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Calculating how much money you will need for retirement is a frustrating exercise. To help with this we put together this list of the best retirement calculators out there.Unfortunately, you have to start with information you can't possibly know, like how long you will live and what your expenses will be in 10, 20, or 30+ years. How can anyone know that?Despite the difficulty of knowing the exact amount you need for retirement, there are a number of excellent retirement calculators available online that can help you to narrow down your approximate retirement number.Knowing what approximate number and how much you need to get there is one of the best ways to ensure a comfortable retirement.While every retirement calculator uses slightly different metrics to determine your retirement number, they will all help you make sure your savings are on track.Read on to see what you can expect from the best retirement calculators on the web:What Information Will You Need?Before you start playing around with these calculators, make sure you have some information ready. What information do you need to use most retirement calculators? To start, some information you will need includes:Current annual incomeAnnual retirement contributionsAmount set aside for retirement alreadyIf you're like me and don't know all these numbers off the top of your head, take time to gather the information you need before you start calculating. You want to make sure you get the most accurate possible number.Also, be prepared to spend a little time with each calculator, playing with the numbers that you have control over.If you increase your annual contribution or push back your retirement by a couple of years, how does that change your retirement number? Playing with numbers can help you get a better sense of how much control you have over your retirement.1. OnTrajectory's Financial Planner and AnalyzerOnTrajectory's Planner/Analyzer helps you create a complete "Personal Financial Model". It allows you to enter income and expenses for both now and for different periods in the future. This is great if you suspect (or know) that your expenses will change over time. This also allows you to see how different spending patterns will affect your goals.This calculator also allows you to enter different types of accounts with specialized tax-handling for each--such as 401ks, IRAs, 529 Plans, etc.You can also track your progress to ensure you will reach your future goals. As well as adjust contributions to see the difference it makes to your net worth and on future projections.Pros: Excellent visuals that help you understand your retirement savings better.Cons: OnTrajectory's free version seems to limit the number of accounts you can include. It's still worth exploring, though.Click here for a FREE 14-day Trial that includes an email and video Training Series to help you model your financial life as accurately as possible.2. Personal Capital's Retirement PlannerPersonal Capital has made its name as the one-stop-shop for all of your financial needs, and that includes helping you to calculate your retirement number with their Retirement Planner feature.When you sign up with Personal Capital, you start by connecting your financial accounts, including your bank accounts, investments, mortgage, credit card, and any other accounts.The Retirement Planner will use your actual financial data from the accounts you've linked to the Personal Capital Dashboard to show you how prepared you are for retirement based on your ideal target retirement date.Additionally, you can use the Investment Checklist feature that asks you to create a basic risk profile, pick a target retirement date, and your projected income sources, and the program will recommend a portfolio for you. Finally, there is a fee analyzer that can help you to understand the fees you are paying on your current investments.Pros: Personal Capital uses real data instead of assumptions. It's also an easy program to learn and use.Cons: You have to sign up for an account (it's free) in order to use any of their tools.Get started with Personal Capital or read our full Personal Capital review.3. Blueprint Income's "Can I Retire?" CalculatorBlueprint Income is a new annuity provider that allows young investors to purchase annuities (what the company calls "personal pensions") over time. A starting investment can be as low as \$5,000.Though an annuity is not always the right product for everyone, Blueprint Income offers some excellent tools and calculators that can benefit anyone who hopes to retire someday.Specifically, the no-muss/no-fuss retirement calculator can help you answer the question "Will I have enough money to retire?" Starting out, it asks for your current age, gender, and annual income, and you're off to the races. After that, you provide your expected retirement age, preferred annual retirement income, current nest egg, and annual savings.Blueprint Income then calculates how close you will get to your preferred retirement income under your current plans. After this, they offer you options for recalculating, such as:your budgetary needsinvestments return