

Thrift Savings Plan

A to Z

PRESENTED BY

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FEDERAL RETIREMENT THRIFT INVESTMENT BOARD



Thrift Savings Plan

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Some Benefits of the TSP...

Automatic enrollment & payroll deduction

Choice of broadly diversified investment funds that provide comprehensive coverage of each asset class

Extremely low expenses

Choice of: pre-tax and/or after-tax elective deferrals

Ability to keep TSP for Life – Simplify and save \$ by transferring in other eligible accounts

**Agency contributions for FERS & BRS!
1% automatic & 4% maximum match**

G Fund – No risk of negative returns and backed by the full faith and credit of the U.S. Government



Agenda

- Make Wise Decisions Today: Retire With Dignity Tomorrow
- Saving for Retirement: Your TSP Contributions
- Choosing a Tax Treatment: Traditional or Roth?
- Getting the Most Bang for Your Buck: Saving in the Thrift Savings Plan
- Accessing your TSP Money While Still Employed: Loans and In-Service Withdrawals



Agenda (cont'd)

- First Steps: Preparing for Separation
- Turning Savings to Income: The TSP Retirement Income Options
- Withdrawal Rules: Other Considerations
- Planning Your Legacy: TSP Death Benefits
- Getting Help: Resources for Participants

Retire With Dignity Tomorrow

Make Wise Decisions Today



Sources of Income in Retirement

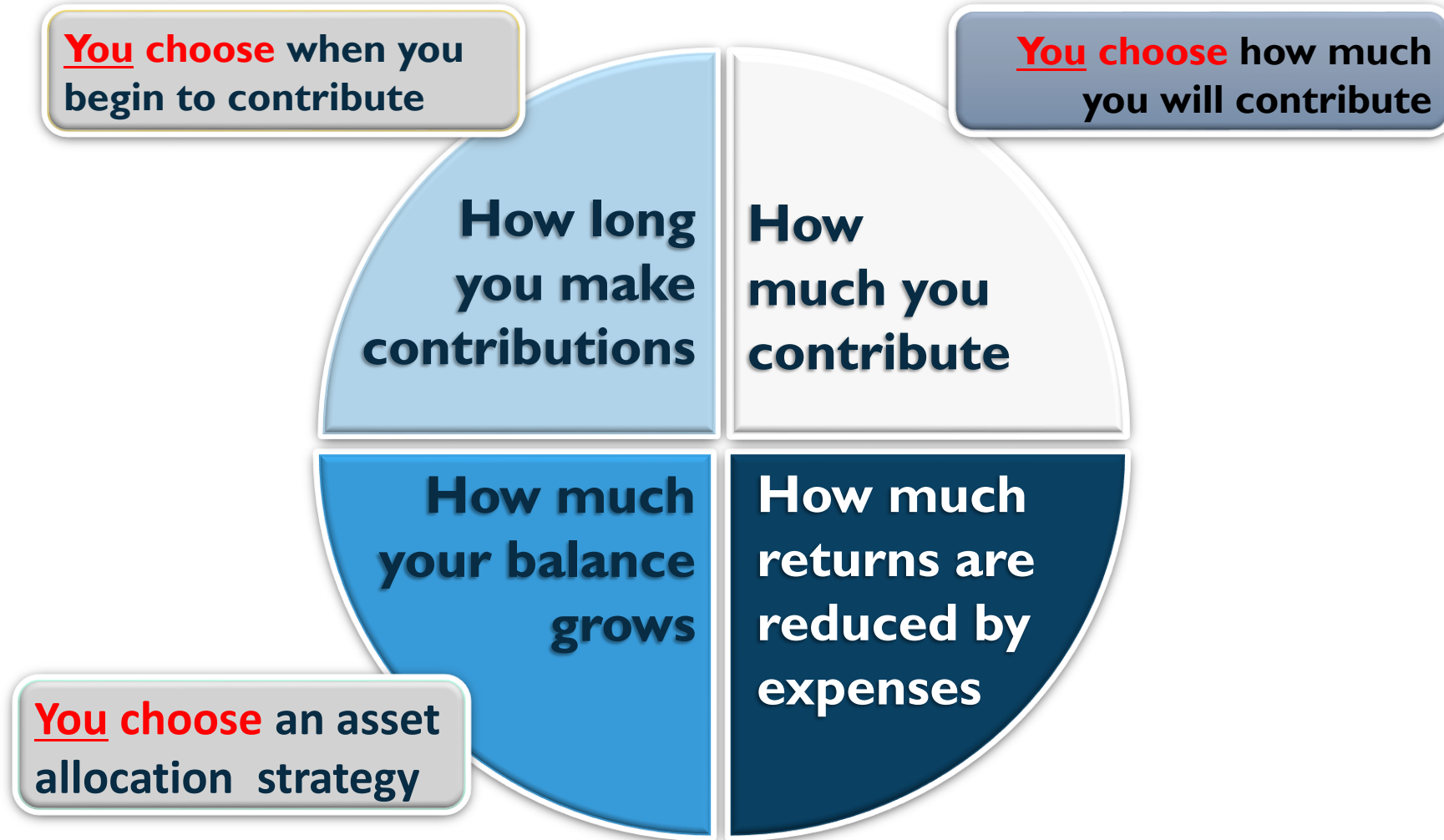


Pension(s)

Social Security

Savings (TSP)

TSP Account Balance at Retirement Depends on:



Actions That Positively Affect TSP Balance

FERS: Contribute enough to get full agency match

- **Contribute five percent to get maximum agency match of four percent**
- **Applies on a per pay date basis – not an annual basis**

Allocate contributions to investment funds based on appropriate balance of risk to return

- **Periodically rebalance and reallocate based on a long-term strategy**
- **Or choose a Lifecycle fund—rebalancing and reallocations occur automatically**

Actions That **Negatively** Affect TSP Balance

Using TSP to access savings to meet short-term needs

- Loans
- Financial Hardship Withdrawals

Frequent Interfund Transfers

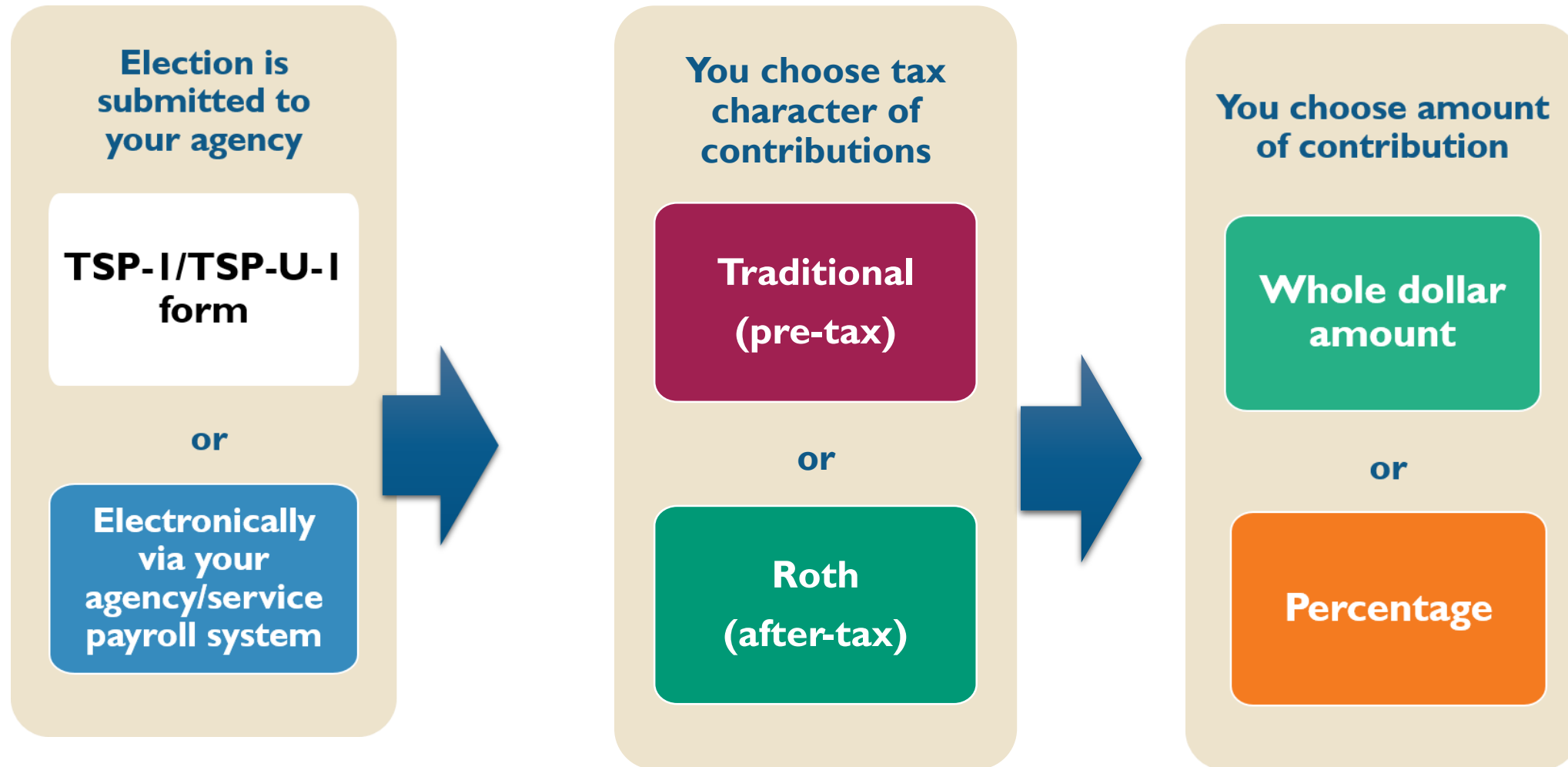
- Short-term, tactical moves using index funds is generally an unsuccessful long-term investment strategy

