

Plan for a lifetime with the TSP



WELCOME TO THE THRIFT SAVINGS PLAN

You're now part of the TSP, a long-term retirement savings and investment plan similar to 401(k) plans offered by private companies. Whether you're new to government or returning to federal service, know that we'll be here to support your financial goals throughout your career, into retirement, and beyond.

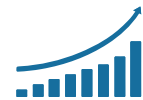
Here's a snapshot of your participation so far:

5%

You've been automatically enrolled in the TSP at 5% of your salary, and contributions are automatically deducted from your paycheck into your TSP account. You can change this amount at any time.



You're eligible to receive matching contributions from your agency or service, which could mean thousands of additional dollars in your TSP account over time. You do not get the full match if you contribute less than 5%.



You're automatically enrolled in the Lifecycle (L) Fund most appropriate for your age. L Funds offer a simple, low-maintenance way of investing by diversifying your savings with a mix of the five individual TSP funds.* L Funds balance risk and reward and automatically get more conservative as you get closer to retirement.

* For more comprehensive information about your investment options, visit tsp.gov.

Set up your login to My Account on tsp.gov and manage your TSP savings efficiently and securely.

When you log in to My Account, you can check your account balance, change your investment choices, submit secure transaction requests, and designate your beneficiaries. You'll also be able to get personalized information from our virtual assistant and connect with ThriftLine Representatives through a live-chat feature.

You may also want to download the official TSP Mobile App, available for iOS and Android devices.

Get started with key decisions to successfully reach your retirement goals.



Make traditional contributions, Roth contributions, or both. Traditional (pre-tax) contributions allow you to delay paying taxes on your contributions and their earnings until you withdraw them. If you elect to make Roth (after-tax) contributions, you pay taxes on your contributions as you make them (unless you're making contributions from tax-exempt pay), and your earnings grow tax-free. That means you won't pay taxes on distributions as long as you meet certain IRS requirements.



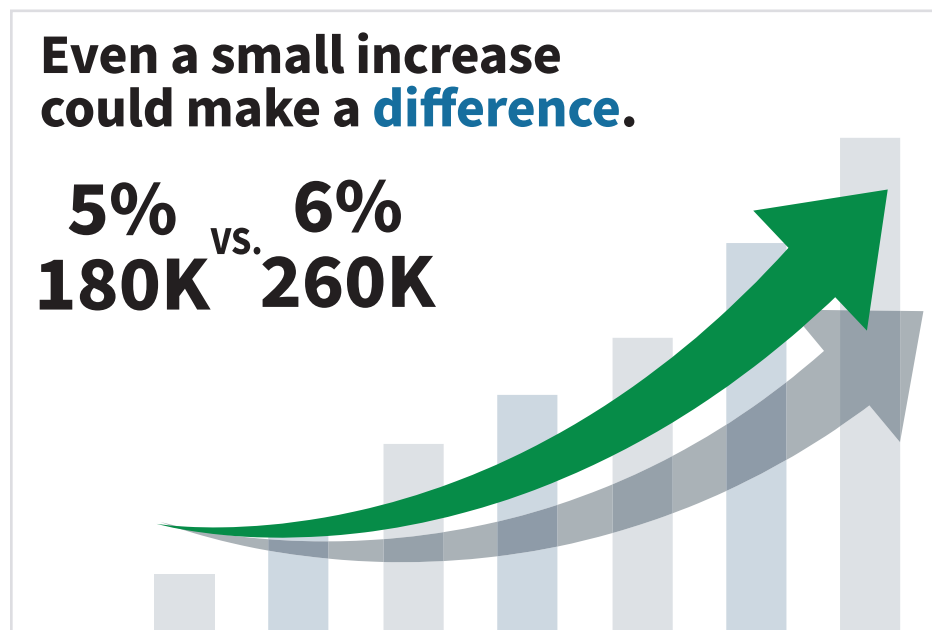
Roll over money to your TSP account. Enjoy the benefit of having your retirement savings in one place and take advantage of the TSP's low administrative expenses. You can complete the rollover process online in My Account and even submit any rollover checks electronically with the official TSP Mobile App. If you need assistance, contact our ThriftLine Service Center, and we'll help you with every step to roll over your traditional and Roth money from traditional IRAs, SIMPLE IRAs, and eligible employer plans.



Stay the course. Remember that investing for retirement is for the long term. Once you've made your plan, stick to it, and only make adjustments after careful consideration.



Make incremental increases. Each time you get a pay increase, consider upping your TSP contributions through your agency or service electronic payroll system.



All figures assume consistent saving, a \$43,000 annual salary, and an investment return of 6% per year compounded monthly over 30 years.

Questions?

ThriftLine Service Center

U.S. (toll-free): 1-877-968-3778
Outside the U.S. and Canada:
+1 404-233-4400 (not toll-free)

Set up online access in
My Account to chat with a
ThriftLine Representative.

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