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[ABOUT TIAA-CREF](#) ▾

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[HELP & RESOURCES](#) ▾

Retirement Advisor

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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.

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 ?

* Spouse/Partner gross annual income: \$?

* Spouse/Partner Date of Birth / /

* Do you currently have dependents? ☒ Yes ☐ No ?

* Dependent 1 Age : ?

[+ ADD A DEPENDENT](#)

FAQs

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

[See all >](#)

[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 >](#)

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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About TIAA-CREF

[How We're Different](#)

[How We Invest](#)

[How We Serve You](#)

[Leadership & Governance](#)

[News & Press](#)

[Careers](#)

Advice & Guidance

[Retirement](#)

[Investing](#)

[Insurance](#)

[Budgeting](#)

[Mortgages & Loans](#)

[College Savings](#)

[Taxes](#)

[Healthcare](#)

[Managing Wealth](#)

Products & Services

[Retirement Plans](#)

[IRAs](#)

[Mutual Funds](#)

[After-Tax Annuities](#)

[Life Insurance](#)

[Brokerage Services](#)

[Managed Accounts](#)

[Education Savings](#)

[Consultations & Seminars](#)

Research & Performance

[Market Research](#)

[Retirement Annuities, IRAs & Mutual Funds](#)

[After-Tax Annuities](#)

[Life Insurance](#)

[529 Plans](#)

[Compare Investments](#)

Help & Resources

[Forms](#)

[Contact Us](#)

[FAQs](#)

[Protecting Personal Information](#)

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[SITE MAP](#) |

[SECURITY](#) |

[ONLINE PRIVACY](#) |

[TERMS & CONDITIONS](#) |

[WEB ACCESSIBILITY](#) |

[BUSINESS CONTINUITY](#) |

[PROSPECTUSES](#) |

[CAREERS](#)



Financial Services

[Open An Account](#)

[ABOUT TIAA-CREF](#)

[ADVICE & GUIDANCE](#)

[PRODUCTS & SERVICES](#)

[RESEARCH & PERFORMANCE](#)

[HELP & RESOURCES](#)

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

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.

Your Retirement Income Goal

Tip: You'll want to estimate your goal as 80% to 100% of your current after-tax income.

**After-tax Retirement
Income Goal**

\$ 7075 / mo

100% of
current income

[+ Show Your Household Details](#)

FAQs

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

[See all](#)

[Back](#)

[Cancel](#)

[Save and Return Later](#)

[Continue](#)

C0000000

About TIAA-CREF

[How We're Different](#)
[How We Invest](#)
[How We Serve You](#)
[Leadership & Governance](#)
[News & Press](#)
[Careers](#)

Advice & Guidance

[Retirement](#)
[Investing](#)
[Insurance](#)
[Budgeting](#)
[Mortgages & Loans](#)
[College Savings](#)
[Taxes](#)
[Healthcare](#)
[Managing Wealth](#)

Products & Services

[Retirement Plans](#)
[IRAs](#)
[Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[Brokerage Services](#)
[Managed Accounts](#)
[Education Savings](#)
[Consultations & Seminars](#)

Research & Performance

[Market Research](#)
[Retirement Annuities, IRAs & Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[529 Plans](#)
[Compare Investments](#)

Help & Resources

[Forms](#)
[Contact Us](#)
[FAQs](#)
[Protecting Personal Information](#)

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TIAA-CREF iPhone™ App.
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[Set Your Goal](#) > [Review Information](#) > [Pick Your Strategy](#) > [Take Action](#)

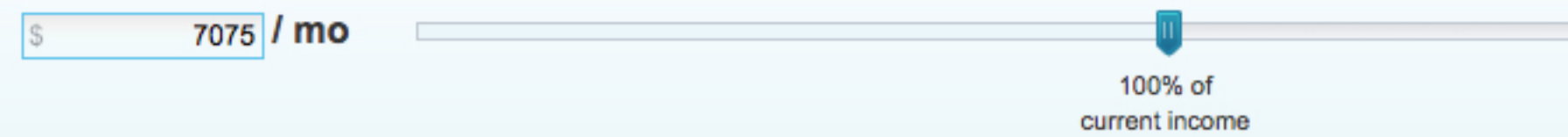
Determine how much income you'll need in retirement.