Your TSP Contributions

Saving for Retirement



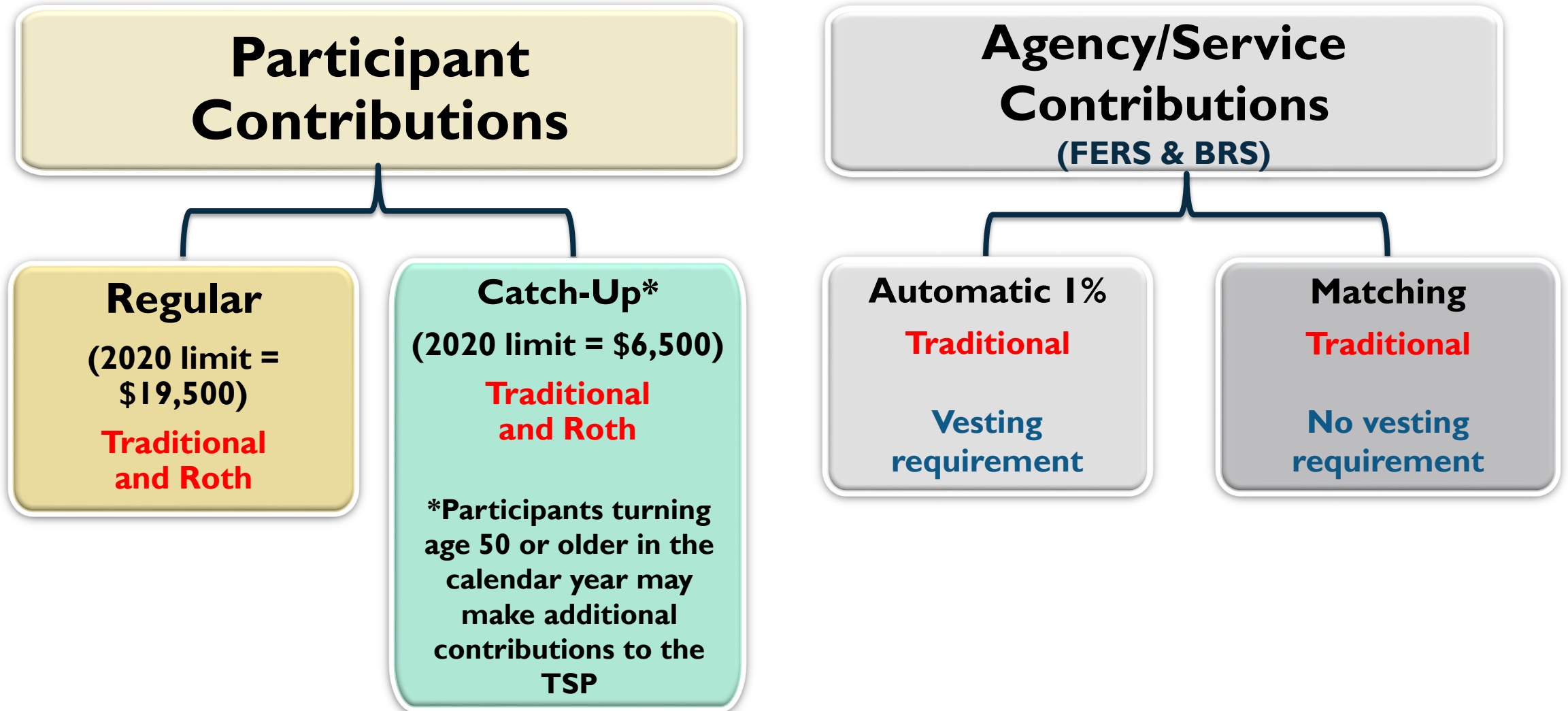
Contribution Elections



- Elections are generally effective the first full pay period after receipt by the agency
- You can start, stop, change, or resume contributions at any time



Contribution Sources and Limits



Contribution Rules

Participant Contributions

- All new and rehired employees auto-enrolled at 3% (can opt out)
- Any whole dollar amount or percentage up to IRS elective deferral limit
- No vesting rule

Agency/Service Contributions (FERS/BRS)

- Agency/Service Automatic (1%) Contributions
 - Subject to vesting
- Agency/Service Matching Contributions*
 - Based on first 5% of employee contributions per pay period, whether traditional or Roth
 - No vesting rule
 - Uniformed Services members under BRS may not receive matching contributions until 2 years and 1 day past their PEBD

Agency/Service Contributions to Your Account
(FERS and BRS Participants Only)

| You put in: | Your agency/service puts in: | | And the total contribution is: |
|--------------|------------------------------|-----------------------|--------------------------------|
| | Automatic (1%) Contribution | Matching Contribution | |
| 0% | 1% | 0% | 1% |
| 1% | 1% | 1% | 3% |
| 2% | 1% | 2% | 5% |
| 3% | 1% | 3% | 7% |
| 4% | 1% | 3.5% | 8.5% |
| 5% | 1% | 4% | 10% |
