





THRIFT SAVINGS PLAN

EARLY TO MID CAREER

FEB PILOT PROGRAM 2016

SAN FRANCISCO

Presented by
Randy Urban, RPA
TSP Training & Liaison Specialist
Office of Communications & Education
Federal Retirement Thrift Investment Board



Agenda

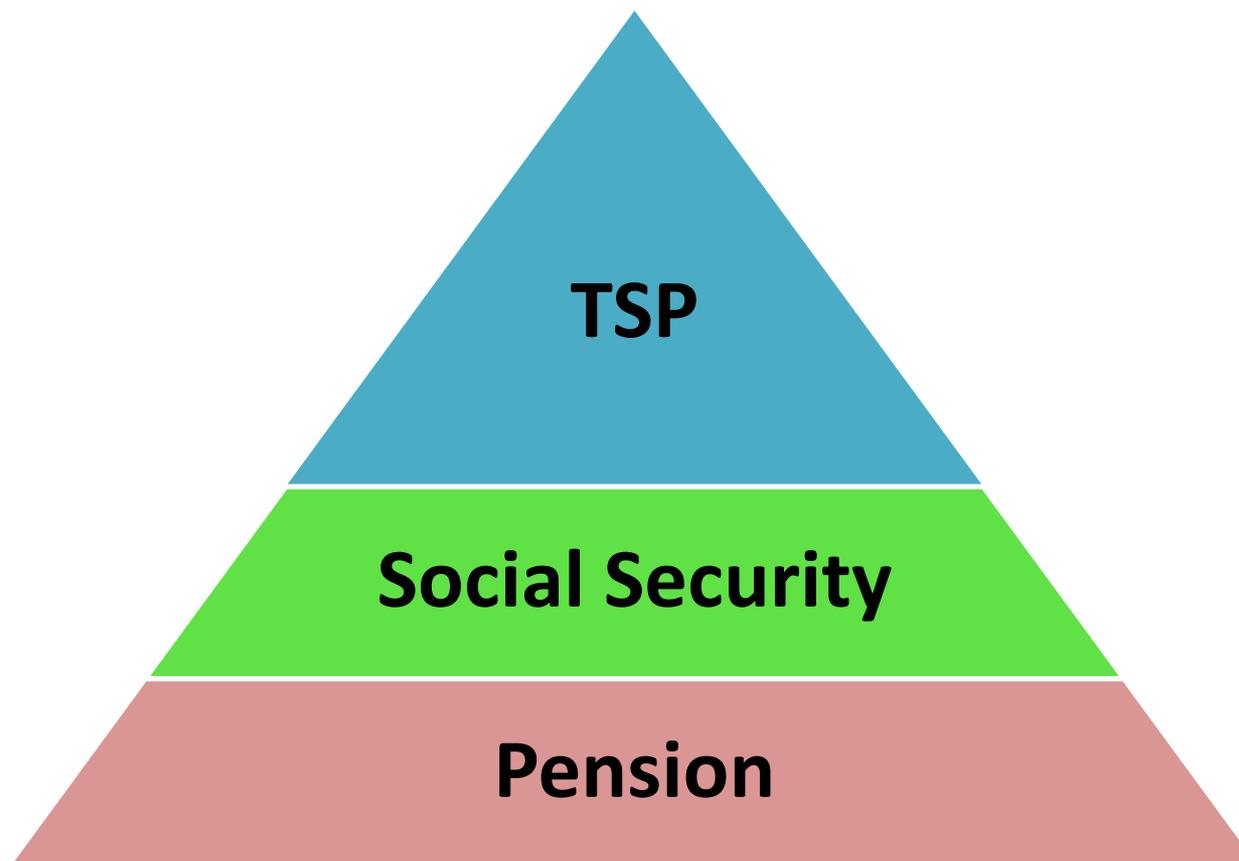
- Features & Benefits of the TSP
- TSP Contributions
- Traditional vs Roth
- TSP Financial Calculators
- TSP Core Funds & Lifecycle Funds
- Managing your TSP Account
- TSP Tips and Resources



FEATURES & BENEFITS OF THE TSP



Components of Retirement Income





TSP Benefits

- Automatic Enrollment for new/reenrolled participants
- Contributions made by payroll deduction
 - “Pay yourself first”
- Choice of tax treatments
 - Traditional (tax-deferred) contributions
 - Roth (after tax) contributions
- Simple, diversified investment choices
 - “Do it yourself”
 - Professionally designed portfolios
- Low administrative expenses



What will I pay?

TSP



\$0.29 per \$1,000¹

401(k) Plans



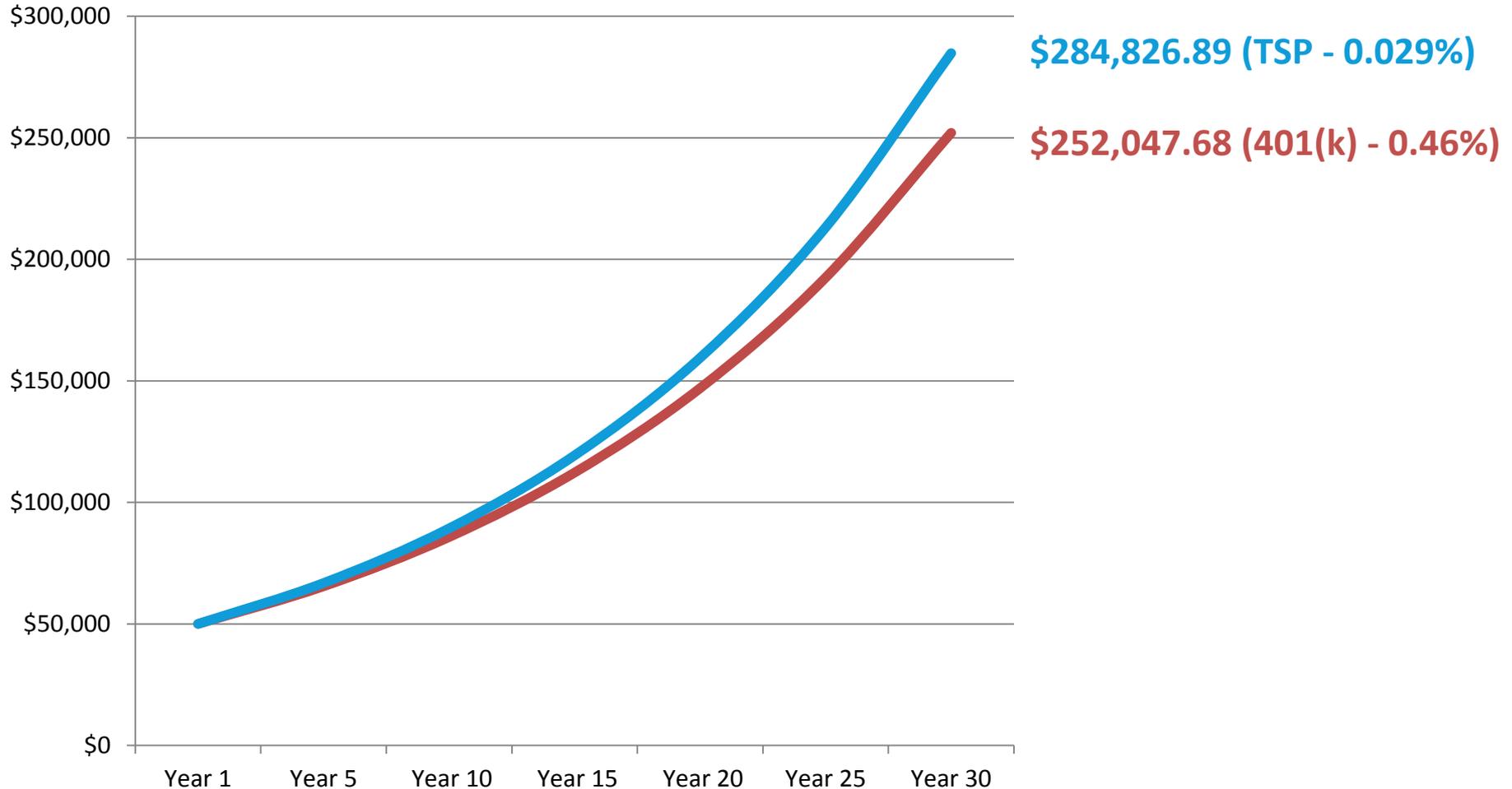
\$4.60 per \$1,000²

¹ Net administrative expenses charged to the TSP participant across all funds, 2015

² Median estimated 401(k) plan fees. Source: *NEPC 2015 Defined Contribution Plan & Fee Survey: What a Difference a Decade Makes*, 2015