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Your Retirement Income Goal

 **Tip:** You'll want to estimate your goal as 80% to 100% of your current after-tax income.

After-tax Retirement Income Goal



 [Hide Your Household Details](#)

Your Household [EDIT](#)

YOUR GROSS ANNUAL INCOME	SPOUSE/PARTNER GROSS ANNUAL INCOME	SPOUSE/PARTNER DATE OF BIRTH	CURRENT DEPENDENTS AGES
\$60,000	\$50,000	01/05/1980	3

FAQs

- [How can the TIAA-CREF Retirement Advisor help me !\[\]\(269ecda55a64d643f7a554661696c989_img.jpg\)](#)
- [Why is my personal information important for this tool !\[\]\(457b16d52067f602a9b1f53ec424662a_img.jpg\)](#)
- [Instructional Video: !\[\]\(c4b6c0dcf75b2a0ab0783a477d20536b_img.jpg\) Set Your Goal](#)

[See all >](#)

[Back](#)

[Cancel](#)

[Save and Return Later](#)

[Continue](#)

C0000000

About TIAA-CREF

[How We're Different](#)
[How We Invest](#)
[How We Serve You](#)
[Leadership & Governance](#)
[News & Press](#)
[Careers](#)

Advice & Guidance

[Retirement](#)
[Investing](#)
[Insurance](#)
[Budgeting](#)
[Mortgages & Loans](#)
[College Savings](#)
[Taxes](#)
[Healthcare](#)
[Managing Wealth](#)

Products & Services

[Retirement Plans](#)
[IRAs](#)
[Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[Brokerage Services](#)
[Managed Accounts](#)
[Education Savings](#)
[Consultations & Seminars](#)

Research & Performance

[Market Research](#)
[Retirement Annuities, IRAs
& Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[529 Plans](#)
[Compare Investments](#)

Help & Resources

[Forms](#)
[Contact Us](#)
[FAQs](#)
[Protecting Personal
Information](#)

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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.

i If any of your accounts do not appear below, please enter them in the 'Other TIAA-CREF and non-TIAA-CREF Assets' section

When would you like to retire?


Your Estimated Retirement Age 
67  [Edit](#)

Spouse / Partner Retirement Age 
67  [Edit](#)

Your Target Monthly Retirement Income 
\$7,075/month

Your Current TIAA-CREF Retirement Account Information




Current Monthly Contribution 
\$400 / Month

Current Risk Level 
Moderate

Current Balance
\$16,173

 **Your Retirement Assets Held at TIAA-CREF** **\$16,173**
Review your TIAA-CREF retirement accounts

FAQs


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

[See all ▶](#)

Other Retirement Considerations

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.

 **Other TIAA-CREF and Non-TIAA-CREF Retirement Assets**
Add any other TIAA-CREF or external accounts earmarked for retirement.

 **Your Other Retirement Income**
Add any other retirement income such as Social Security, pensions, etc.

 **Life Insurance**
Add any existing life insurance policies.

[Back](#)

[Cancel](#)

[Save and Return Later](#)

[Continue](#)

C0000000

About TIAA-CREF

[How We're Different](#)
[How We Invest](#)
[How We Serve You](#)
[Leadership & Governance](#)
[News & Press](#)
[Careers](#)

Advice & Guidance

[Retirement](#)
[Investing](#)
[Insurance](#)
[Budgeting](#)
[Mortgages & Loans](#)
[College Savings](#)
[Taxes](#)
[Healthcare](#)

Products & Services

[Retirement Plans](#)
[IRAs](#)
[Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[Brokerage Services](#)
[Managed Accounts](#)
[Education Savings](#)

Research & Performance

[Market Research](#)
[Retirement Annuities, IRAs & Mutual Funds](#)
[After-Tax Annuities](#)
[Life Insurance](#)
[529 Plans](#)
[Compare Investments](#)

Help & Resources


[Forms](#)
[Contact Us](#)
[FAQs](#)
[Protecting Personal Information](#)

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When would you like to retire?

Your Estimated Retirement Age

67

Edit

Spouse / Partner Retirement Age

67

Edit

Your Target Monthly Retirement Income

\$7,075/month

Your Current TIAA-CREF Retirement Account Information

Current Monthly Contribution

\$400 / Month

Current Risk Level

Moderate

Current Balance

\$16,173

Your Retirement Assets Held at TIAA-CREF

Review your TIAA-CREF retirement accounts

\$16,173

FAQs

How can the TIAA-CREF Retirement Advisor help me

Why is my personal information important for this tool

Instructional Video: Set Your Goal

See all >

Other Retirement Considerations

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Other TIAA-CREF and Non-TIAA-CREF Retirement Assets

Add any other TIAA-CREF and external accounts earmarked for retirement.

