



Financial Services

Open An Account

ACCOUNT HOME

MANAGE MY PORTFOLIO

ADVICE & GUIDANCE

PRODUCTS & SERVICES

RESEARCH & PERFORMANCE

Retirement Advisor



Your Household Information

Tell us about yourself. We will assist you with settling your retirement goal.

About You

Your age 45 years, 9 months

Your desired retirement age

Your current salary \$

Ensure your paycheck for life

If you're healthy at 65, there's a good chance you will still be around 92.

About Your Household

Do you have a spouse or partner? ☐ Yes ☐ No

Do you currently have dependents? ☐ Yes ☐ No

Cancel

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 last 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.

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](#)

Account Home

360° Financial View

Manage My Portfolio

eStatements & Reports

Advice & Guidance

Individual Advisory Services

[Financial Consultants](#)

Products & Services

[Open an Account](#)

Research & Performance

[Research Investments](#)

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More](#)

[SECURITY](#)

[ONLINE PRIVACY POLICY](#)

[TERMS & CONDITIONS](#)

[WEB ACCESSIBILITY](#)

[BUSINESS CONTINUITY](#)

[PROSPECTUSES](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

[Open An Account](#)

[ACCOUNT HOME ▾](#)

[MANAGE MY PORTFOLIO ▾](#)

[ADVICE & GUIDANCE ▾](#)

[PRODUCTS & SERVICES ▾](#)

[RESEARCH & PERFORMANCE ▾](#)

Retirement Advisor



Your Household Information

Tell us about yourself. We will assist you with settling your retirement goal.

About You

Your age 45 years, 9 months

Your desired retirement age

Your current salary \$

About Your Household

Do you have a spouse or partner? ☒ Yes ☐ No

Spouse/Partner date of birth

Spouse/Partner retirement age

Spouse/Partner current salary \$

Do you currently have dependents? ☒ Yes ☐ No

Dependent 1 Age

[+ ADD A DEPENDENT](#)

Lorem ipsum dolor sit amet

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

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 >](#)

[Cancel](#)

[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 last 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.

Account Home

[360° Financial View](#)

Manage My Portfolio

[eStatements & Reports](#)

Advice & Guidance

[Individual Advisory Services](#)

[Financial Consultants](#)

Products & Services

[Open an Account](#)

Research & Performance

[Research Investments](#)

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More >](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

[Open An Account](#)

[ACCOUNT HOME](#) ▾

[MANAGE MY PORTFOLIO](#) ▾

[ADVICE & GUIDANCE](#) ▾

[PRODUCTS & SERVICES](#) ▾

[RESEARCH & PERFORMANCE](#) ▾



Your Retirement Income Goal

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.



\$7,050 / mo
80% of current income

Your After-Tax Retirement Income Goal

Experts generally advise you to plan on 80% of your current household income in retirement.

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](#)

[Save and Continue](#)

Account Home

360° Financial View

Manage My Portfolio

eStatements & Reports

Advice & Guidance

Individual Advisory Services

Financial Consultants

Products & Services

Open an Account

Research & Performance

Research Investments

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More ▶](#)

[SECURITY](#)

[ONLINE PRIVACY POLICY](#)

[TERMS & CONDITIONS](#)

[WEB ACCESSIBILITY](#)

[BUSINESS CONTINUITY](#)

[PROSPECTUSES](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

[Open An Account](#)