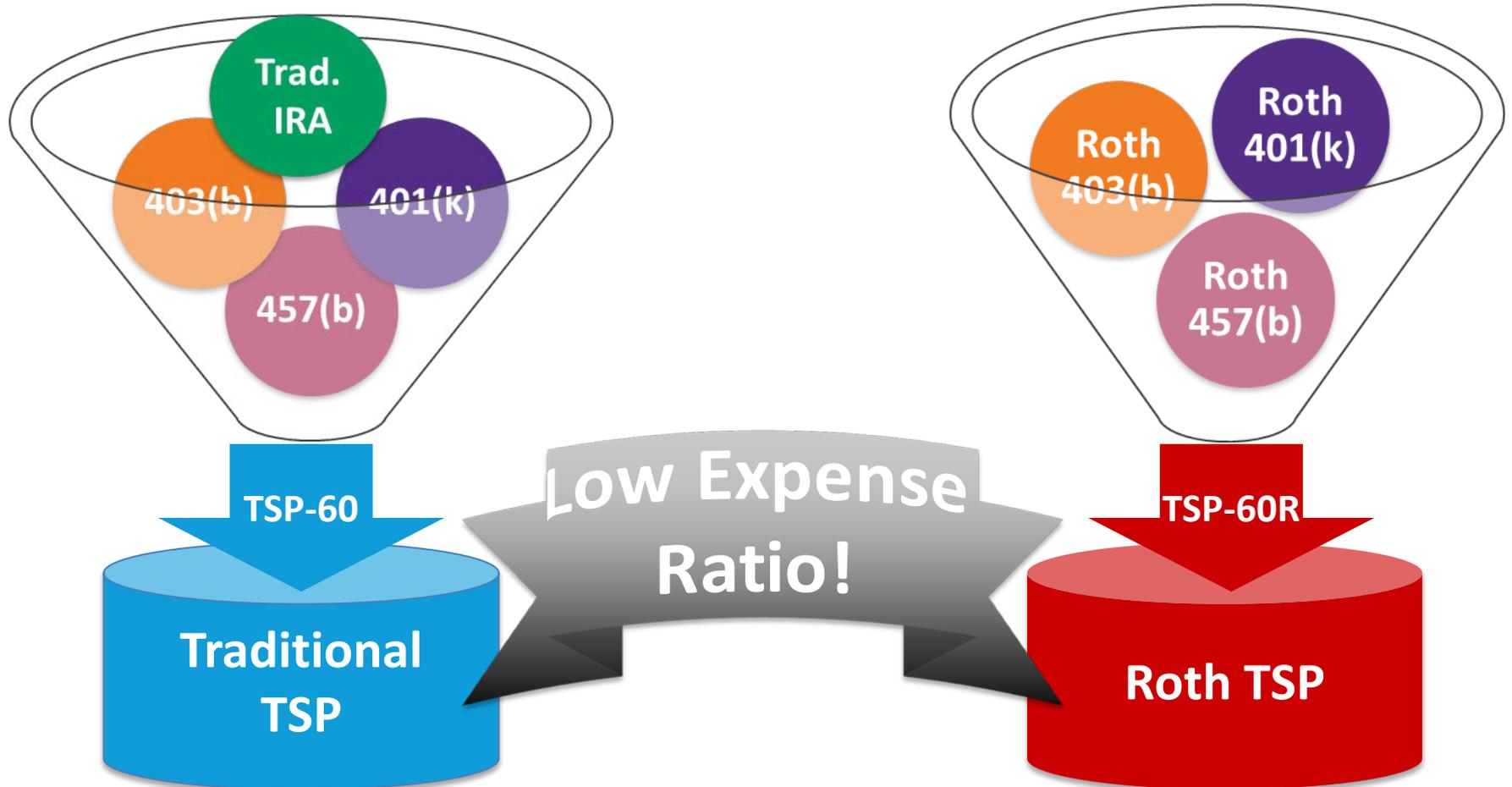
How do these costs affect account growth?



(Assumes a starting balance of \$50,000 and a 6% annual rate of return)



Transfers and Rollovers



Note: Cannot transfer/rollover Roth, Education and Inherited IRA into the TSP



Transfers and Rollovers

- Transfer (*direct rollover*)
 - Money moves directly from one account or retirement plan to the other
 - Participant does not have use of the money
- Rollover (*60-day* or *indirect rollover*)
 - Participant has use of the money for 60-days
 - May result in taxes, withholdings, and/or penalties if not properly executed



Combining TSP Accounts

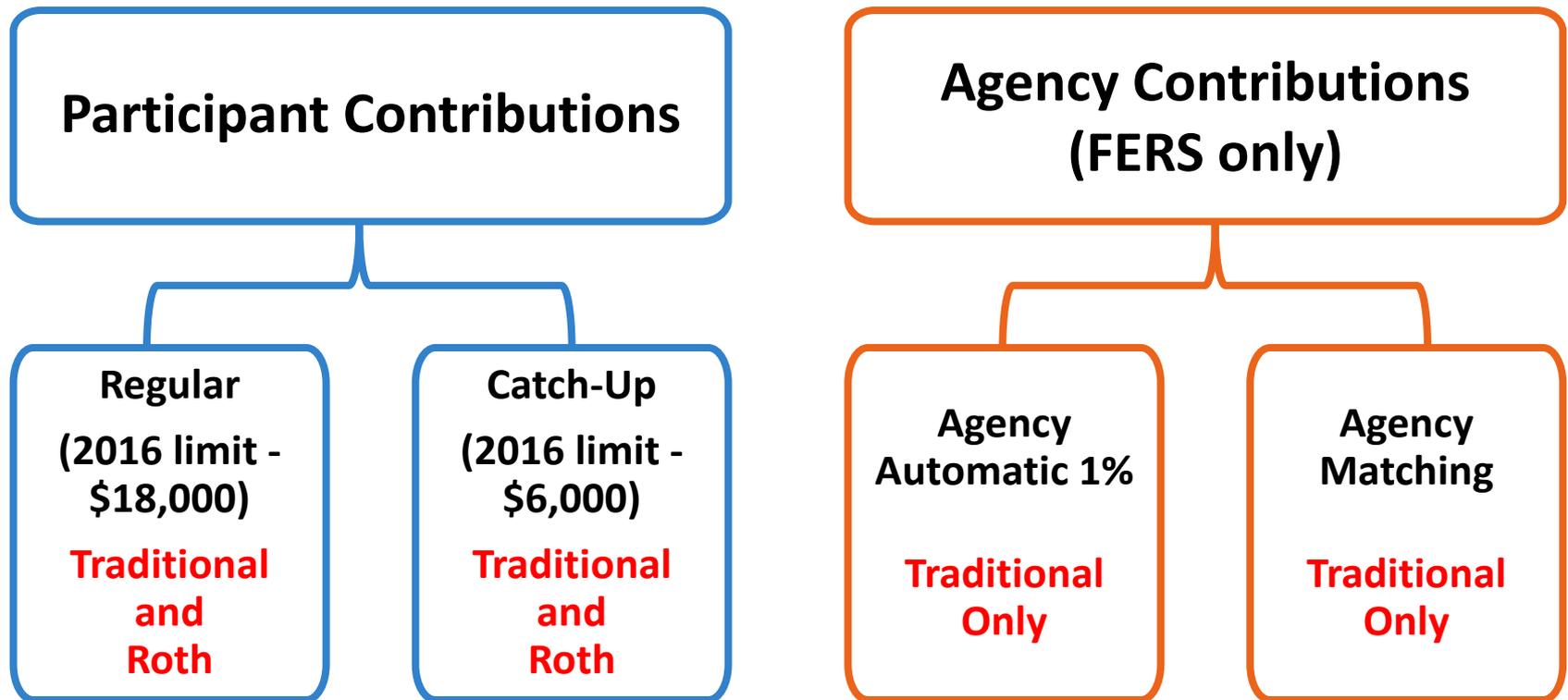
- Participants with civilian and US TSP accounts can request that the two accounts be combined after separation from service
- Only the account related to the separation can be transferred
- TSP accounts cannot be combined after a full withdrawal request has been processed for the “from” account
- Tax-exempt balance in a uniformed services account cannot be transferred to a civilian TSP account
- If married and transferring the uniformed services account to a Civil Service Retirement System (CSRS) account, notarized spousal consent is required
- See the instructions for Form [TSP-65](#), Request to Combine Civilian and Uniformed Services TSP Accounts, for more information,



TSP CONTRIBUTIONS



Contribution Sources & Limits





FERS Contributions

Employee Contributions

- All new and rehired employees auto-enrolled at 3% (opt out option)
- Any whole dollar amount or percentage up to IRS elective deferral limit (\$18,000 for 2016)
- Always vested

Agency Contributions*

- Always Traditional
- Agency Automatic (1%) Contributions
 - Subject to vesting
 - Not based on Employee Contributions
- Agency Matching Contributions*
 - Based on first 5% of Employee Contributions per pay period, whether traditional or Roth
 - 4% Maximum
 - \$1/\$1 for first 3%
 - 50¢/\$1 for next 2%
 - Always vested

*NOTE: CSRS not eligible for Agency Automatic or Agency Matching Contributions



Maximizing Your Match (Regular Contributions)

- Ed earns \$3,000 per pay period and contributes 30%
- Susan earns \$3,000 per pay period and contributes \$693

	ED	
	<u>30% EC</u>	<u>4% Match</u>
PC #1	\$900	\$120
PC #2	\$900	\$120
PC #3	\$900	\$120
PC #4	\$900	\$120
.....		
PC #16	\$900	\$120
PC #17	\$900	\$120
PC #18	\$900	\$120
PC #19	\$900	\$120
PC #20	\$900	\$120
.....		
Total PC #20	\$18,000	\$2,400

	SUSAN	
	<u>\$693 EC</u>	<u>4% Matching</u>
PC #1	\$693	\$120
PC #2	\$693	\$120
PC #3	\$693	\$120
PC #4	\$693	\$120
.....		
PC #16	\$693	\$120
PC #17	\$693	\$120
PC #18	\$693	\$120
PC #19	\$693	\$120
PC #20	\$693	\$120
.....		
Total PC #20	\$13,860	\$2,400
PC #25	\$693	\$120
PC #26	<u>\$675</u>	<u>\$120</u>
Total PC #26	\$18,000	\$3,120



Uniformed Services Contribution Rules

- Contribute 1% to 100% of basic pay
 - Plus any percentage from incentive, special, and bonus pay
- Contributions are subject to the Internal Revenue Code annual limitations
 - elective deferral, § 402(g), limit (\$18,000 for 2016)
 - annual additions, § 415(c), limit (\$53,000 for 2016)
- Contributions deducted from Combat Zone Tax Exempt (CZTE) pay are subject to section 415(c) limits but not 402(g)



Annual Additions Limit

- Includes:
 - tax-deferred and tax-exempt TSP contributions
 - agency/service matching contributions
 - agency automatic (1%) contributions
- Does not include catch-up contributions
- Maximum contribution for officers in a combat zone is \$7,997.10 per month (basic pay of the most senior enlisted member) plus \$225 hostile fire/imminent danger pay*