| More than 5% | 1% | 4% | Your contribution + 5% |



Maximizing Your Match (FERS)

- Ed earns \$3,000 gross pay per pay period and contributes 30%
- Susan earns \$3,000 gross pay per pay period and contributes \$750

| ED | 30% EC | 4% Match | SUSAN | \$731 EC | 4% Match |
|----------------------------------|--------------------|----------------|----------------------------------|-----------------|----------------|
| PC #1 to PC #21 | \$900 each | \$120 each | PC #1 to PC# 21 | \$750 each | \$120 each |
| PC #1 to 21 | \$18,900 | \$2,520 | PC #1 to 21 | \$15,750 | \$2,520 |
| PC #22 | \$600 (20%) | \$120 | PC #22 | \$750 | \$120 |
| PC #23 | \$0 | \$0 | PC #23 | \$750 | \$120 |
| PC #24 | \$0 | \$0 | PC #24 | \$750 | \$120 |
| PC #25 | \$0 | \$0 | PC #25 | \$750 | \$120 |
| PC #26 | \$0 | \$0 | PC #26 | \$750 | \$120 |
| PC #22 to 26 | \$100 | \$120 | PC #22 to 26 | \$3,750 | \$600 |
| Total of 22 Contributions | \$19,500 | \$2,640 | Total of 26 Contributions | \$19,500 | \$3,120 |

Catch-Up Contributions



Participants can begin making **Catch-Up** contributions any time during the calendar year they turn 50

January 1

- 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-I-C/TSP-U-I-C
- Maximum contribution for 2020 is \$6,500
- Must self-certify intent to make regular contributions up to elective deferral limit
- No agency matching on catch-up contributions