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. We will take into account information you provide about other retirement assets inside and outside of TIAA-CREF when generating advice on diversifying your retirement assets at TIAA-CREF.

Add Another Account

How does TIAA-CREF generate advice?

Your Other Retirement Income

Add any other retirement income such as Social Security, pensions, etc.

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Social Security

Include my Social Security income in my calculations

Include my spouse/partner's Social Security income in my calculations

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Add Other Income Source

How does TIAA-CREF generate advice?

Life Insurance

Add any existing life insurance policies.

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Add Life Insurance

How does TIAA-CREF generate advice?

Back

Cancel

Save and Return Later

Continue

C0000000

About TIAA-CREF

How We're Different

How We Invest

How We Serve You

Leadership & Governance

News & Press

Careers

Advice & Guidance

Retirement

Investing

Insurance

Budgeting

Mortgages & Loans

College Savings

Taxes

Healthcare

Products & Services

Retirement Plans

IRAs

Mutual Funds

After-Tax Annuities

Life Insurance

Brokerage Services

Managed Accounts

Education Savings

Research & Performance

Market Research

Retirement Annuities, IRAs & Mutual Funds

After-Tax Annuities

Life Insurance

529 Plans

Compare Investments

Help & Resources

Forms

Contact Us

FAQs

Protecting Personal Information

Have a question?

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Connect

Saving Simplifier

TIAA-CREF iPhone™

Retirement Advisor

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.

If any of your accounts do not appear below, please enter them in the 'Other TIAA-CREF and non-TIAA-CREF Assets' section

When would you like to retire?

Your Estimated Retirement Age

67 Edit

Spouse / Partner Retirement Age

67 Edit

Your Target Monthly Retirement Income

\$7,075/month

Your Current TIAA-CREF Retirement Account Information

Current Monthly Contribution

\$400 / Month

Current Risk Level

Moderate

Current Balance

\$16,173

Your Retirement Assets Held at TIAA-CREF

Review your TIAA-CREF retirement accounts

\$16,173

FAQs

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

See all ▶

Other Retirement Considerations

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.

Other TIAA-CREF and Non-TIAA-CREF Retirement Assets

Add any other TIAA-CREF and external accounts earmarked for retirement.

Add Another Account

Your Other Retirement Income

Add anyother retirement income such as Social Security, pensions, etc.

Add Other Income Source

Life Insurance

Add any existing life insurance policies.

Add Life Insurance

Back

Cancel

Save and Return Later

Continue

C0000000

About TIAA-CREF

- How We're Different
- How We Invest
- How We Serve You
- Leadership & Governance
- News & Press
- Careers

Advice & Guidance

- Retirement
- Investing
- Insurance
- Budgeting
- Mortgages & Loans
- College Savings
- Taxes
- Healthcare

Products & Services

- Retirement Plans
- IRAs
- Mutual Funds
- After-Tax Annuities
- Life Insurance
- Brokerage Services
- Managed Accounts
- Education Savings

Research & Performance

- Market Research
- Retirement Annuities, IRAs & Mutual Funds
- After-Tax Annuities
- Life Insurance
- 529 Plans
- Compare Investments

Help & Resources

- Forms
- Contact Us
- FAQs
- Protecting Personal Information

Have a question?

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- Have a consultant contact you

Connect



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When would you like to retire?		
<div>Your Estimated Retirement Age <div>?</div></div> <div>67 <div>✎</div> Edit</div>	<div>Spouse / Partner Retirement Age <div>?</div></div> <div>67 <div>✎</div> Edit</div>	<div>Your Target Monthly Retirement Income <div>?</div></div> <div>\$7,075/month</div>

Your Current TIAA-CREF Retirement Account Information		
<div>Current Monthly Contribution <div>?</div></div> <div>\$400 / Month</div>	<div>Current Risk Level <div>?</div></div> <div>Moderate</div>	<div>Current Balance</div> <div>\$16,173</div>
<div><div>+</div><div>Your Retirement Assets Held at TIAA-CREF</div><div>Review your TIAA-CREF retirement accounts</div></div>		<div>\$16,173</div>

FAQs

- How can the TIAA-CREF Retirement Advisor help me

?
- Why is my personal information important for this tool

?
- Instructional Video:

🖥️

 Set Your Goal

See all ▶

Other Retirement Considerations

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.