Catch-Up Contributions

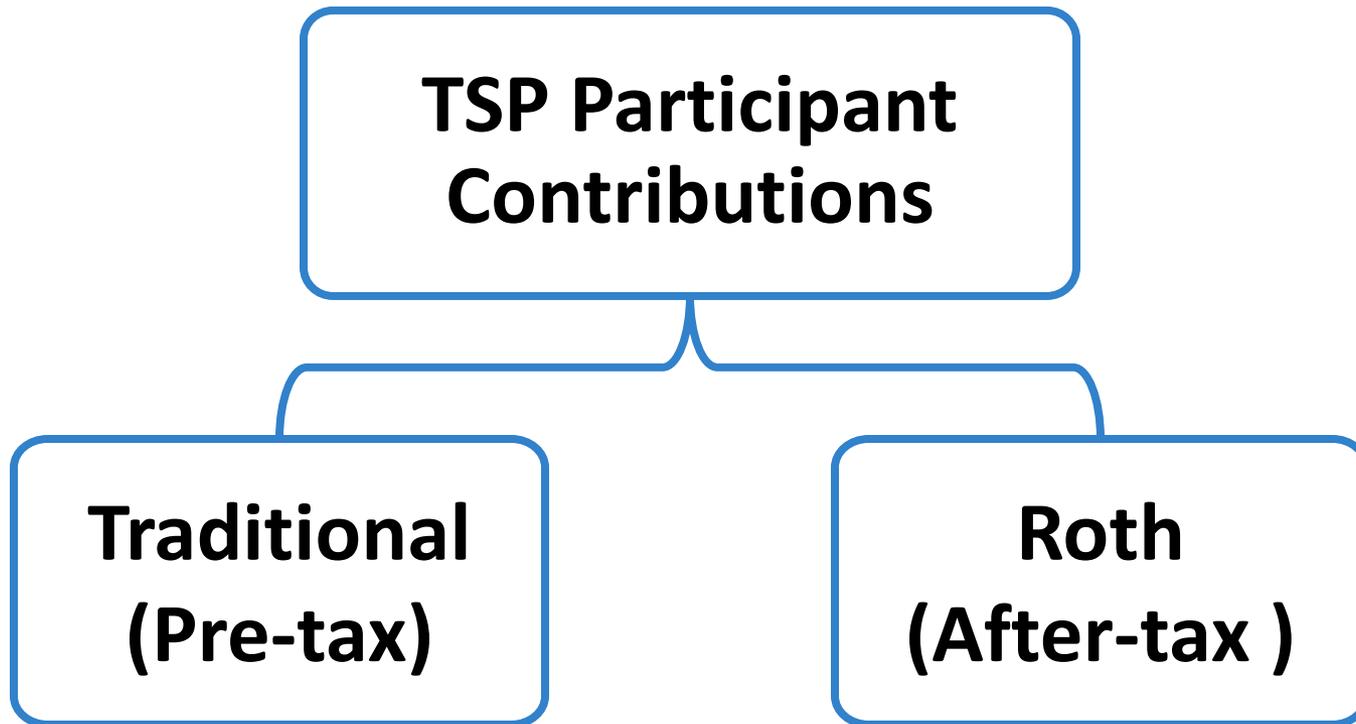
- Participants turning age 50 or older in the calendar year can make Catch-Up Contributions
 - In addition to the regular TSP contributions
 - Dollar amount only
 - Require a separate election
 - A new election must be submitted for each calendar year
 - Electronic election or TSP-1-C/TSP-U-1-C
- Maximum contribution for 2016 is \$6,000
 - Must self-certify intent to make regular contributions up to the elective deferral limit
- No agency matching on Catch-up contributions



TRADITIONAL VS ROTH



A Choice of Tax Treatments





Traditional TSP

- Traditional pre-tax contributions are taken out of income before it is taxed
- This lowers current taxable income and gives a tax break today
- This money grows tax-deferred; when withdrawn BOTH contributions and earnings are taxable
- Agency Automatic (1%) and Agency Matching contributions will always be traditional



Effects of Traditional Contributions

- Elective deferrals reduce current year AGI, so they may also:
 - Create or enhance eligibility for the Saver's Credit
 - Increase certain itemized deductions
 - Allow high-income taxpayers to make Roth IRA contributions in addition to TSP
- Distributions of tax-deferred contributions and earnings will be taxed as ordinary income when received, so they may:
 - Be taxed at lower rates, if income is lower
 - Be taxed at higher rates, if tax rates increase
- Tax-deferred balances are also subject to:
 - Required minimum distribution rules
 - Ordinary Income taxes when paid to beneficiaries



Roth TSP

- Implemented May 7, 2012 (or as soon as possible thereafter by the agency or service)
- Roth (after-tax) contributions are taken out of participant's paycheck after income is taxed
- Participants must elect to make Roth TSP contributions (Contributions for auto-enrolled participants default to traditional)
- Roth designation is made at agency payroll level prior to contribution deposited into the TSP
- No conversions of existing traditional TSP balance to Roth TSP



Effects of Roth Contributions

- Roth contributions do not reduce current year AGI
 - May exclude some participants from Saver’s Tax Credit
- Electing Roth may cause high earners to lose other tax-saving opportunities
 - Certain itemized deductions are reduced by a percentage of AGI - higher AGI results in smaller deductions
 - Eligibility for Roth IRA contributions is phased out at higher income levels
- Provide a “hedge” against higher future tax rates



Roth TSP – Distributions

- Qualified Distributions
 - First TSP Roth contribution must meet 5-year rule
 - Prior participation in a Roth 401(k) transferred into TSP counts toward 5-year rule
 - Once 5-year rule is met, participant retains it for the life of their TSP account
 - Age 59½; disabled; or deceased
- Nonqualified distributions
 - Earnings subject to tax
 - 10% early withdrawal penalty rules are applied to earnings in the same manner as the tax-deferred portion of a participant’s TSP account

Note: portion of the balance that is tax-deferred is not subject to the 10 percent early withdrawal penalty tax if the participant is age 55 or older in the year he/she separates from Federal service.



Traditional TSP vs. Roth TSP (Summary)

	Traditional TSP (Default)	Roth TSP (By election)
Contributions	Pre-tax/ Tax-Deferred*	After-tax*
Paycheck	Contributions are deducted from pay <i>before</i> Federal taxes are withheld [†]	<ul style="list-style-type: none"> Contributions are deducted from pay <i>after</i> Federal taxes are withheld[†] Contributions do not reduce current year AGI[†]
Distributions	Contributions and earnings are taxable as ordinary income when withdrawn	<ul style="list-style-type: none"> Contributions have already been taxed and will not be taxed again Earnings are tax free (Qualified Distributions) if: <ol style="list-style-type: none"> 5 years have passed since Jan 1st of the year you made your first Roth contribution, AND Age 59 1/2 or older, permanently disabled, or deceased Non-qualified Distributions are subject to ordinary income tax.

* Contributions from Combat Zone Tax Exclusion Pay will be tax-exempt.

† Deferral of state or county taxes is determined by each individual jurisdiction.



Roth TSP vs Roth IRA

	Roth Employer Plans (e.g., Roth TSP)	Roth IRA
2016 Income Limits	Available to all participants regardless of income	Not available to taxpayers with income above certain limits: MFJ - \$184,000 to \$194,000 MFS - \$0 to \$10,000 All others - \$117,000 to \$132,000
2016 Contribution Limits	\$18,000 (plus an additional \$6,000 if turning age 50 or older)	\$5,500 (\$6,500 if turning age 50 or older)
Required Minimum Distributions	RMDs apply	Not subject to RMDs until the IRA owner dies
Rollover Rules	Can be rolled into another Roth employer plan OR a Roth IRA	May NOT be rolled into Roth TSP or a Roth employer plan; a Roth IRA can only be rolled into another Roth IRA



Retirement Savings Contributions Credit (The Savers' Credit)

Adjusted Gross Income (AGI) limits for 2016

Married Filing Joint	Head of Household	All Other Filers	Credit Max Per Person
\$ 1 - \$37,000	\$1 - \$27,750	\$ 1 - \$18,500	50% of contributions (\$1,000)
\$37,001 - \$40,000	\$27,751 - \$30,000	\$18,501 - \$20,000	20% of contributions (\$400)
\$40,001 - \$61,500	\$30,001 - \$46,125	\$20,001 - \$30,750	10% of contributions (\$200)
Over \$61,500	Over \$46,125	Over \$30,751	No Credit



Savers' Credit Example

Filing Status:	Married Filing Joint
Gross Income:	\$40,000.00
10% (Traditional):	- \$4,000.00
Taxable Income:	\$36,000.00

Married Filing Joint	Credit Max Per Person
\$ 1 - \$37,000	50% of contributions (\$1,000)
\$37,001 - \$40,000	20% of contributions (\$400)
\$40,001 - \$61,500	10% of contributions (\$200)
Over \$61,500	No Credit



How Much Should I Save?

How Much Will My Savings Grow?

TSP FINANCIAL CALCULATORS

Learn more about designing your investment plan

Get the most out of your retirement savings by carefully developing a plan for your TSP account.

Investment Strategy

Review a list of questions you should ask yourself before you invest, and find out how to maximize your retirement savings using the benefits of compounding, tax deferral, and account consolidation.

[Learn more](#)

Calculators

Use these calculators to help you plan for a comfortable retirement:

-  [How Much Should I Save? \(Ballpark Estimate\)](#)
-  [How Much Will My Savings Grow?](#)
-  [How Much Can I Contribute?](#)
-  [Paycheck Estimator](#)
-  [Contribution Comparison Calculator](#)
-  [Retirement Income Calculator](#)
-  [TSP Monthly Payment Calculator](#)
-  [Estimate Loan Payments](#)

Retirement Planning Phases

It is never too early or too late to take advantage of what the TSP has to offer. Consider how to make your TSP savings work for you through contribution elections, catch-up contributions, and asset allocations throughout your career and as you near retirement.

[Learn more](#)

Living in Retirement

Consider how to adjust your asset allocation and determine an effective withdrawal strategy to meet your unique needs during retirement.

[Learn more](#)



TSP Financial Calculator

How Much Should I Save? (Ballpark Estimate)

How Much Should I Save (Ballpark Estimate)?

The TSP is one source of your retirement income. Other major sources of retirement income include your FERS Basic Annuity or CSRS annuity (or your retired pay if you are a member of the uniformed services), Social Security benefits, individual retirement accounts (IRAs), and other savings. To find out how much you need to save for retirement, link to the Federal Government Employees Ballpark Estimate calculator below. The calculator was developed by the American Savings Education Council to calculate how much you need to save each year from now until retirement based on your estimates of retirement income and existing savings.

