TIAA-CREF Assets

	Account Name	Financial Services Company	Type	Monthly Contribution	Asset Allocation	Balance	
	Roth IRA	Other	Roth IRA	\$50	Moderate	\$6,000	Edit
	ABC 401(k)	Other	Tax Deferred Retirement Plan	\$200	Very Conservative	\$12,000	Edit
	Total Other Assets:			\$18,000			

Add another account

To get the most relevant advice for your situation, including a more accurate savings goal and picture of retirement, we recommend you include all accounts you have earmarked for retirement.

How does TIAA-CREF generate advice?

+ Other Retirement Income Sources \$4,259

Edit/Add retirement income such as Social Security, pensions, and other sources you may have identified.

+ Secure your future earnings with life insurance \$100,000

Edit/Add existing life insurance policies.

To make sure you stay on track, update your details at least once a year, or when there are significant changes in your financial circumstances.

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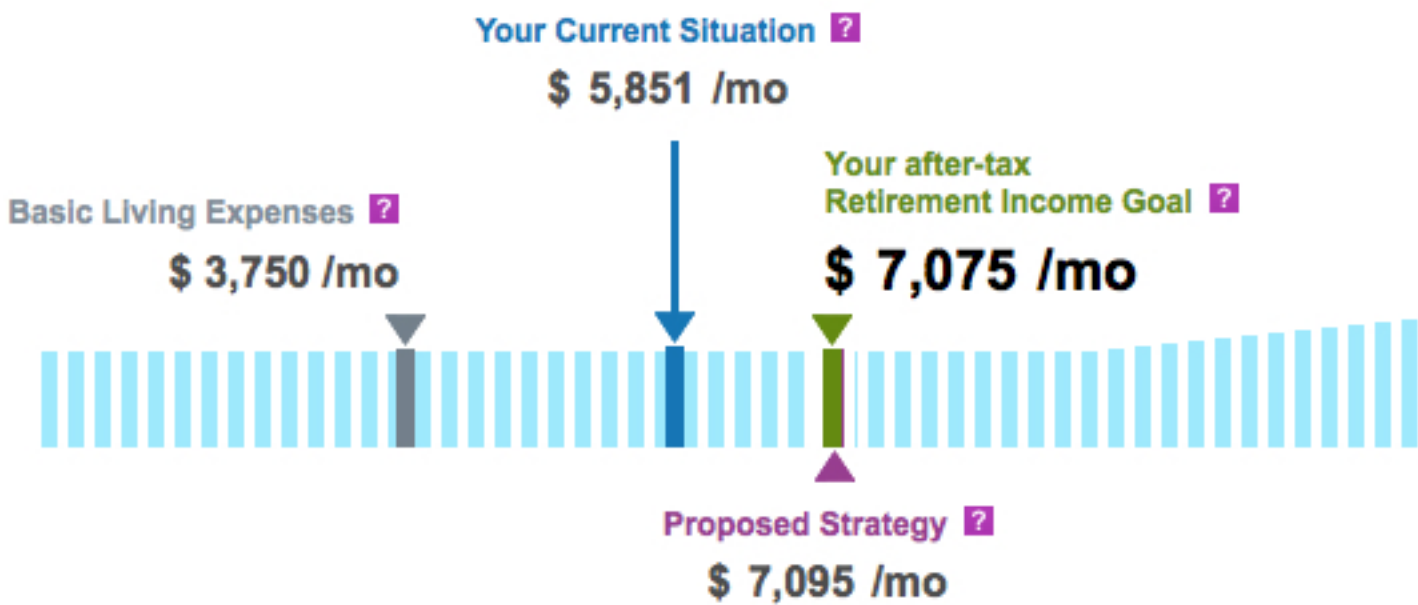
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[Set Your Goal](#) [Review Information](#) [Pick Your Strategy](#) [Take Action](#)

Customize your plan.

Take a look at the chart – are you going to meet your goals? You can choose our proposed strategy, or create your own. Explore what's possible using different contribution amounts, risk levels and retirement ages. Then choose the plan that's right for you – ours or your own.

- Frequently Asked Questions** [See all »](#)
- [What is a gap?](#)
 - [How is probability of attaining your retirement goal determined?](#)



Estimated Retirement Income	Your Current Situation \$5,851/month \$1,224 Gap	Proposed Strategy \$7,095/month \$20 Surplus
Likelihood of Outcome	Likely	Likely
Your Contributions	\$650/month	\$942/month
Retirement Age	67	67
Risk Tolerance*	Very Aggressive	Very Aggressive
Current Retirement Assets	\$34,173	\$34,173
Other Future Income Sources	\$4,259/month	\$4,259/month

[Try another strategy](#)

Not ready for big changes?

Small steps can help you get closer to reaching your goal.

[Save and Return Later](#)

Our proposed strategy uses a "human capital" model that adjusts your investment risk level over time. If you select your own strategy, the model is based only on the risk level you indicate and you'll need to adjust your risk level yourself over time. For details, read our [FAQ - What is risk level?](#)

The advice may vary over time and with each use. The Retirement Advisor does not monitor your retirement assets or personal circumstances. There may be other investments not considered by the Retirement Advisor that have characteristics similar or superior to those being analyzed.

The tool's advice is based on statistical projections of the likelihood that you will achieve your retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future, volatility measures and other facts, as well as information you have provided.

IMPORTANT: Projections and other information generated through the Retirement Advisor regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets or your personal circumstances can cause substantial deviation from the estimates. This could result in declines in the account's value over short or even extended periods of time.