−

Other TIAA-CREF and Non-TIAA-CREF Retirement Assets

Add any other TIAA-CREF and external accounts earmarked for retirement.

Add Another Account

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How does TIAA-CREF generate advice?

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Your Other Retirement Income

Add any other retirement income such as Social Security, pensions, etc.

Add Other Income Source

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How does TIAA-CREF generate advice?

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Life Insurance

Add any existing life insurance policies.

Add Life Insurance

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?

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About TIAA-CREF

- How We're Different
- How We Invest
- How We Serve You
- Leadership & Governance
- News & Press
- Careers

Advice & Guidance

- Retirement
- Investing
- Insurance
- Budgeting
- Mortgages & Loans
- College Savings
- Taxes
- Healthcare

Products & Services

- Retirement Plans
- IRAs
- Mutual Funds
- After-Tax Annuities
- Life Insurance
- Brokerage Services
- Managed Accounts
- Education Savings

Research & Performance

- Market Research
- Retirement Annuities, IRAs & Mutual Funds
- After-Tax Annuities
- Life Insurance
- 529 Plans
- Compare Investments

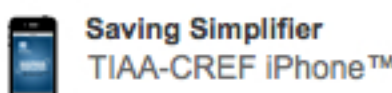
Help & Resources

- Forms
- Contact Us
- FAQs
- Protecting Personal Information

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Add Another Retirement 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.

Fields marked with an asterisk (*) are required.

* Account Name

* Spouse/Partner Owned: ☐ Yes ☒ No

* Financial Services Company

* Type

* Monthly Contribution

* Asset Allocation

* Balance

Cancel

Add Account

Include Another Income Source



Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc at nibh porta, sollicitudin risus vitae, tristique augue. Cras et aliquet lorem. Duis lacinia quis dolor ultricies porttitor.

Fields marked with an asterisk (*) are required.

* Income Name

* Spouse/Partner Owned: ☐ Yes ☒ No

* Income Type

* Start Year

* End Year

* Include Cost of Living Adjustments ☐ Yes ☒ No

* Monthly Income

Cancel

Add Income

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.

Back

Cancel

Save and Return Later

Continue

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Review and update your information.

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i

If any of your accounts do not appear below, please enter them in the 'Other TIAA-CREF and non-TIAA-CREF Assets' section

When would you like to retire?		
<div>Your Estimated Retirement Age <div>?</div></div> <div>67 <div>✎</div> Edit</div>	<div>Spouse / Partner Retirement Age <div>?</div></div> <div>67 <div>✎</div> Edit</div>	<div>Your Target Monthly Retirement Income <div>?</div></div> <div>\$7,075/month</div>

Your Current TIAA-CREF Retirement Account Information		
<div>Current Monthly Contribution <div>?</div></div> <div>\$400 / Month</div>	<div>Current Risk Level <div>?</div></div> <div>Moderate</div>	<div>Current Balance</div> <div>\$16,173</div>
<div><div>+</div><div>Your Retirement Assets Held at TIAA-CREF</div><div>Review your TIAA-CREF retirement accounts</div></div>		<div>\$16,173</div>

Other Retirement Considerations

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.

<div><div>+</div><div>Other TIAA-CREF and Non-TIAA-CREF Retirement Assets</div><div>Review your other TIAA-CREF and external accounts earmarked for retirement.</div></div>	<div>\$36,000</div>
<div><div>+</div><div>Your Other Retirement Income</div><div>Review your other retirement income such as Social Security, pensions, etc.</div></div>	<div>\$3,000</div>
<div><div>+</div><div>Life Insurance</div><div>Review your existing life insurance policies.</div></div>	<div>\$1,000,000</div>

FAQs

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How can the TIAA-CREF Retirement Advisor help me

?

•

Why is my personal information important for this tool

?

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Instructional Video:

🔗

 Set Your Goal

See all ▶

Edit Retirement Account



To edit your account, make your desired changes and select the "Update Account" button.

Fields marked with an asterisk (*) are required.