In-depth Retirement Planning

The Ballpark Estimate calculator is just the first step in retirement planning. For more in-depth planning, you may want to consult a financial advisor or your agency's or service's retirement or benefits counselor, visit the Office of Personnel Management website at www.opm.gov, read books and articles on retirement planning, or use more detailed software to test a variety of assumptions for estimated benefits, expenses, and rates of return.

What You Need for the Ballpark Estimate Calculator

Where to Find Information

1 Estimate of annual income from FERS Basic Annuity or CSRS annuity.

Contact your agency or service personnel office to find out how to estimate your annual income from your FERS or CSRS annuity.

2 Social Security benefit estimate, if applicable

Get your personalized benefit estimate online by requesting your Social Security Statement at www.socialsecurity.gov/myaccount.

3 Current savings balances

Access your most recent account balance in [My Account](#), or you can call the [ThriftLine](#). Include savings from other retirement investment accounts, as well.

[Go to Ballpark Estimate Calculator](#)

1. Your current age = **30**
2. Your current wage = **\$50,000.00**
3. Planned retirement age = **65**
4. Desired replacement rate = **70%**
5. Expected age of death = **95**
6. CPI = **3%**
7. Wage growth = **3%**
8. Rate of return on investments (nominal) BEFORE you retire = **6%**
9. Rate of return on investments (nominal) AFTER you retire = **5%**
10. Yes you expect to receive defined benefit plan benefits
11. Retirement age for defined benefit benefits = **65**
12. Annual defined benefit you expect in inflated (future) dollars = **\$33,000.00**
13. Part-time income at retirement age in inflated (future) dollars = **\$0.00**
14. Other income at retirement age in inflated (future) dollars = **\$0.00**
15. Amount currently saved = **\$30,000.00**
16. expected initial monthly Social Security benefit: **\$2,000.00**
--this is from the ss calculator

expected initial annual Social Security benefit: **\$24,000.00**
--calculated field for annual

RESULTS

Based on the assumptions you entered, you have now saved enough to allow you to replace **41 percent** of your final wages (this includes income from Social Security).

The percentage of total salary you will need to save from now until retirement age to achieve your desired income replacement rate is **12 percent**.

The dollar amount you will need to save this year is **\$5,787**.

TSP Financial Calculator

How Much Will My Savings Grow - FERS

How Much Will My Savings Grow?



* indicates required fields

Retirement System: FERS

Select Your Type(s) of Growth

This calculator will show you the growth of your current account balance, growth of future contributions from your paycheck, or both. **You must select a growth model:**

* Existing Account Balance Future Contributions Both

Existing Account Balance

* Enter the amount you already have in your TSP account: \$.00

Future Contributions

i If you are a FERS employee, you may begin contributing to the TSP (through payroll contributions) as soon as you are hired. You are also eligible to receive Agency Automatic (1%) and Matching Contributions. Note: Newly hired or rehired FERS employees are automatically enrolled to contribute 3% of basic pay unless they elect otherwise. For more information on eligibility for agency contributions, see [Types of Contributions](#) under Plan Participation.

* Enter the number of years you plan to contribute: years

* Annual Pay: \$ **?** .00

* Pay Schedule:

* Enter the whole percentage of annual pay that you would like to save: %

Enter the percentage of your expected annual pay increase: %

Enter the dollar amount that you plan to contribute each year in catch-up contributions: \$.00

i Catch-up contributions are traditional and/or Roth contributions that are made by a participant age 50 or older. You must first exceed the elective deferral limit (\$18,000.00 in 2016) to make catch-up contributions.

Account Growth

* Enter the number of years left until you begin withdrawing from your TSP account: years

* Expected Annual Return: **?** % View the [Summary of Returns](#). Past performance is not a guarantee or a predictor of future returns.

◀ Previous

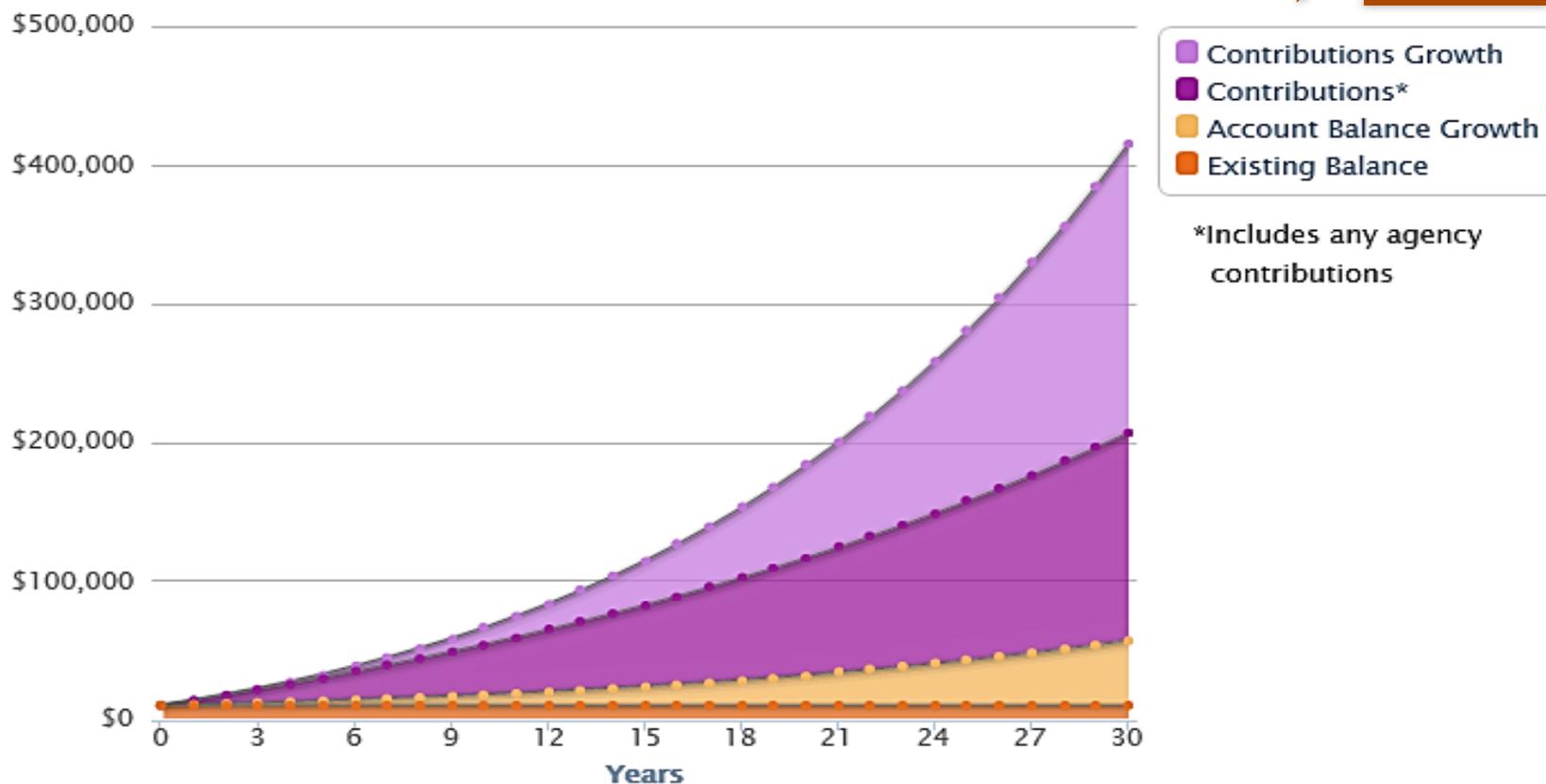
Submit

Projected Account Balance

Your existing account balance	\$10,000.00
Growth of your existing account balance	\$47,434.94
Your future contributions	\$149,862.70
Growth of your future contributions	\$208,284.16

Total estimated TSP account balance

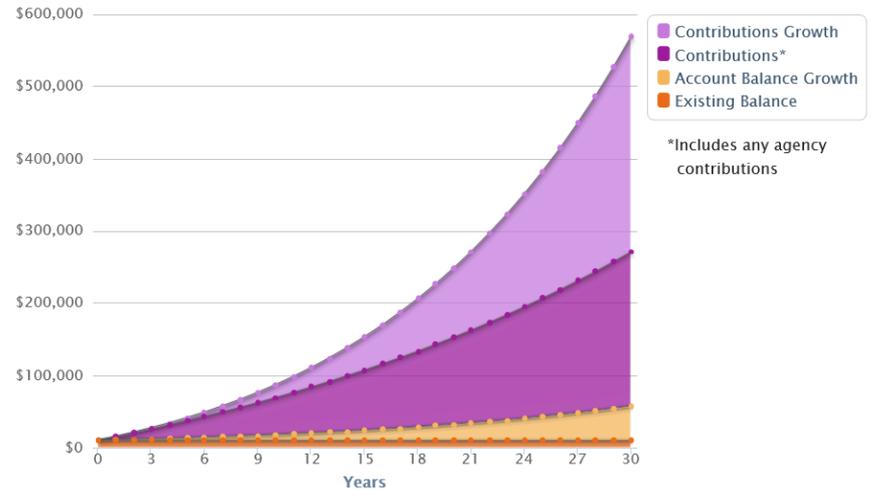
\$415,581.80



Increasing Contribution Rate

Future Contributions

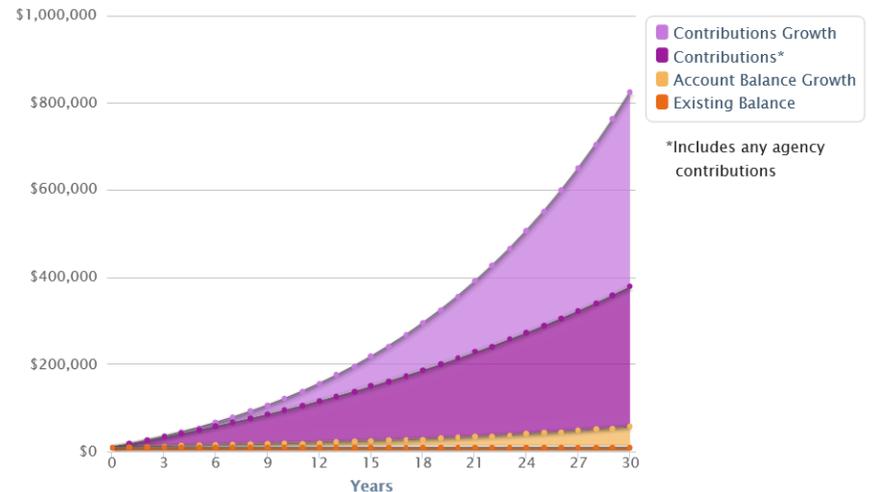
Years to Make Contributions:	30
Annual Pay:	\$45,000.00
Pay Schedule:	Biweekly
Percent Salary to Save:	5%
Expected Percent Salary Increase:	3.00%
Annual Catch-up Contributions:	\$0.00



