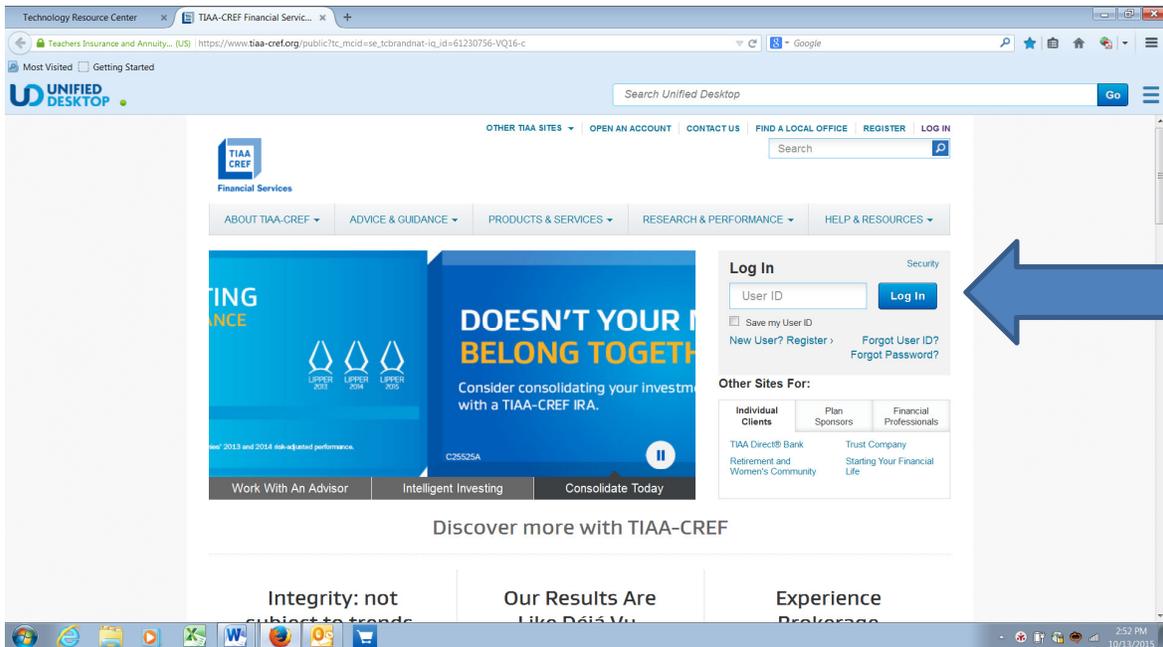
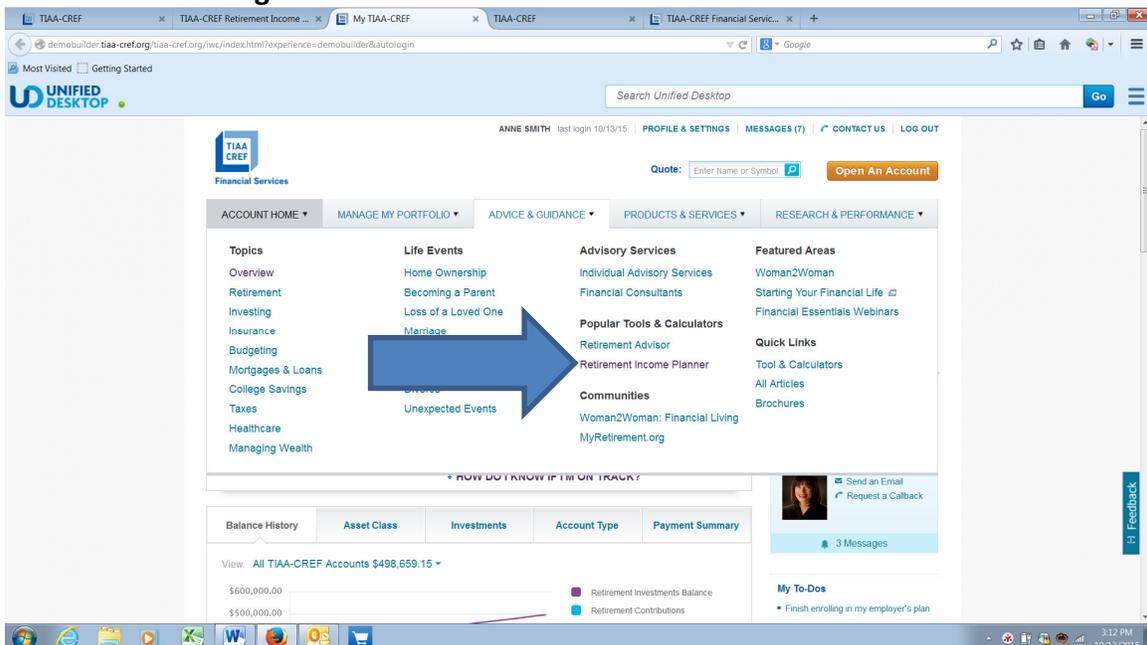


## How to generate a retirement illustration online for your NDPERS 401(a) Defined Contribution Plan?

- Go to [www.tiaa-cref.org](http://www.tiaa-cref.org) and log into your account in the upper right portion of the screen.



- Once logged in place your cursor over the Advice & Guidance tab near the top of the page.
- That tab will expand to show several options. Look for Popular Tools & Calculators and click on the listing for Retirement Income Planner just below that heading.