* Account Name

* Spouse/Partner Owned: ☐ Yes ☒ No

* Financial Services Company

* Type

* Monthly Contribution \$

* Asset Allocation

* Balance \$

Cancel

Update Account

Delete This Account?



Are you sure you want to delete the below Account?

Income Name:: Roth IRA

Spouse/Partner Owned: No

Financial Services Company: Other

Type: Roth IRA

Monthly Contribution: \$50

Asset Allocation: Moderate

Balance: \$6,000

No

Yes

Retirement Advisor

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.



FAQs

- What is a gap
- How is probability of attaining your retirement goal determined
- Instructional Video: Pick Your Strategy

See all ▶

Your Assumptions				
Likelihood of Outcome Likely	Spouse / Partner Retirement Age 62	Spouse / Partner Contributions \$300 / month	Current Retirement Assets \$34,173	Other Future Income Sources \$4,259 / month

	Your Current Situation	Proposed Strategy
Estimated Retirement Income	\$5,851/month \$1,224 GAP	\$7,095/month \$20 SURPLUS <div>Choose this Strategy</div>
Your Contributions	\$650/month	\$942/month
Retirement Age	67	67
Risk Tolerance*	Very Aggressive	Very Aggressive

Not ready for big changes?
Small steps can help you get closer to reaching your goal.

Try another strategy

Our proposed strategy uses a "human capital" model that assumes your investment risk level will adjust over time until your desired retirement age. If you select your own strategy, the model assumes a static risk level until your retirement age. Come back to Retirement Advisor to update your recommendations and projections periodically. 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.

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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.

Your Predicted Outcomes

Your after-tax Retirement Income Goal ?	\$7,075
Your Current Situation	\$5,851
Proposed Strategy	\$7,095

FAQs

- What is a gap ?
- How is probability of attaining your retirement goal determined ?
- Instructional Video: 📺 Pick Your Strategy

See all ▶

Your Assumptions				
Likelihood of Outcome ? Likely	Spouse / Partner Retirement Age ? 62	Spouse / Partner Contributions ? \$300 / month	Current Retirement Assets ? \$34,173	Other Future Income Sources ? \$4,259 / month

	Your Current Situation	Proposed Strategy	Alternate Strategy
Estimated Retirement Income ?	\$5,851/month \$1,224 GAP	\$7,095/month \$20 SURPLUS <div>⚙️ Choose this Strategy</div>	<div>Recalculate</div>
Your Contributions ?	\$650/month	\$942/month	\$ 1200 /month
Retirement Age ?	67	67	66
Risk Tolerance* ?	Very Aggressive	Very Aggressive	Moderate Aggressive ▾*

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* Increasing your risk level may help meet your goal, but also increases potential losses.

If you are not comfortable with this level of risk, try increasing your contributions or retirement age to reach your goal.
[Learn more about risk ▶](#)

Our proposed strategy uses a "human capital" model that assumes your investment risk level will adjust over time until your desired retirement age. If you select your own strategy, the model assumes a static risk level until your retirement age. Come back to Retirement Advisor to update your recommendations and projections periodically. For details, read our FAQ - [What is risk level?](#)

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Education Savings

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Research & Performance

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Your Current Situation	\$5,851
Proposed Strategy	\$7,095
Alternate Strategy	\$7,161

FAQs

- What is a gap
- How is probability of attaining your retirement goal determined
- Instructional Video: Pick Your Strategy

See all

Your Assumptions

Likelihood of Outcome	Spouse / Partner Retirement Age	Spouse / Partner Contributions	Current Retirement Assets	Other Future Income Sources
Likely	62	\$300 / month	\$34,173	\$4,259 / month

	Your Current Situation	Proposed Strategy	Alternate Strategy
Estimated Retirement Income	<div>\$5,851/month</div> <div>\$1,224 GAP</div>	<div>\$7,095/month</div> <div>\$20 SURPLUS</div> <div><input type="radio"/> Choose this Strategy</div>	<div>\$7,161/month</div> <div>\$86 SURPLUS</div> <div><input checked="" type="radio"/> Choose this Strategy</div>
Your Contributions	\$650/month	\$942/month	<div>\$1200</div> /month
Retirement Age	67	67	66
Risk Tolerance*	Very Aggressive	Very Aggressive	Moderate Aggressive*

* Increasing your risk level may help meet your goal, but also increases potential losses.

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