Estimated Account Balance **\$569,074.39**

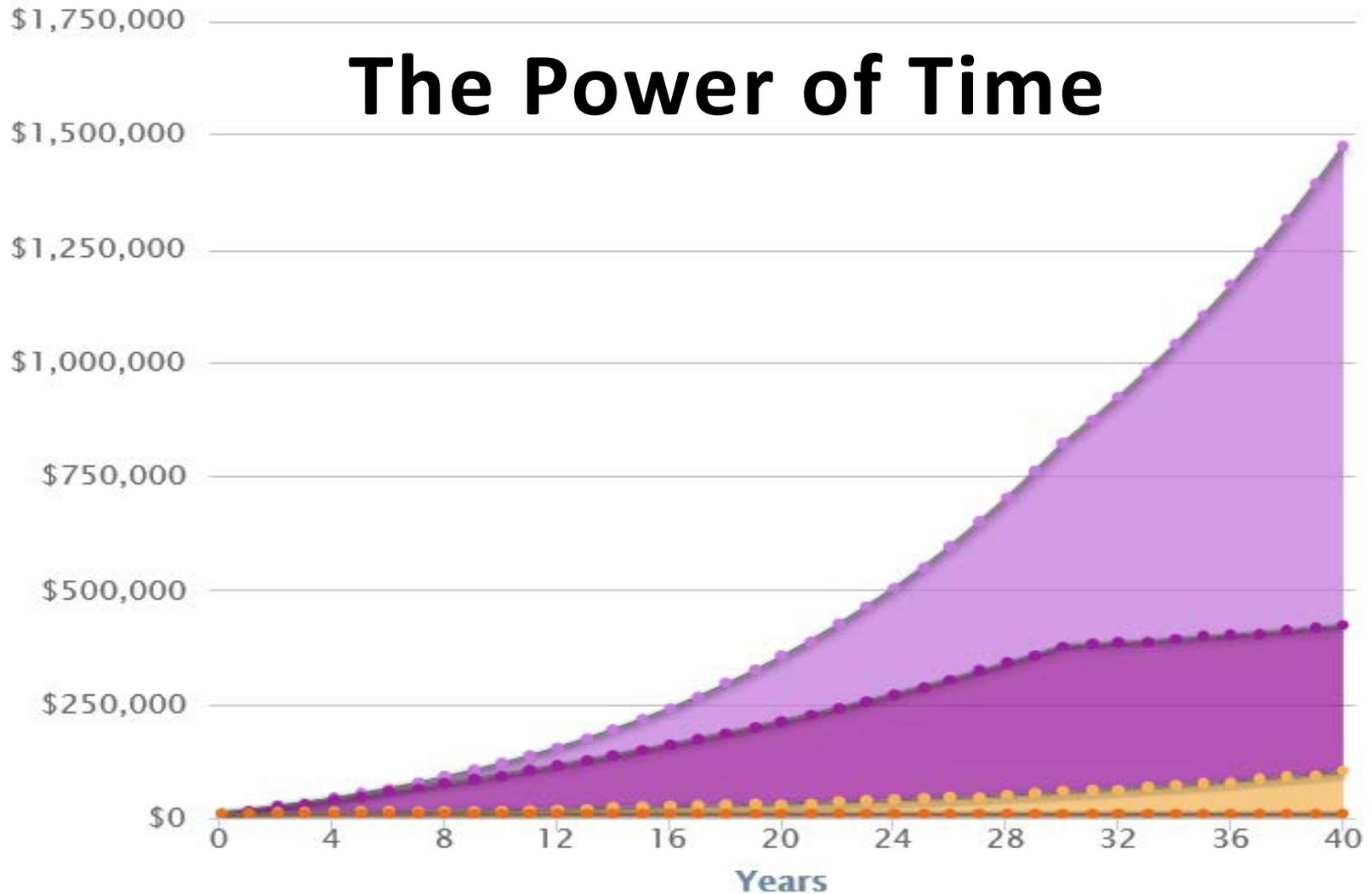
Future Contributions

Years to Make Contributions:	30
Annual Pay:	\$45,000.00
Pay Schedule:	Biweekly
Percent Salary to Save:	10%
Expected Percent Salary Increase:	3.00%
Annual Catch-up Contributions:	\$0.00



Estimated Account Balance **\$824,892.57**

The Power of Time



Number of Years Until You Start Withdrawing:

40

Expected Annual Return:

6.00%

Estimated Account Balance \$1,477,257



TSP CORE FUNDS & LIFECYCLE FUNDS



Index Investing

- Reduces trading costs and investment management fees by simply buying and holding the stocks or bonds in a particular segment of the market
- Eliminates the anxiety and expense of trying to predict which individual stocks or bonds will beat the market
- Follows a passive management approach by mirroring an index
- Actively managed funds often have higher expense ratios to account for designing and managing a portfolio that attempts to outperform the relevant benchmark



Diversification

- Diversification means spreading money among different investments to reduce risk.
- Can be summed up as “Don’t put all your eggs in one basket.”
- One way to diversify is to allocate your investments among different kinds of assets.
- Historically, stocks, bonds, and cash have not moved up and down at the same time.
- Factors that may cause one asset class to perform poorly may improve returns for another asset class.

See our L Funds
on the reverse side.

C FUND

Common Stock Index
Investment Fund

? **What It Is:**
A fund containing
stocks of large and
medium-sized
U.S. companies

✓ **Benchmark Index:**
Standard & Poor's
500 Stock Index

PROS: Potential for high
investment returns
over the long term

RISKS: Can be volatile
depending on stock
market performance

S FUND

Small Capitalization Stock
Index Investment Fund

? **What It Is:**
A fund containing
stocks of small to
medium-sized
U.S. companies

✓ **Benchmark Index:**
Dow Jones U.S.
Completion TSM Index

PROS: Potential for high
investment returns
over the long term

RISKS: Can be volatile
depending on stock
market performance

I FUND

International Stock Index
Investment Fund

? **What It Is:**
A fund containing
international stocks
from more than 20
developed countries

✓ **Benchmark Index:**
Morgan Stanley
Capital International
EAFE Stock Index

PROS: Potential for high
investment returns
over the long term

RISKS: Can be volatile
depending on stock
market performance.
Returns also depend
on the value of the
U.S. dollar.

F FUND

Fixed Income Index
Investment Fund

? **What It Is:**
A fund containing
Government,
corporate, and
asset-backed bonds

✓ **Benchmark Index:**
Barclays Capital U.S.
Aggregate Bond Index

PROS: May earn returns that
are higher than money
market funds over
the long term with
relatively low risk

RISKS: Bond prices fall when
interest rates rise. Bonds
may be repaid early,
reducing your returns.

G FUND

Government Securities
Investment Fund

? **What It Is:**
A fund containing
Government securities
that are specially
issued to the TSP

PROS: Does not lose money;
has a consistent
but relatively low
investment return

RISKS: Your money may not
grow enough to meet
your retirement needs
or outpace inflation.

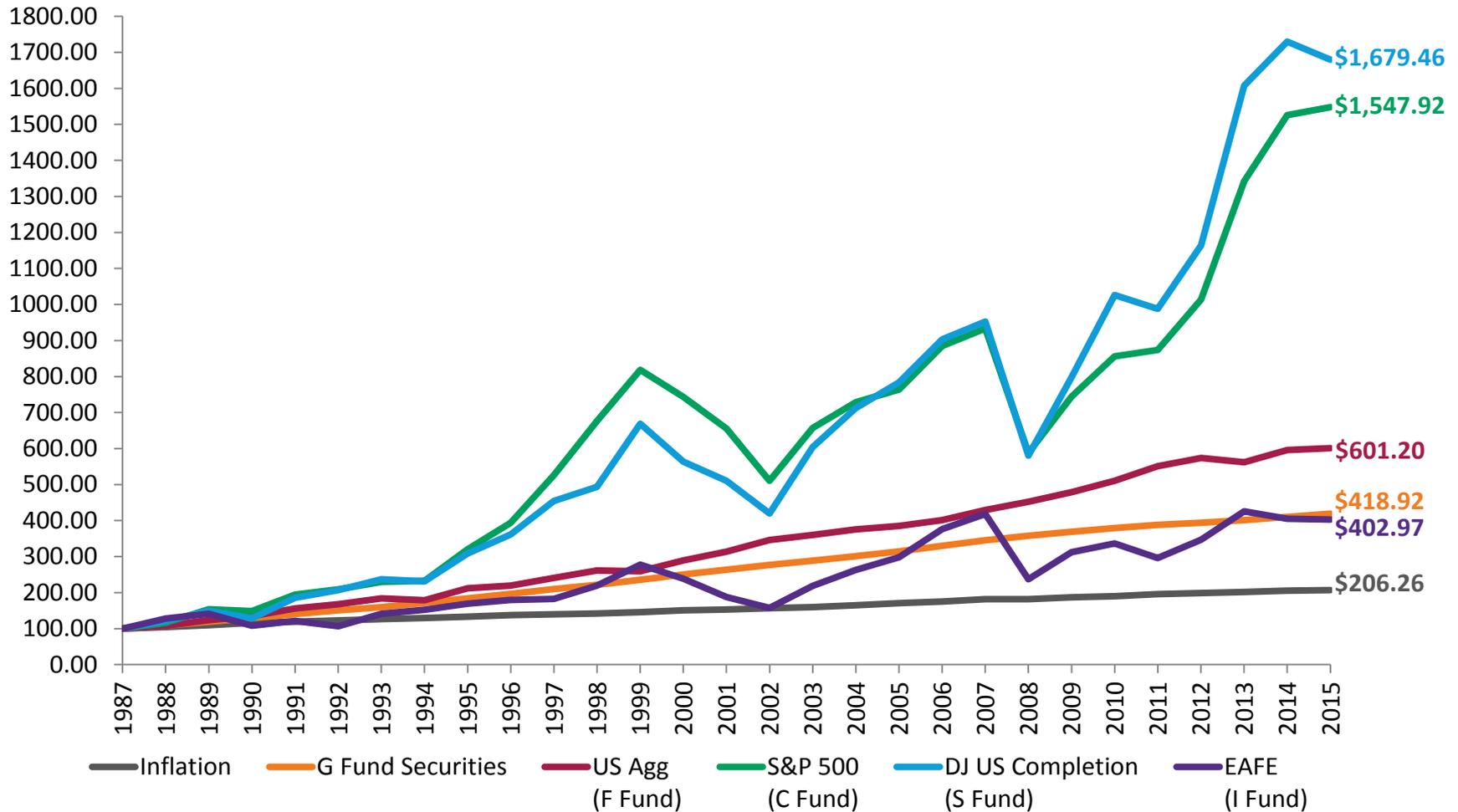
We offer 5 core funds that you can customize based on your comfort level...

