

Retirement Advisor

HELP PRINT

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.

Tell us about your household

Fields marked with an asterisk (*) are required

* Your gross annual income \$?

* Your target retirement age 67

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

* Spouse/Partner gross annual income \$?

* Spouse/Partner date of birth MM / DD / YYYY ?

* Do you currently have dependents? Yes No ?

* Dependent 1 Age Delete ?

+ Add a dependent

Cancel 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 >>

Contact Us

Speak with a Consultant
800 842-2252
Mon - Fri: 8 AM - 7 PM (ET)

Have a Financial Consultant contact you

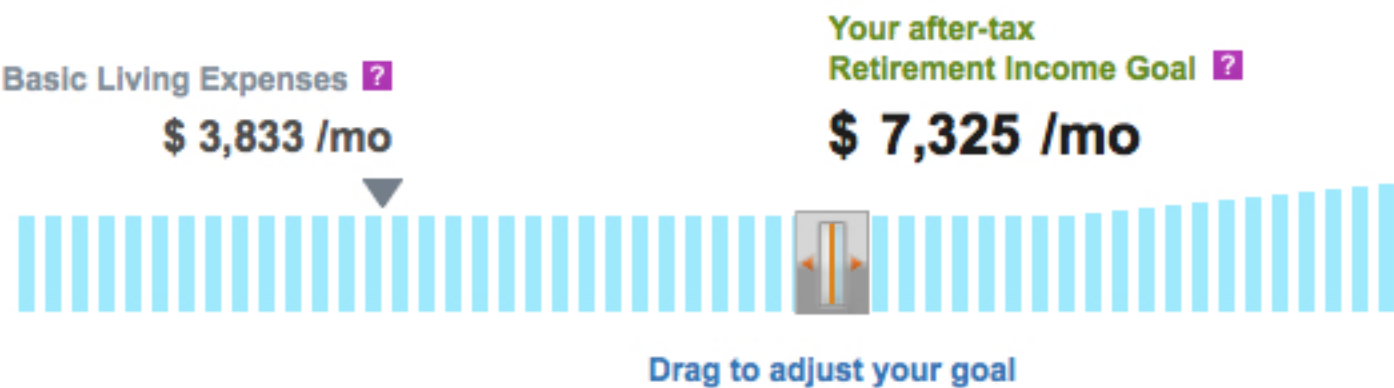
Retirement Advisor

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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.



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Your household

Verify that the following information is correct and choose "Save and Continue."

EDIT

| | |
|------------------------------------|------------|
| Your gross annual income | \$60,000 |
| Your target retirement age | 67 |
| Do you have a spouse or partner? | Yes |
| Spouse/Partner gross annual income | \$50,000 |
| Spouse/Partner date of birth | 12/25/1977 |
| Do you currently have dependents? | Yes |
| Dependent 1 Age | 3 |

Cancel

Save & Return Later

Save and Continue

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Retirement Advisor

HELP

PRINT

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.

Your Retirement Profile

Current Monthly Contribution

\$400 / month

EDIT

Current Risk Level

Moderate

Target Monthly Retirement Income

\$7,050 / month

Target Retirement Age

67

EDIT

TIAA-CREF and non TIAA-CREF assets

\$52,173

Review your TIAA-CREF accounts and enter additional retirement assets.

TIAA-CREF Assets

| TIAA-CREF RETIREMENT ACCOUNTS | | ASSET ALLOCATION | BALANCE |
|---|--|------------------|----------|
| ABC UNIVERSITY RETIREMENT PLAN RA D1234567 | | Very Aggressive | \$16,173 |
| Total TIAA-CREF Assets: | | | \$16,173 |

Other TIAA-CREF and non-TIAA-CREF Assets

| ACCOUNT OWNER | | INVESTMENT INFORMATION | | | BALANCE |
|------------------------------------|------------------------------|------------------------|--------------|-------------------|----------|
| ACCOUNT NAME | ACCOUNT TYPE | COMPANY | CONTRIBUTION | ASSET ALLOCATION | |
| JOHN DOE ACCOUNTS | | | | | \$18,000 |
| Roth IRA | Roth IRA | Other | \$50 | Moderate | \$6,000 |
| ABC 401(k) | Tax Deferred Retirement Plan | Other | \$300 | Very Conservative | \$12,000 |
| JOHN DOE'S SPOUSE/PARTNER ACCOUNTS | | | | | \$18,000 |
| Roth IRA | Roth IRA | Other | \$50 | Moderate | \$6,000 |
| ABC 401(k) | Tax Deferred Retirement Plan | Other | \$300 | Very Conservative | \$12,000 |
| Total Other Assets: | | | | | \$36,000 |

Add Another Account

Account Name

Spouse Owned

Yes

No

Account Type

Roth IRA

Financial Services Company

Other

Monthly Contribution

\$

Asset Allocation

Roth IRA

Balance

\$

Add Account

Cancel

Other Retirement Income Sources

\$2,000

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

Additional Retirement Income

| INCOME OWNER | | INCOME DETAILS | | | MONTHLY INCOME |
|-------------------------------------|-------------|----------------|----------|------------|----------------|
| INCOME NAME | INCOME TYPE | START YEAR | END YEAR | ADJUSTMENT | |
| JOHN DOE'S INCOME | | | | | \$500 |
| Pension | Pension | 2020 | 2030 | Yes | \$500 |
| JOHN DOE'S SPOUSE INCOME | | | | | \$500 |
| Pension | Pension | 2020 | 2030 | Yes | \$500 |
| Total Additional Retirement Income: | | | | | \$1,000 |

Add Additional Income

Income Name

Spouse Owned

Yes

No

Income Type

Pension

Start Year

YYYY

End Year

YYYY

Include Cost of Living Adjustment

Yes

No

Monthly Income

\$

Add Income

Cancel

Social Security

☒ Include my Social Security income in my calculations

☒ Calculate my estimated Social Security benefits

Start age

62

Amount

\$1,000 / month

☐ Enter my Social Security benefit amount

☒ Include my spouse's Social Security income in my calculations

☐ Calculate my spouse's estimated Social Security benefits

☒ Enter my spouse's Social Security benefit amount

Start age

62

Amount

\$ / month

Life Insurance

\$100,000

Edit/Add existing life insurance policies.

