

Promoting retirement readiness: Online retirement income projection



By looking at their retirement account balances, participants may have no idea whether they're saving enough for retirement. Now TIAA-CREF provides participants with their "Projected Income in Retirement." The projection – which appears on their secure My TIAA-CREF account page – shows what their monthly income in retirement could be based on, among other factors, how they are saving and investing today. This makes it easier for them to see if they are on track and take action to help improve their retirement readiness.

ACCOUNT HOME | **MANAGE MY PORTFOLIO** | **ADVICE & GUIDANCE** | **PRODUCTS & SERVICES** | **RESEARCH & PERFORMANCE**

TOTAL PORTFOLIO BALANCE
\$242,537.72

TIAA-CREF \$180,812.48
Outside Assets \$61,725.24
AS OF DATES VARY

Projected Income in Retirement
\$7,756 / month*
AS OF 06/30/2015

This could be your monthly income in retirement based on how you are saving and investing today. It includes your estimated Social Security income.

2 Ask yourself, could you currently live on \$7,756 per month?

If the answer is yes, keeping your lifestyle expenses in mind... **3** ...you may be on track for retirement

To help make sure you're on track, your projected income should always cover your monthly expenses - now and throughout your life.

4 Get help to make sure your projection is on track with your goals.

5 Speak with an advisor at no additional cost. Call 800-303-6154 or schedule a call back. Review your current savings plan. Use your online Retirement Advisor tool.

My To-Dos

- Finish my IRA application

Powerful. Smart. Fast. And easy!
See life insurance in a whole new way.
[Launch Life Wizard](#)

I Want To...

- View statements and reports
- View pending and recent activity
- Update my beneficiaries

Recommended Resources

- Get the advice you need for your retirement
- The importance of asset titling
- What is a Managed Account
- Individual Advisory Services
- Advice & Guidance

Portfolio Summary

Balance History	Asset Class	Investments
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- 1 Projects monthly income** starting at age 67,* including:
 - All TIAA retirement accounts
 - Contributions based on current rate (employer and employee)
 - Actual investments
 - Social Security (if salary is provided and eligible)

* Assumes monthly draw-down based on life expectancy
- 2 Prompts participants** to question whether they are on track based on their current lifestyle
- 3 Educates participants** that being on track means being able to cover expenses throughout their lives
- 4 Leads to more detail** on how the projection is calculated for those who are interested
- 5 Encourages** participants to:
 - Schedule an advice session
 - See what they can do to help reach their goals using the personalized online Retirement Advisor tool



You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or log on to www.tiaa-cref.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

IMPORTANT: The projections or other information generated by the tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

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