

Retirement Tool Comparison  
Mutual Fund Observer

Website	Easy to locate	Ease of Use	Flexibility	Clarity of Results	My Rating	Comments
<a href="#">AARP</a>	YES	YES	YES	SO-SO	2	Like the graph for projected savings. However, it appears that this tool drastically underestimates what Robin will need to have saved for retirement.
<a href="#">Bloomberg</a>	YES	YES	YES	MIXED	5	No consideration for inflation; no guidance on how much you'll need at retirement. They must have changed the tool but not the directions because they refer to withdrawals but there is no input for them.
<a href="#">Fidelity</a>	YES	YES		YES	3	Except for The Voice, this is a nice little tool that is quite adequate for a quick check-up
<a href="#">Kiplinger</a>	YES	YES	NO	YES	4	Helpful home equity section. Problem: asks you to estimate both average return and % of in equities, even though these figures are highly correlated.
<a href="#">Merrill/BOA</a>	YES	YES	NO	YES	3	Same comments as Fidelity. A little more info than Fido but not happy with the portfolio choices.
<a href="#">TIAA-CREF</a>	NO	YES	YES	NO	n/a	This is a school-employee site. If you're not one, go elsewhere. If you <i>are</i> , this is for you as it focuses on the unique plans of school employees
<a href="#">Vanguard</a>	NO	YES	YES	YES	1	My favorite of all, but I had to Google to find the link as it was MIA from the home page. Does not calculate account balance at retirement.