For more comprehensive information, visit the Forms & Publications section of tsp.gov and scroll to "Fund Sheets at a Glance."



Growth of \$100

TSP-Related Indices, 1987-2015



See our core funds on the reverse side.

L 2050 Younger than Age 35	L 2040 Ages 35-44	L 2030 Ages 45-54	L 2020 Ages 55-64	L INCOME Withdrawing soon
<p>? What It Is: A mix of core funds designed by our experts</p>	<p>? What It Is: A mix of core funds designed by our experts</p>	<p>? What It Is: A mix of core funds designed by our experts</p>	<p>? What It Is: A mix of core funds designed by our experts</p>	<p>? What It Is: A mix of core funds designed by our experts</p>
<p>👤 Consider If You're: Younger than 35 or planning to need your TSP savings in 2045 or later</p>	<p>👤 Consider If You're: Age 35-44 or planning to need your TSP savings between 2035 and 2044</p>	<p>👤 Consider If You're: Age 45-54 or planning to need your TSP savings between 2025 and 2034</p>	<p>👤 Consider If You're: Age 55-64 or planning to need your TSP savings between 2016 and 2024</p>	<p>👤 Consider If You're: Withdrawing now or planning to withdraw from your TSP account by 2015</p>
<p>💡 Strategy: Focused more on the potential for high growth over time than on the preservation of assets</p>	<p>💡 Strategy: Focused more on the potential for high growth over time than on the preservation of assets</p>	<p>💡 Strategy: Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets</p>	<p>💡 Strategy: Aims to provide moderate growth with a moderate emphasis on preserving your assets</p>	<p>💡 Strategy: Aims to preserve your assets while providing some growth</p>

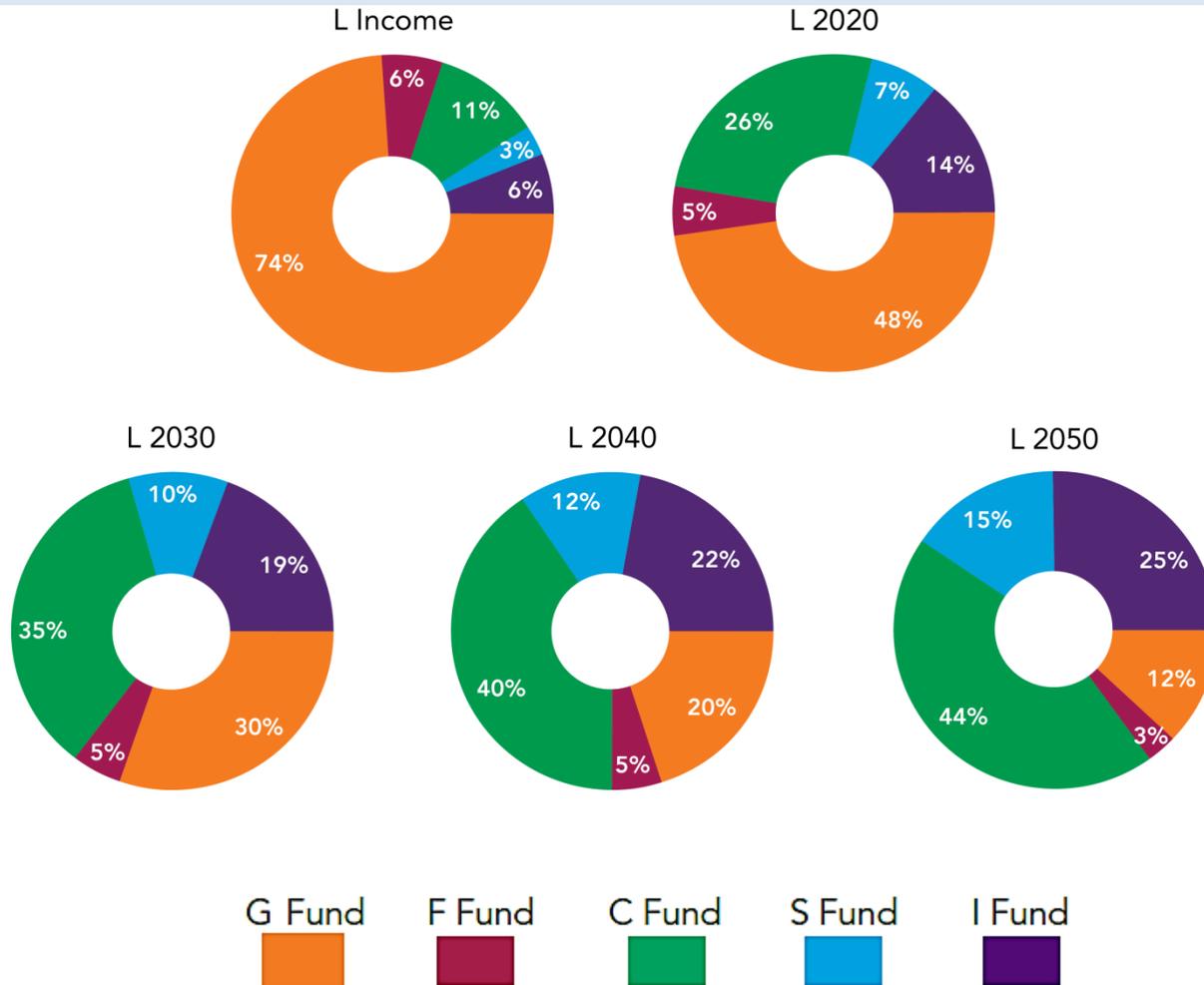
THRIFT SAVINGS PLAN

... and 5 Lifecycle funds that help you navigate investing based on when you'll need your money.

With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log into the My Account section of tsp.gov and choose "Contribution Allocations" or "Interfund Transfers" on the left.