[ACCOUNT HOME](#) ▾

[MANAGE MY PORTFOLIO](#) ▾

[ADVICE & GUIDANCE](#) ▾

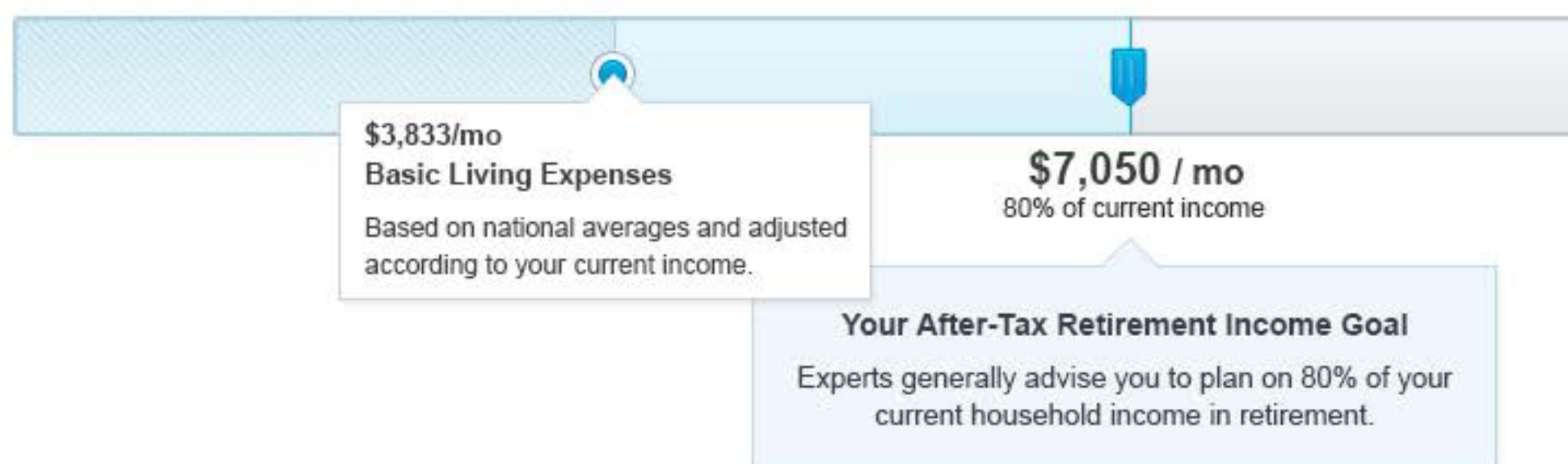
[PRODUCTS & SERVICES](#) ▾

[RESEARCH & PERFORMANCE](#) ▾



Your Retirement Income Goal

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.



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](#)

[Save and Continue](#)

Account Home

[360° Financial View](#)

Manage My Portfolio

[eStatements & Reports](#)

Advice & Guidance

[Individual Advisory Services](#)

[Financial Consultants](#)

Products & Services

[Open an Account](#)

Research & Performance

[Research Investments](#)

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More](#) ▶

[SECURITY](#)

[ONLINE PRIVACY POLICY](#)

[TERMS & CONDITIONS](#)

[WEB ACCESSIBILITY](#)

[BUSINESS CONTINUITY](#)

[PROSPECTUSES](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

[Open An Account](#)

[ACCOUNT HOME](#) ▾

[MANAGE MY PORTFOLIO](#) ▾

[ADVICE & GUIDANCE](#) ▾

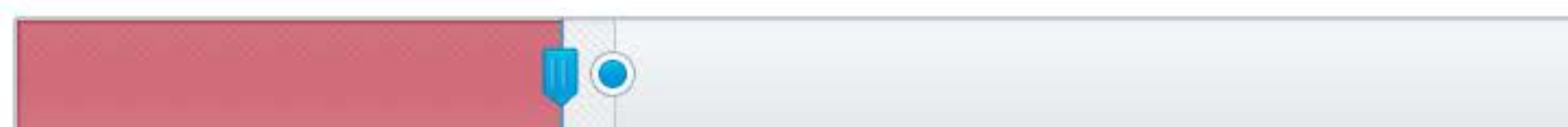
[PRODUCTS & SERVICES](#) ▾

[RESEARCH & PERFORMANCE](#) ▾



Your Retirement Income Goal

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.



\$3,000 / mo
34% of current income

Your After-Tax Retirement Income Goal

We do not recommend setting your retirement income goal below your Basic Living Expenses.