and inflation assumptionslife expectancyretirement ageSocial Security claiming age.All of these tweaks are easy to make on their user-friendly interface, making it simple to figure out what you can change to make sure you retire with enough money.In addition to the "Can I Retire?" calculator, you can also find a longevity calculator, which can help you figure out how long a retirement you might need to plan for.Pros: Their retirement calculator is easy to use. If you are looking for more, they offer an Advanced Excel Tool you can download for free as well.Cons: The initial calculation is very simplistic. They give you options to adjust numbers afterward, but shouldn't they just start with those options?Get started with Blueprint Income or read our full Blueprint Income review.4. NewRetirement's Retirement Calculator and PlannerNo matter the retirement question, this site likely has a calculator to help you find the answer.The Simple Retirement Calculator by NewRetirement gives you a quick assessment of your current retirement savings. It shows you how long your money will last for you and your spouse at a set level of spending in retirement.This simple calculator includes space for Social Security retirement income, as well as pension or annuities if you know that you can count on them.Conveniently, you can make changes to the monthly amount you believe you will need in retirement. This helps you see how your spending affects the health of your retirement savings.Once you've tried the simple calculator be sure to use the full NewRetirement Planner.The NewRetirement Planner allows you to build, monitor, and maintain a full retirement plan. This helps you to get organized, monitor your situation, make informed decisions and take actions with your:Social SecurityMedicare/HealthcareAnnuities/PensionsHome EquityInsurance, Work, Debt, and Estate PlanningSavings/InvestingNewRetirement also offers a Social Security calculator, which can help you figure out the optimal time for you to take your Social Security retirement benefits. Their Lifetime Annuity Calculator calculates how much retirement annuity income your savings could buy. NewRetirement offers several other calculators that will help you to determine the best financial course for your retirement.Pros: They use a goal-based format that allows you to plan ahead properly.Cons: NewRetirement offers tons of choices and tools. It can be overwhelming when first using their calculators.5. FIRECalc's Financial Independence / Early Retirement CalculatorThe FIRECalc calculator helps you to understand how safe or risky your early retirement plan will be, based on the unsteadiness of the market. You can see whether your financial plan is robust enough to stand up to the worst we've seen in the history of the stock market.FIRECalc scores "100% safe" a financial plan that would have survived the Great Depression, and every other financial calamity we've encountered.When I entered my hypothetical nest egg of \$1 million, with an annual spending of \$48,000 for 30 years, FIRECalc determined that my financial plan is 75.4% safe. It only failed--that is, I would run out money before the end of the 30 years--in 29 out of the 118 possible 30-year historical cycles.Also, FIRECalc offers several places to put in optional additional information. This allows you to see how your spending, additional income, investing, and portfolio choices can affect your retirement income.Pros: FIRECalc is completely free to use. They also provide great explanations for every detail of their tools.Cons: They don't allow you to split your taxable and non-taxable savings.6. Vanguard's Retirement Income CalculatorOne of the simplest and most user-friendly retirement calculators is available for free from Vanguard (Retirement Income Calculator). This calculator is set up as a series of slider bars, which include:Current ageDesired retirement ageCurrent annual salaryCurrent retirement savingsAmount you have already savedExpected rate of returnPercentage of your income you hope to live on in retirementThe slider bars make this a very easy and fun calculator to play with, so you can see which actions you can take that will affect your retirement income. For instance, just changing my desired retirement start date from age 65 to age 68 raised my projected monthly income from about \$2,500 to nearly \$3,000.Pros: Vanguard's Retirement Income Calculator is easy to use and understand.Cons: You can't enter life expectancy. It also is designed for a single individual, not couples.Related: Our Vanguard Personal Advisor Services Review: Have a Human Advisor Review Your Plan7. Bankrate's Retirement Income CalculatorBankrate is home to many different financial calculators, and the Bankrate retirement calculator is an excellent resource.Enter in your current retirement portfolio balance, your annual contribution, current age, and retirement age. Then the calculator will create an in-depth report showing your monthly retirement income, adjusted for inflation.Within the report, you can see how your retirement accounts will grow per year, assuming one rate of return before retirement and a more conservative one after