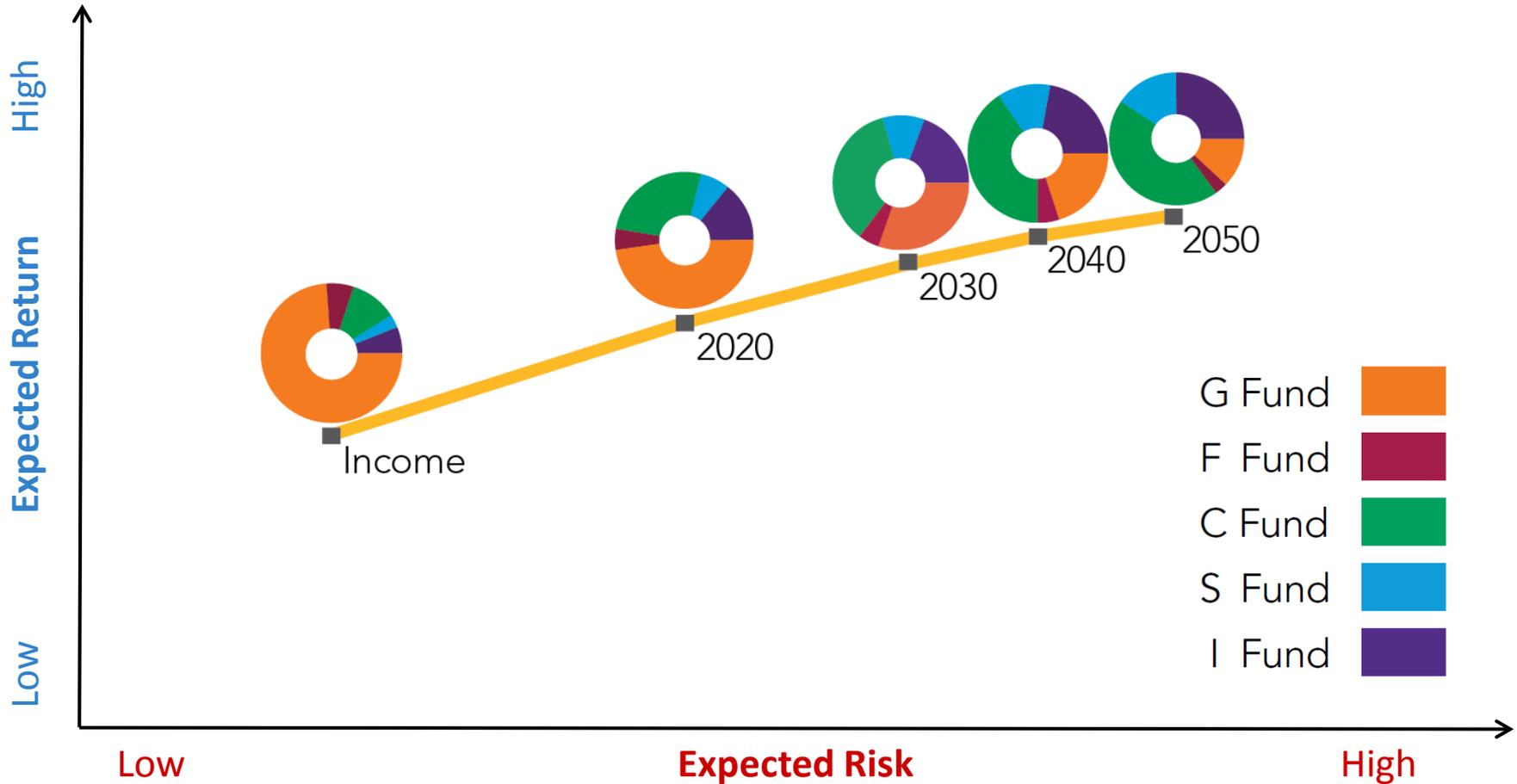


L Funds Investment Allocation



- As of January 2016
- Due to rounding, numbers may not add up to exactly 100%

L Funds and the Efficient Frontier



Investment in the L Funds does not protect from investment losses

Average Annual Returns (As of December 2015)										
	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
1-Year	1.85%	1.35%	1.04%	0.73%	0.45%	2.04%	0.91%	1.46%	(2.92%)	(0.51%)
3-Year	4.18%	7.30%	8.68%	9.65%	10.48%	2.08%	1.93%	15.21%	13.13%	4.80%
5-Year	3.90%	6.50%	7.58%	8.33%	-	2.03%	3.57%	12.63%	10.65%	3.79%
10-Year	4.13%	5.41%	5.90%	6.19%	-	2.94%	4.74%	7.36%	8.03%	3.20%
Since Inception	4.14%	5.48%	5.97%	6.27%	3.95%	5.29%	6.45%	10.09%	8.37%	4.23%
Inception Date	08/01/05	08/01/05	08/01/05	08/01/05	01/31/11	04/01/87	01/29/88	01/29/88	05/01/01	05/01/01

Average Annual Returns (As of December 2015)										
	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
1-Year	1.85%	1.35%	1.04%	0.73%	0.45%	2.04%	0.91%	1.46%	(2.92%)	(0.51%)
3-Year	4.18%	7.30%	8.68%	9.65%	10.48%	2.08%	1.93%	15.21%	13.13%	4.80%
5-Year	3.90%	6.50%	7.58%	8.33%	-	2.03%	3.57%	12.63%	10.65%	3.79%
10-Year	4.13%	5.41%	5.90%	6.19%	-	2.94%	4.74%	7.36%	8.03%	3.20%
Since Inception	4.14%	5.48%	5.97%	6.27%	3.95%	5.29%	6.45%	10.09%	8.37%	4.23%
Inception Date	08/01/05	08/01/05	08/01/05	08/01/05	01/31/11	04/01/87	01/29/88	01/29/88	05/01/01	05/01/01

Jun	(0.33%)	(0.97%)	(1.28%)	(1.46%)	(1.66%)	0.17%	(1.07%)	(1.93%)	(0.71%)	(2.80%)
Jul	0.55%	1.03%	1.22%	1.33%	1.46%	0.19%	0.74%	2.10%	(0.12%)	2.08%
Aug	(1.10%)	(3.06%)	(4.04%)	(4.69%)	(5.37%)	0.18%	(0.11%)	(6.03%)	(5.80%)	(7.36%)
Sep	(0.51%)	(1.67%)	(2.26%)	(2.67%)	(3.09%)	0.18%	0.75%	(2.47%)	(4.80%)	(5.02%)
Oct	1.64%	3.72%	4.88%	5.58%	6.31%	0.17%	0.02%	8.45%	5.61%	7.07%
Nov	0.17%	0.17%	0.20%	0.24%	0.24%	0.17%	(0.24%)	0.31%	1.75%	(0.86%)
Dec	(0.28%)	(0.92%)	(1.32%)	(1.61%)	(1.85%)	0.18%	(0.30%)	(1.57%)	(3.91%)	(2.03%)
2016										
Jan	(0.91%)	(2.55%)	(3.58%)	(4.21%)	(4.86%)	0.19%	1.49%	(4.96%)	(8.72%)	(5.62%)
Feb	0.01%	(0.24%)	(0.41%)	(0.51%)	(0.63%)	0.15%	0.68%	(0.12%)	0.50%	(2.82%)
Mar	1.53%	3.35%	4.54%	5.25%	5.94%	0.15%	0.93%	6.79%	8.24%	6.59%
Last 12 mo	1.43%	(0.07%)	(0.89%)	(1.59%)	(2.29%)	2.07%	2.35%	1.87%	(8.53%)	(7.98%)



Investing for the Long Haul

MANAGING YOUR TSP ACCOUNT



Participant-Directed Account Transactions

Contribution Allocation

- Participant tells TSP how they want new money to be invested among the TSP fund options
- Includes employee contributions, agency contributions, TSP loan payments, and any transferred or rollover funds

Interfund Transfer

- Redistributes fund balances among existing TSP fund options
- Does not affect the investment of future deposits into their TSP account

Done via TSP ThriftLine (877) 968-3778
or website TSP.gov

Generally effective as of close of business each day (based on 12 noon ET cutoff)

Participant will receive confirmation via website, email or mail



Interfund Transfer Limits

For each calendar month, the *first two* interfund transfers redistribute money among any or all of the TSP funds. After that, for the remainder of the month, IFTs can *only* move money into the G Fund.

Example:

1st IFT
of the Month

G	20%
F	
C	
S	
I	
L	80%

2nd IFT
of the Month

G	100%
F	
C	
S	
I	
L	

G	10%
F	
C	40%
S	35%
I	15%
L	

G	60%
F	
C	20%
S	5%
I	15%
L	

G	100%
F	
C	
S	
I	
L	



Thrift Savings Plan



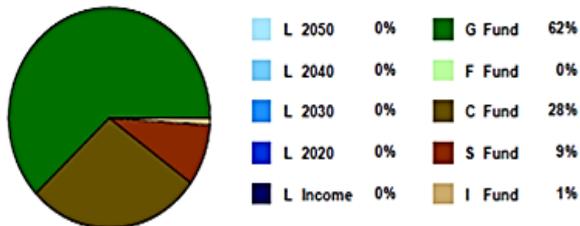
Participant Address

Here's how the value of your TSP account has changed.

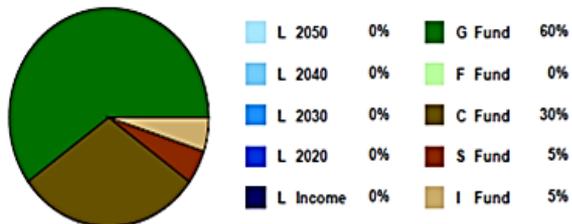
Value on October 1, 2013	\$77,376.86
Contributions and Additions	\$878.08
Withdrawals and Deductions	-\$14,000.00
Investment Gain (or Loss)	\$1,318.74
Value on December 31, 2013	\$65,371.68
Your vested account balance is	\$65,371.68

Account Balance

Your account balance distribution



Your investment allocation for future contributions



Your Quarterly Statement for the period 10/01/2013 – 12/31/2013

Account Number:

Date of Birth: [REDACTED]
 Retirement Coverage: FERS
 Employment Status: Active
 Service Required for Vesting: 3 years from [REDACTED]

Participant Information

A Message for You

Great news! Now you can easily access your TSP account through your Android, iPhone, or similar smartphone by visiting the TSP's website (tsp.gov). You do not need to download an app to use this great feature. Just go to My Account from your smartphone and you will be directed to a mobile version, where you can view your account balance, transaction history, and perform contribution allocations and interfund transfers. Want to visit the non-mobile site? Just select the "Full Site" button on the top right of the screen.

Your Personal Rate of Return

Last 12 Months
10.26%

Rate of Return

Questions? tsp.gov

ThriftLine: 1-TSP-YOU-FRST
 1-877-968-3778
 Outside U.S. and Canada: 404-233-4400
 TDD: 1-TSP-THRIFT5
 1-877-847-4385
 YouTube.com/TSP4gov

To correct personal or contribution information, contact your agency.

YOUR QUARTERLY ACCOUNT SUMMARY

TSP FUNDS	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Gain or Loss This Quarter	Ending Balance	Beginning Shares		Ending Shares	
							Price	Number	Price	Number
Individual Funds										
G Fund	\$48,554.54	\$405.64	– \$8,665.38	\$0.00	\$91.14	\$40,385.94	\$14.2073	3,417.5775	\$14.2356	2,836.9681
C Fund	21,230.80	202.85	– 3,932.24	0.00	1,006.17	18,507.58	21.6001	982.9029	22.6602	816.7443
S Fund	6,637.01	33.79	– 1,224.29	0.00	197.68	5,644.19	31.0038	214.0709	31.8829	177.0288
I Fund	954.51	33.80	– 178.09	0.00	23.75	833.97	24.1817	39.4724	24.7306	33.7220
Total	\$77,376.86	\$676.08	– \$14,000.00	\$0.00	\$1,318.74	\$65,371.68				

YOUR QUARTERLY LOAN SUMMARY

Loan ID	Principal as of 10/01/2013	Amount of New Loan	TOTAL Principal Repaid	Principal as of 12/31/2013	TOTAL Interest Paid	Last Loan Payment
1009001G	\$0.00	\$14,000.00	\$173.95	\$13,826.05	\$3.41	10/25/2013

YOUR TRANSACTION DETAIL BY SOURCE

Payroll Office	Posting Date	Transaction Type	Employee Traditional	Employee Roth	Agency Automatic (1%)	Matching	Total
		Beginning Balance	\$38,451.69	\$0.00	\$8,135.29	\$30,789.88	\$77,376.86
97380100	10/10/2013	Contribution	124.68	0.00	24.94	99.74	249.36
	10/21/2013	Loan Disbursement	– 14,000.00	0.00	0.00	0.00	– 14,000.00
97380100	10/24/2013	Contribution	124.68	0.00	24.94	99.74	249.36
FRB	10/25/2013	Loan Repayment	177.36	0.00	0.00	0.00	177.36
		Gain or Loss This Quarter	638.35	0.00	142.15	538.24	1,318.74
		Ending Balance	\$25,516.76	\$0.00	\$8,327.32	\$31,527.60	\$65,371.68

MY ACCOUNT

TSP Account Number

OR

User ID

▶ [Forgot your account number or user ID?](#)

