Explore Planning Tools

The following retirement planning tools are available on **NetBenefits.** Access tools to help you create a plan for retirement, ensuring you can get and stay on track.

- **Planning Summary**: By answering a few questions, you'll be able to see your estimated retirement income from your savings plan and any other retirement assets. In addition, you'll identify any potential gaps between what you may need and what you may have in retirement. The retirement analysis tools in NetBenefits, accessed through the Planning Summary page, allows you to explore hypothetical scenarios to potentially improve your retirement planning strategy. You can also get help selecting investments or building your own portfolio in the Savings Plan page.
- **Financial Wellness Check-Up**: Learn what you're doing well and ways you can improve your financial well-being.
- **Savings and Spending Check-Up**: Discover how your savings and spending compare to Fidelity's 50/15/5 savings rule.
- **Power of Small Amounts**: Learn how a small change - 1%, 3% or 5% - can make a big difference over the long-term when saving for retirement.
- **Contribution Calculator**: Learn how saving more now can contribute to extra income at retirement.
- **Traditional vs. Roth Retirement Savings Plan Modeler**: View hypothetical scenarios showing differences between traditional pre-tax and Roth contributions.
- **Take Home Pay Calculator**: Learn how your pre-tax contributions may affect your take-home pay.
- **Retirement Decision Guide**: The tool will ask you questions about yourself and your retirement plans. Based on your answers, you'll receive a priority path (high, medium, low) to help you navigate your Retirement Decision Guide.