

Exploring Planning Tools

Here are some retirement planning tools available on NetBenefits that you may find helpful.

- **Planning Summary:** Access tools to help you create a plan for retirement to help you get and stay on track. By answering just a few questions, you'll be able to see your estimated retirement income from the Savings Plan and any other retirement assets, and identify a potential gap between what you may need and what you may have in retirement. The Retirement Analysis tool accessed through Planning Summary allows you to explore hypothetical scenarios to potentially improve your retirement planning strategy. You can also get help picking investments or building your own portfolio in the Savings Plan.
- **Financial Wellness Check-Up:** See what you're doing well and ways you can improve your financial well-being.
- **Savings and Spending Check-Up:** See 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:** See how saving more now can mean 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:** See how your pre-tax contributions may affect your take-home pay.
- **Retirement Decision Guide:** Get help in imagining, shaping, and preparing for your one-of-a-kind retirement journey, beyond looking at just your financial well-being. Living well in retirement is about being connected to the people, places, and things you care about most. The tool will ask you questions about yourself and your retirement plans. Based on your answers, you'll receive a priority path to help you navigate your Retirement Decision Guide.