[Log In](#)

HOW THE TSP FITS INTO FERS

[▶ Watch now](#)

Plan Participation

How to set up and manage your TSP account

- TSP and Your Retirement
- Enrolling in the TSP
- Investing Contributions

[Learn more ▶](#)

Investment Funds

Information on TSP fund options and performance

- Fund Comparison
- Lifecycle Funds
- Share Prices
- Monthly Returns

[Learn more ▶](#)

Planning & Tools

Retirement planning and tools for all career stages

- Before You Invest
- Maximize Your TSP Savings
- Calculators

[Learn more ▶](#)

Life Events

Help with life events affecting your TSP account

- Entering Gov't Service
- Called to Active Duty
- Family Changes

[Learn more ▶](#)

Text size: [+](#) [-](#)

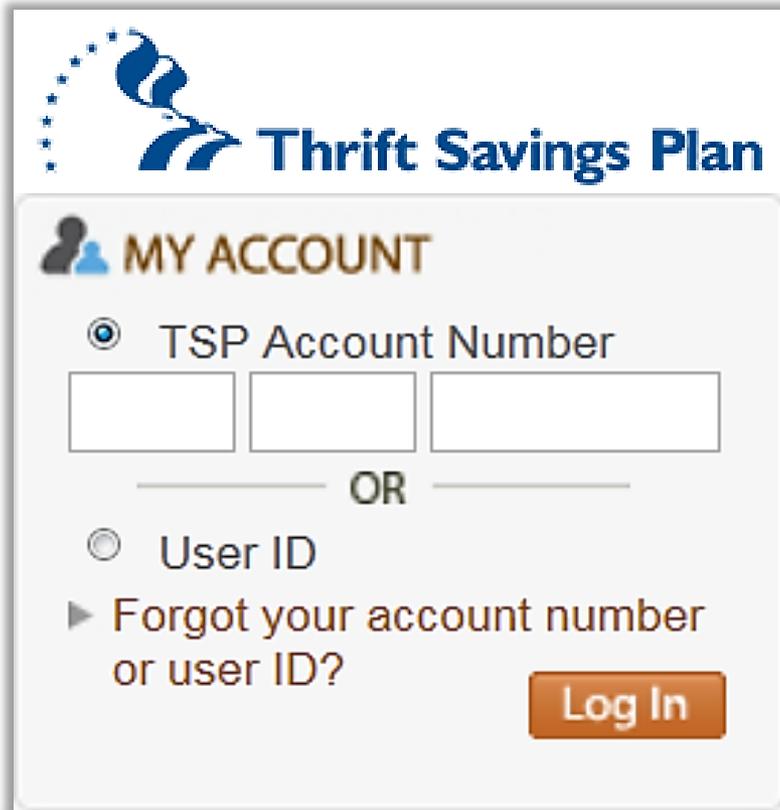
- #### BULLETIN BOARD
- [Information for Federal Public Safety Employees \(Updated\)](#)
 - [How can compound earnings work for me?](#)
 - [OPM Cybersecurity Incident \(Updated\)](#)
 - [Trouble with Your TSP Password? \(Updated\)](#)
 - [How the TSP Fits Into FERS](#)
 - [Add your email address to your TSP account](#)
 - [1st quarter participant statements are online and in the mail](#)
 - [G Fund and the debt limit](#)

- #### QUICK LINKS
- ▶ [Change Your Address](#)
 - ▶ [Forms & Publications](#)
 - ▶ [Loan and Annuity Rates](#)
 - ▶ [Fund Performance](#)
 - ▶ [Contribution Limits](#)
 - ▶ [Email Updates](#)
 - ▶ [TSP Training for Benefits Officers](#)
 - ▶ [Account Security](#)

- #### ACCOUNT SHORTCUTS
- ▶ [Account Balance](#)
 - ▶ [Recent Transactions](#)
 - ▶ [Contribution Allocation](#)
 - ▶ [Interfund Transfer](#)
 - ▶ [Statements](#)



TSP Website (www.tsp.gov)



The screenshot shows the Thrift Savings Plan website's login interface. At the top left is the Thrift Savings Plan logo. Below it, the text 'MY ACCOUNT' is displayed next to a person icon. There are two radio button options: 'TSP Account Number' (which is selected) and 'User ID'. Under the 'TSP Account Number' option, there are three input fields for the account number, separated by dashes. Below these fields is the word 'OR' flanked by horizontal lines. Under the 'User ID' option, there is a link that says 'Forgot your account number or user ID?'. At the bottom right of the login area is a 'Log In' button.

Access Your Account

- View account balance
- View Annual & Quarterly Statements
- Change your contribution allocation
- Request inter-fund transfers
- Request loans and withdrawals
- Create (or change) a user ID
- Change or request a Web password



Contacting the TSP

TSP Website
www.tsp.gov

Log into your account from the home page:

MY ACCOUNT

TSP Account Number

OR

User ID

* Forgot your account number or user ID?

You can:

- View your account balance
- Change your contribution allocation
- Request an interfund transfer
- Request a loan or withdrawal
- Create (or change) a user ID
- Change or request a Web password

Learn about:

- Benefits of TSP participation
- TSP eligibility and how to establish your account
- Contribution types and limits
- Rollovers and transfers
- Contribution allocations and interfund transfers
- Loans and withdrawals

Get information on:

- TSP fund options
- Earnings components and expense ratios
- Daily and historical share prices
- Current and historical rates of return

Learn how to:

- Develop an investment strategy
- Maximize your retirement savings
- Determine how much to save and contribute
- Use the calculators to estimate loan payments, TSP monthly payments, and annuity payments

Manage your TSP account when you:

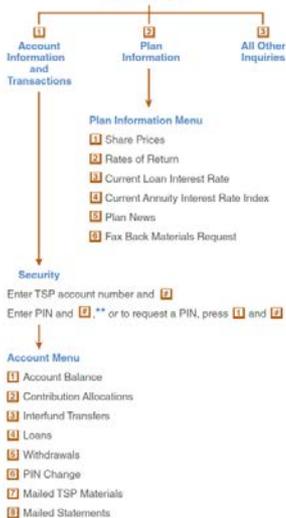
- Enter or leave Government service
- Get married, have children, or get divorced
- Are called to active duty

Get quick access to:

- Current limits and rates
- TSP forms and publications
- Plan news

ThriftLine
1-TSP-YOU-FRST*
(1-877-968-3778)

MAIN MENU



* Outside U.S. and Canada: 404-233-4400 (not toll free).

** If you have both a civilian and a uniformed services account, you will be taken to the account that is specific to the PIN you entered. If you have customized your PIN to be the same for both accounts, you will be asked which account you wish to access.

TSPLF09 (7/2010)



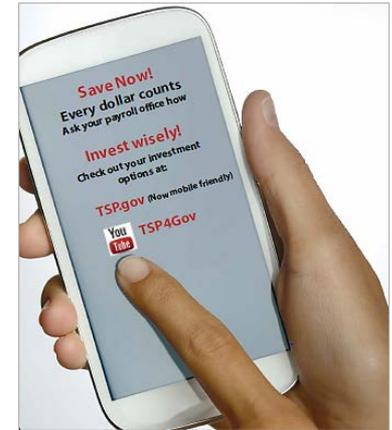
TSP4gov is the official YouTube channel of the Thrift Savings Plan

[Learn more](#)

TSP IS NOW ON TWITTER!



FOLLOW US
@TSP4GOV



Secure Message Center: Civilian

Answer Center

Messages

The answers to many of your questions can be found right here in the Message Center. If you don't see your question in the list of frequently asked questions, you can search for the answer using our search tool below.

Find an Answer

Go



TSP Publications

This publication provides an overview of the five core funds available in the Thrift Savings Plan: C Fund (Conservative), S Fund (Moderate), I Fund (Intermediate), F Fund (Fiduciary), and G Fund (Growth). Each fund is described with its investment strategy, risk level, and performance goals.

Fund Information
March 2014

THRIFT SAVINGS PLAN
Your Plan • Your Future

Managing Your Account
Your Plan • Your Future
May 2014

Summary of the Thrift Savings Plan
Your Plan • Your Future
March 2014

Loans
General Purpose • Residential • Nonresidential
February 2013

In-Service Withdrawals
Age Based • Financial Hardship
May 2012

Court Orders and Powers of Attorney
Dissolution of Marriage • Child Support • Guardian/Conservator
July 2013

Withdrawing Your TSP Account After Leaving Federal Service
Single Payment • Monthly Payments • Life Annuities
March 2014

TSP 29c+ Plan
If you're thinking about moving the money in your TSP account to another plan, don't get intimidated. Ask the provider these questions first and see how the answers compare to the TSP.

1. What is the average net expense (TSP fee) for every \$1,000 I invest? **29c+**
2. What additional annual fees, commissions, or charges will I pay for investment? **\$0.00**
3. What penalties do you make if I invest with you? **\$0.00**
4. Do you have a responsibility (fiduciary obligation) to put my interests ahead of your own? **Yes**
5. Will your plan prevent me retirement funds from being rolled over? **Yes**
6. When I'm ready to retire, can you set up a series of scheduled withdrawals so I can receive income without giving up control of my account? **Yes**
7. Can I change my investment goals (without having to take withdrawals without being subject to surrender fees or a lock-out charge)? **Yes**

So how did our measure up? We think that when you see the final tally, you'll understand that other plans just can't compete. You'll like what we're keeping close.

*As of 6/30/2013. © 2013 Thrift Savings Plan.

Important Tax Information About Payments From Your TSP Account

Before you decide how to receive the money in your Thrift Savings Plan (TSP) account, you should review the important information in this notice. Although the TSP has your best interests in mind, we cannot provide tax advice. There are other tax experts you may wish to consult with to advise what you should do with your money.

Tax Notice
TSP.gov/tsp
Please listen closely

Managing Your Account For Beneficiary Participants
Your Plan • Your Future
March 2014

Your TSP Account A Guide for Beneficiary Participants
Benefits • Investment Options
May 2014

Death Benefits Information for Participants and Beneficiaries
Designating a Beneficiary • Taxes
July 2013



Post-Training Survey

tspfeb.questionpro.com



THANK YOU!