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](#)

[Save and Continue](#)

Account Home

360° Financial View

Manage My Portfolio

eStatements & Reports

Advice & Guidance

Individual Advisory Services

[Financial Consultants](#)

Products & Services

[Open an Account](#)

Research & Performance

[Research Investments](#)

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More ▶](#)

[SECURITY](#)

[ONLINE PRIVACY POLICY](#)

[TERMS & CONDITIONS](#)

[WEB ACCESSIBILITY](#)

[BUSINESS CONTINUITY](#)

[PROSPECTUSES](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

Open An Account

ACCOUNT HOME

MANAGE MY PORTFOLIO

ADVICE & GUIDANCE

PRODUCTS & SERVICES

RESEARCH & PERFORMANCE

Retirement Advisor

Household
Information

Retirement
Income Goal

Retirement
Savings & Income

Action
Plan

Take
Action

Your Retirement Savings and Income

Tell us about how you are currently planning for retirement. We will estimate your possible outcome.

Your Retirement Profile

Total Asset Balance
\$34,173

Estimated Monthly Contributions
\$400 / month

Estimated Investment Risk
Moderate

Retirement Assets

Review your TIAA-CREF Employee Sponsored Retirement Plan(s). If you don't see one of your TIAA-CREF accounts or would like to add other external accounts, select the **Add Another Account** button.

Your TIAA-CREF Retirement Accounts

Add Another Account

PLAN	RISK LEVEL	CONTRIBUTION	BALANCE
ABC UNIVERSITY RETIREMENT PLAN RA D1234567	Moderate	\$ 400 /mo	\$34,173

Total: **\$34,173**

Retirement Income

Review you & your Spouse/Partner's calculated retirement income from Social Security. You can change the start year or amount by selecting edit. If you would like to include other retirement incomes sources like, annuities, pensions, or rentals, select the **Add Income Source** button.

Your Retirement Income Sources

Add Another Income Source

ACCOUNT NAME	ACCOUNT TYPE	OWNER	DURATION	ADJUSTED	MONTHLY INCOME
Social Security	Calculated	You	2020-2030	N/A	\$2,000
Social Security	Calculated	Spouse/Partner	2020-2030	N/A	\$2,000

Total: **\$4,000**

Back

Cancel

Save and Return Later

Save and Continue

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

Account Home

360° Financial View

Manage My Portfolio

eStatements & Reports

Advice & Guidance

Individual Advisory
Services

Financial Consultants

Products & Services

Open an Account

Research & Performance

Research Investments

Connect



Saving Simplifier
TIAA-CREF iPhone™
App.

Learn More

SECURITY

ONLINE PRIVACY POLICY

TERMS & CONDITIONS

WEB ACCESSIBILITY

BUSINESS CONTINUITY

PROSPECTUSES

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.



Financial Services

Open An Account

ACCOUNT HOME

MANAGE MY PORTFOLIO

ADVICE & GUIDANCE

PRODUCTS & SERVICES

RESEARCH & PERFORMANCE

Retirement Advisor



Your Action Plan

Compare the possible outcome of your current retirement strategy with your retirement goal. Are you on track? We have proposed an action plan to keep you on track with your goal.



	Current Situation	Proposed Strategy	Alternate Strategy
Estimated Retirement Income	\$5,851 / month \$1,224 GAP	\$7,095 / month \$20 SURPLUS	Try another strategy
Your Contributions	\$650 / month	\$942 / month	Not ready for big changes? Small steps can help you get closer to reaching your goal.
Retirement Age	67	67	
Risk Tolerance*	Very Aggressive	Very Aggressive	
		Choose this strategy	

Back

Cancel

Save and Return Later

Save and Continue

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

Account Home

360° Financial View

Manage My Portfolio

eStatements & Reports

Advice & Guidance

Individual Advisory Services

Financial Consultants

Products & Services

Open an Account

Research & Performance

Research Investments

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

Learn More

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC vendor disclosure (PDF) page.



Financial Services

[Open An Account](#)

[ACCOUNT HOME ▾](#)

[MANAGE MY PORTFOLIO ▾](#)

[ADVICE & GUIDANCE ▾](#)

[PRODUCTS & SERVICES ▾](#)

[RESEARCH & PERFORMANCE ▾](#)

Retirement Advisor



Take Action

You are on your way to achieving your retirement goal. There are a few steps that you will need to take to meet your retirement goal.