retirement.The detailed report allows you to get into the specifics of how everything from income taxes to inflation will affect the buying power of your retirement income.Pros: Bankrate allows you to pick your own inflation rate. Also, every option is well described.Cons: Savings is all imputed together. Bankrate's Retirement Income Calculator can be overwhelming at the start.8. Financial Mentor's Ultimate Retirement CalculatorForecast your retirement with the Ultimate Retirement Calculator from FinancialMentor.com. Most retirees can no longer plan on just drawing down a nest egg in retirement. This retirement calculator allows you to plan for up to three post-retirement incomes. This can include part-time employment income, pension income, or Social Security income, and include the duration and growth of these incomes. In addition, you have the option of including up to four separate one-time benefits, such as the sale of a home, an inheritance, or the sale of a business.Also, you can look at reports for any number of what-if scenarios by changing any factor on the calculator. This will give you a complete look at what to expect from your retirement finances, no matter how your retirement path changes.Pros: Financial Mentor's Ultimate Retirement Calculator is easy to understand.Cons: Their calculator requires a ton of information. It also doesn't show any odds of failure.9. AARP's Retirement CalculatorI guess it makes sense that the American Association of Retired Persons (AARP) would have a retirement calculator. AARP is the largest non-profit advocacy group for retirees in America. They offer a simple, three-step retirement calculator to help you gauge where you are at and what retirement could look like for you.What separates AARP's retirement calculator from many others is that you can input personal and financial information for your spouse. Not all retirement calculators offer that option. Without including both of you in calculations, are you really getting an accurate measure of your retirement savings?Another nice feature is the ability to input multiple retirement accounts, including 401(k), mutual funds, IRAs, and CDs. On top of that, you can also enter your Social Security numbers at retirement age or have them estimate those numbers.Pros: This is a very comprehensive retirement calculator with the ability to add your spouse.Cons: Unfortunately for AARP, most people don't think of them until after retirement so their calculator could go to waste.10. The Flexible Retirement PlannerIf you are looking for a retirement tool that gets more in-depth, The Flexible Retirement Planner is the retirement calculator you need. Available as a downloadable tool now, Flexible allows you to input just about any financial details to create a better picture of your retirement savings.Flexible Retirement Planner uses Monte Carlo Simulation, which is a method to assess risk and uncertainty. Using this method with retirement planning allows you to see all potential outcomes, good and bad, so you have a better idea of where you stand financially. One nice feature is they allow for you to adjust the Monte Carlo Simulation's sensitivity.Pros: Flexible Retirement Planner gives you a very detailed picture of your retirement plan.Cons: If you want a quick snapshot of your retirement savings, Flexible Retirement Planner isn't the right retirement calculator. There are plenty of other calculators listed that would be a better choice.Using a retirement calculator is a great way to see where you are at financially. They help you understand all the factors you should be thinking about as you plan for the future. Saving enough for retirement is worth the time investment involved with using a retirement calculator. Subscribe for free. Get my guide *31 Days to Improve Your Financial Life, welcome series, and regular Five Things digest. Join 30,000+ other followers.Success! Now check your email to confirm your subscription. A good online calculator is easy to use and effective in helping us make sound financial decisions. We've build a series of calculators that meet this exacting standard. The goal is to help you better understand the important financial decisions we all have to make. We continue to add to our collection of calculators, so check back often for updates. Debt Snowball Calculator The debt snowball calculator helps you figure out the best way to tackle your debt. Enter all of your debts, and the calculator will compare the debt snowball approach (paying extra on your smallest debt) with the debt avalanche approach (paying extra on the debt with the highest rate). Registered users can save their data. Simple Loan Payment Calculator Our simple loan payment calculator will determine your monthly payment on any loan. Just enter the amount of the loan, interest rate, and length of the loan, and calculator does the rest. Latte Factor Calculator Small amounts of money, invested over time, grow into substantial wealth. The Latte Factor calculator shows you how much your money will grow over time. You'll see the results for daily, weekly, and monthly amounts invested up to 40 years.

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