Enter all existing life insurance coverage:

Policy Name

Face Value Amount

Other

\$ 100000

Please select how important it is for you to have life insurance coverage for your dependents over the age of 18.

Neutral

The basic objective of life insurance is to replace some or all of the future income lost due to your death. If you are the primary wage earner, this future labor income may be critical to the financial stability of your beneficiaries. How important is it to you to ensure your beneficiaries receive a significant portion of your future labor income if you should die before reaching your target retirement?

Very Important

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.

Cancel

Save & Return Later

Save and Continue

FAQs

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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.

Fast Quote:

Symbol or Company Name

US Markets

AS OF 03/13/2013 02:01 PM ET

DJIA

13.209 (+ 13%)

NASDAQ

13.209 (- 13%)

S&P 500

13.209 (+ 13%)

NYSE

13.209 (+ 13%)



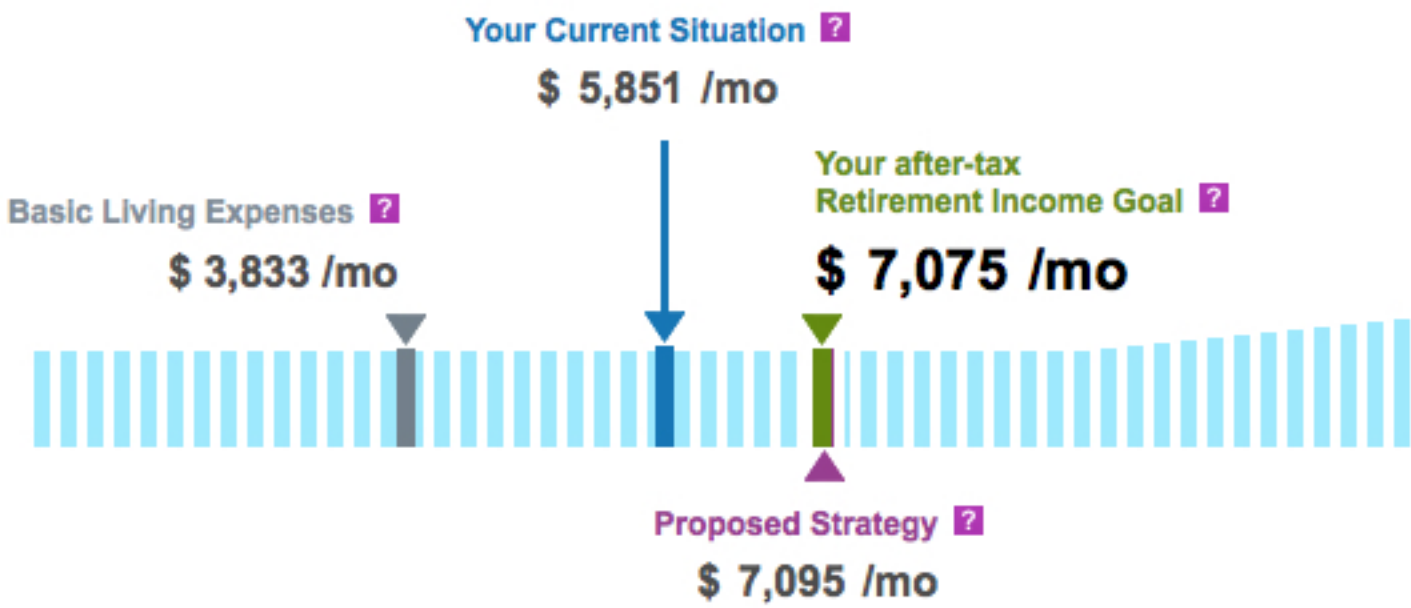
Retirement Advisor

HELP | PRINT

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.



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

[Try another strategy](#) [Cancel](#) [Save & Return Later](#) [View Action Plan](#)

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.

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

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.

FAQs

- How can the TIAA-CREF Retirement Advisor help me?
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See all >>

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



| | |
|--------------|-----|
| Equities | 24% |
| Money Market | 19% |
| Fixed Income | 21% |
| Guaranteed | 10% |

Future Allocation



| | |
|--------------|-----|
| Equities | 24% |
| Money Market | 19% |
| Fixed Income | 21% |
| Guaranteed | 10% |

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

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

Estimated Retirement Income
\$7,095 per month

Your Estimated Monthly Contribution
\$942 per month

Spouse / Partner Monthly Contribution
\$650 per month

Your Planned Retirement Age
67 years old

Spouse / Partner Age
67 years old

Advice Methodology
Human Capital

Your Current Retirement Assets
\$34,173

Spouse / Partner Current Assets
\$34,173

Your Other Future Income
\$4,259 per month

Spouse / Partner Other Future Income
\$4,259 per month

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Available for Reallocation NOW

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.

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.

- TIAA Access Intl Eqty Indx T1
- TA Small-Cap Blend Index T1

Other Retirement Income Sources \$4,259

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

Note: The set of plans above may not be all of your plans. Those listed are eligible for online re-allocation. The specific asset allocations shown were generated by Ibbotson Associates Inc., an independent expert retained by TIAA-CREF.

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