- A new screen will be presented. Click on the orange “Get Started” button.

demobuilder.tiaa-cref.org/rip\_demo/release\_2013-10-26/income\_planner.htm?WC-first-time-user-PH-1193535-Anne Smith

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RESEARCH & PERFORMANCE | TIAA-CREF Retirement Income Planner

**Flexibility and Choice in your Retirement Income Decisions**

The TIAA-CREF Retirement Income Planner will help you learn about your available income options and estimate your future retirement income with confidence. This tool is useful for individuals within ten years of retirement and best suited for those retiring within two years.

If this is your first time exploring your retirement income options, it's helpful to contact a TIAA-CREF retirement income consultant who can help you understand the steps to creating your retirement income plan and which assumptions may be appropriate for you and your family.

Call a TIAA-CREF retirement income consultant at **800 842-2252** to learn about how you might best use the tool, or take a look at the map and overview and read the most common questions & answers. You may also find the introductory video and A Guide to Your Retirement Income Options with TIAA-CREF helpful.

**Get Started >>**

**A few important facts to remember:**

- You can choose from among 6 different income options in the Retirement Income Planner. Run as many scenarios as you would like to compare your income estimates, then request reports with detailed information.
- Your actual income will differ from the projections you'll see in the tool. All numbers are projected to your income start date based on estimated interest rates and inflation.

- A new screen will be presented enabling you to customize your request. Select the age you wish to illustrate your payout. Then click the orange “Continue to Illustration” button toward the bottom right. (We would suggest using the same age listed on your NDPERS Defined Benefit plan illustration.)

TIAA-CREF Retirement Income Planner - Mozilla Firefox

demobuilder.tiaa-cref.org/rip\_demo/release\_2013-10-26/EBIExClient.html?WC-first-time-user-PH-1193535-Anne Smith

Initial Retirement Income

Table View | Graph View

\$1,652 /Month Projection A | \$1,714 /Month Projection B

Estimated Future Monthly Income

Year	Projection A			Projection B		
	Variable	Fixed	Total	Variable	Fixed	Total
2014	\$1,223	\$430	\$1,653	\$1,284	\$430	\$1,714
2015	\$1,288	\$421	\$1,709	\$1,270	\$421	\$1,691
2016	\$1,296	\$413	\$1,710	\$1,263	\$413	\$1,676
2017	\$1,029	\$405	\$1,434	\$1,257	\$405	\$1,662
2018	\$866	\$387	\$1,253	\$1,251	\$387	\$1,638
2019	\$896	\$388	\$1,284	\$1,254	\$388	\$1,642

Customize your experience by answering a few questions, or click on "skip this" to see a scenario with starting assumptions.

- Income Start Date**

Choose your age at retirement or open a calendar by clicking on "use date" to select a specific date.

Age: 69 | Use Date >
- Retirement Income Payout**

Select "Yes" or "No".

By choosing "Yes," you will see an estimated income option using an annuity.

By choosing "No," you can choose other income options that do not provide guaranteed income.

You can make more changes and select different options once you reach the main page of the tool.

Yes No
- Joint Income**

You've decided to see an estimate of your retirement income using an annuity.

Choose "Yes" if you are planning to provide income for you and someone else.

Choose "No" if the income is just for you.

Yes No

View our complete set of standard assumptions. >

Skip This | **Continue to Illustration**

- You will now be presented with your illustration showing your projected monthly income in retirement. Your Defined Contribution plan account balance is projected forward to the age selected at two separate rates of return. Projection A will assume a 0% annual rate of return and Projection B will assume a 6% annual rate of return (you may adjust this rate if you wish).
- This illustration DOES NOT include Social Security or include an adjustment for inflation. Those assumptions and others can be adjusted at the left side of the screen.
- If you wish to receive a report of this illustration – click on the “Receive a Report” button at the bottom right portion of the page. Your report will then be viewable back at your account home page where it can also be printed.

**Your Customized Assumptions**

Income Start Date: Sep 2014 / Age 69

Income Options: **Lifetime Annuity**

Annuity Options: Single-Life | Guaranteed Period: 10 Years

Rates of Return: Projection A: 0.0% | Projection B: 6.0%

Fixed Investments: Current Rates

**Single Life Annuity (Approx. \$75K saved)**

Portfolio Balance: \$68,187 as of 10/30/2013

Balance included in projection: \$68,187

\$70,061 Future Balance **Projection A**

\$87,156 Future Balance **Projection B**

**Initial Retirement Income** (Shown as "purchasing power" when inflation is included)

\$409 /Month **Projection A** | \$426 /Month **Projection B**

Year	Projection A			Projection B		
	Variable	Fixed	Total	Variable	Fixed	Total
2014	\$345	\$64	\$409	\$382	\$64	\$426
2015	\$330	\$63	\$392	\$359	\$63	\$421
2016	\$310	\$61	\$371	\$327	\$61	\$419
2017	\$290	\$60	\$351	\$295	\$60	\$415
2018	\$273	\$59	\$332	\$263	\$59	\$412
2019	\$256	\$58	\$314	\$231	\$58	\$409
2020	\$240	\$57	\$297	\$200	\$57	\$406
2021	\$225	\$56	\$281	\$168	\$56	\$403
2022	\$211	\$55	\$266	\$136	\$55	\$401
2023	\$198	\$53	\$252	\$104	\$53	\$398

**Receive a Report**