1. Increase Your Monthly Contribution

We recommend saving an additional \$292 / month to help you meet your goal.

$$\begin{array}{lcl} \text{Current Contribution} & + & \text{Increase By} \\ \$650 / \text{mo} & + & \$292 / \text{mo} \\ \hline & = & \text{Recommended Contribution} \\ & & \$942 / \text{mo} \end{array}$$

FAQs

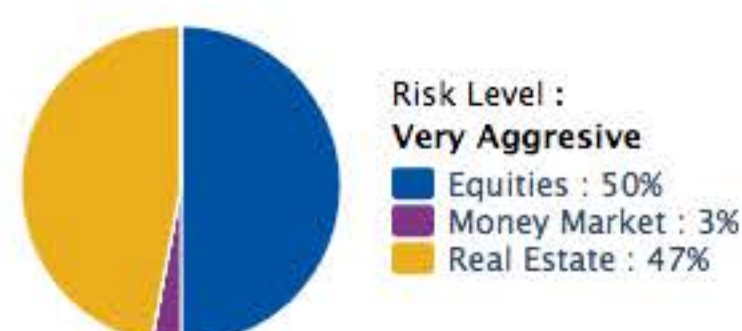
- [What is risk level?](#) ?
- [Why is asset allocation important?](#) ?
- [Instructional Video: Reallocate Your Assets](#)

[See all >](#)

2. Reallocate Your Portfolio

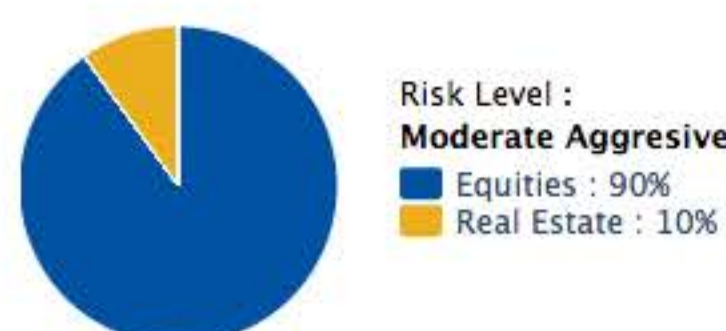
Adjust your current retirement assets and update how you invest future contributions.

TIAA-CREF Portfolio Current Allocations



Risk Level :
Very Aggressive

TIAA-CREF Portfolio Recommended Allocations



Risk Level :
Moderate Aggressive

+ [Reallocation Details](#)

Expand to see plan, asset class, and fund specific reallocation instructions.

Select an Action to Take Now

Enroll in RPPM

Enroll your plans in our Retirement Plan Portfolio Manager and a team of dedicated investment professionals can help keep you on track to meeting your retirement planning goals.

☒ Enrolling in RPPM

Reallocate Now

Act now to help keep your retirement plan on track. Reallocate your portfolio and update your future contribution allocations by selecting on the Reallocate Now.

☐ Reallocate Now

Print / Save Action Plan

Not ready to take action? Don't worry we'll provide an Action Plan with all the details so you can take that first step when you are ready.

☐ Take Action Later

[Back](#)

[Save and Return Later](#)

[Continue](#)

Account Home

[360° Financial View](#)

Manage My Portfolio

[eStatements & Reports](#)

Advice & Guidance

[Individual Advisory Services](#)

[Financial Consultants](#)

Products & Services

[Open an Account](#)

Research & Performance

[Research Investments](#)

Connect



Saving Simplifier
TIAA-CREF iPhone™ App.

[Learn More >](#)

[SECURITY](#)

[ONLINE PRIVACY POLICY](#)

[TERMS & CONDITIONS](#)

[WEB ACCESSIBILITY](#)

[BUSINESS CONTINUITY](#)

[PROSPECTUSES](#)

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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.

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC, Distributor. Member FINRA/SIPC. Brokerage accounts are carried by Pershing, LLC, a subsidiary of the The Bank of New York Mellon Corporation, member FINRA, NYSE, SIPC.

Quotes and other information supplied by independent providers identified on the TIAA-CREF Individual & Institutional Services, LLC [vendor disclosure](#) (PDF) page.