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Take Action

You have identified goals and selected a strategy – what next?
Take the first step towards meeting those goals by re-allocating your TIAA-CREF retirement plans right now. Details below.

Frequently Asked Questions

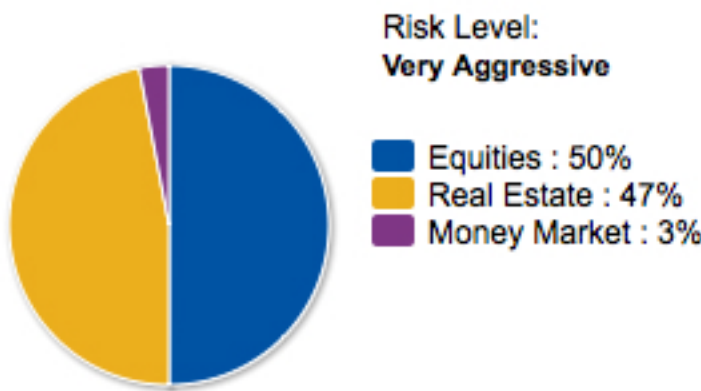
[See all »](#)

- [What is risk level?](#)
- [Why is asset allocation important?](#)

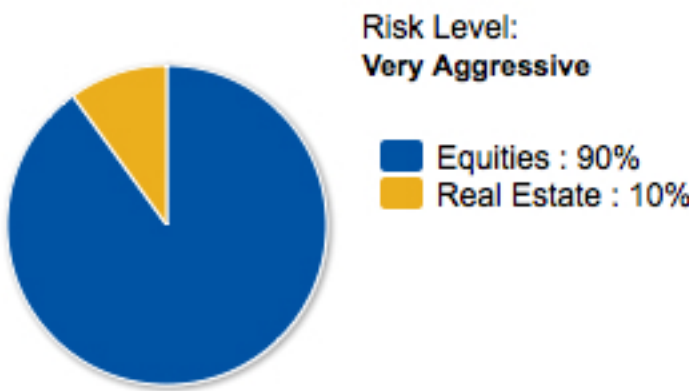
Reallocate Your TIAA-CREF Portfolio

Adjust your current TIAA-CREF assets and update how you invest future contributions with the "Reallocate now" button below. Be sure to stay on track by reviewing and adjusting your asset mix every year.

Current Allocation



Future Allocation



By clicking on the "Reallocate now" button, you authorize TIAA-CREF to complete the recommended allocation changes shown above for the indicated plan(s). This reallocation will affect both your existing investment allocation and the allocation of your future contributions. You also acknowledge and accept any recommended changes to your monthly contributions and desired retirement age.

[Reallocate now](#) >

Not ready to act now?

Don't worry we'll provide an Action Plan with all the details so you can take that first step when you are ready.
[Let me think about it.](#)

We take information about your non-TIAA-CREF retirement assets into account when generating this advice. We do not, however, provide specific advice to you on your non-TIAA-CREF assets held away from TIAA-CREF. Additionally, we cannot independently verify information about your non-TIAA-CREF assets; we must rely on the information you provide.

The specific asset allocations shown were generated by Ibbotson Associates, Inc., an independent expert retained by TIAA-CREF, based on Ibbotson's proprietary optimization techniques, and may involve assumptions about historical market data that are not relevant to current or future market conditions. Please note that equity returns have historically been higher than other asset classes, but carry considerable risk of principal. Fixed-income returns have historically been less than equity returns, and are subject to interest-rate risk, but bring greater stability of principal. Investments in international equities carry currency risk, in addition to the risk of equity holdings.

Your Assumptions

Retirement Income Goal
\$7,075 per month | [Edit](#)

Estimated Retirement Income
\$7,095 per month

Estimated Monthly Contribution
\$942 per month | [Edit](#)

Planned Retirement Age
67 years old | [Edit](#)

Advice Methodology
Human Capital [?](#)

Current Retirement Assets
\$34,173 | [Edit](#)

Other Future Income Sources
\$4,259 per month | [Edit](#)

Contact Us

If you have additional questions or require assistance in making the recommended change to your plan (s), a TIAA-CREF Financial Consultant is ready to assist you.

Please call **800 842-2252**.

Reallocation Details (Expand each plan to view investment-level reallocation details)

Available for Reallocation NOW

PLAN NAME	BALANCE
Act now to help keep your retirement plan on track. Reallocate your portfolio and update your future contribution allocations provided in this section by clicking on the Reallocate Now button.	
<div>Important Information About Your Account(s): One or more of your plans contain the funds with possible fees. The following funds require a holding period and may impose a redemption fee on the amount redeemed or exchanged out of the fund during the holding period following the initial purchase date.<ul style="list-style-type: none">TIAA Access Intl Eqty Indx T1TA Small-Cap Blend Index T1</div>	
<div><div></div><div>ABC UNIVERSITY ABC UNIVERSITY RETIREMENT PLAN RA D1234567</div></div>	\$16,173
<p>Note: The set of plans above may not be all of your plans. Those listed are eligible for online re-allocation.</p> <p>The specific asset allocations shown were generated by Ibbotson Associates Inc., an independent expert retained by TIAA-CREF.</p>	

By clicking on the "Reallocate now" button, you authorize TIAA-CREF to complete the recommended allocation changes shown above for the indicated plan(s). This reallocation will affect both your existing investment allocation and the allocation of your future contributions. You also acknowledge and accept any recommended changes to your monthly contributions and desired retirement age.

[Skip this step](#) [Reallocate now](#) >

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