Choosing a Tax Treatment

Traditional



Roth



Traditional TSP Contributions

Traditional contributions are deducted from gross pay **BEFORE** taxes



| | | | |
|-------------------------------|---------------------|-----------------------|--------------------|
| Your Federal Agency | | For Pay Period Ending | Net Pay |
| | | Pay Period # | Pay Date |
| Name | Pay Plan/Grade/Step | Annual Salary | Hourly Rate |
| Home Address | | Pay Check Address | |
| Basic Information | | | |
| TSP Tax Deferred Amt/% \$731 | | TSP Roth Amt/% 0 % | |
| Your Pay Consists of | | Tax Information | Marital Exemptions |
| Gross Pay | Current | YTD | Additional |
| Deduction | | State | Current YTD Wages |
| Net Pay | | Federal | Wages |
| EARNINGS | | | |
| Type | Rate | Adjusted | ADJ Hours |
| Regular | | | Hours |
| DEDUCTIONS | | | |
| Type | Misc | Adjusted | Current |
| Federal Taxes | | | YTD |
| Dental/Vision | | | Type |
| TSP Tax Deferred | | | Misc |
| TSP Roth Catch-Up | | | Adjusted |
| OASDI Tax | | | Current |
| FEGLI - Regular | | | YTD |
| FEGLI - Family | | | Type |
| Discretionary Allotment | | | Misc |
| | | | Adjusted |
| | | | Current |
| | | | YTD |
| BENEFITS PAID BY GOVT. | | | |
| Type | Current | YTD | Type |
| FEGLI | | | Medicare |
| OASDI | | | TSP Basic |
| TSP Match | | | FERS |

Lowers current taxable income and gives a tax break today



BOTH contributions and earnings grow tax-deferred

Agency Matching contributions will always be traditional

Agency Automatic contributions will always be traditional

Roth TSP Contributions

Roth contributions are deducted from gross pay **AFTER** taxes



TSP Roth Amt/ % \$731

Does not affect current taxable income



Contributions will not be taxed again

Earnings grow tax-deferred until they become "qualified" - "Qualified" earnings grow tax-free

Agency Matching contributions will always be traditional

Agency Automatic contributions will always be traditional

| | | | | | | | |
|-------------------------------|--|---------------------|--|-----------------------|--|-------------------------|--|
| Your Federal Agency | | | | For Pay Period Ending | | Net Pay | |
| | | | | Pay Period # | | Pay Date | |
| Name | | Pay Plan/Grade/Step | | Annual Salary | | Hourly Rate | |
| Home Address | | | | Pay Check Address | | | |
| Basic Information | | | | | | | |
| TSP Tax Deferred Amt/ % 0% | | | | TSP Roth Amt/ % \$731 | | | |
| Your Pay Consists of | | Current | | YTD | | Tax Information | |
| Gross Pay | | | | | | Marital Exemptions | |
| Deduction | | | | | | Additional | |
| Net Pay | | | | | | Current YTD Wages Wages | |
| | | | | | | State | |
| | | | | | | Federal | |
| EARNINGS | | | | | | | |
| Type | | Rate | | Adjusted | | ADJ Hours | |
| Regular | | | | | | Hours | |
| | | | | | | Current | |
| | | | | | | YTD | |
| DEDUCTIONS | | | | | | | |
| Type | | Misc | | Adjusted | | Current | |
| Federal Taxes | | | | | | YTD | |
| Dental/Vision | | | | | | | |
| TSP Tax Deferred | | | | | | Type | |
| TSP Roth Catch-Up | | | | | | Misc | |
| OASDI Tax | | | | | | Adjusted | |
| FEGLI - Regular | | | | | | Current | |
| FEGLI - Family | | | | | | YTD | |
| Discretionary Allotment | | | | | | Type | |
| | | | | | | Misc | |
| | | | | | | Adjusted | |
| | | | | | | Current | |
| | | | | | | YTD | |
| BENEFITS PAID BY GOVT. | | | | | | | |
| Type | | Current | | YTD | | Type | |
| FEGLI | | | | | | Medicare | |
| OASDI | | | | | | TSP Basic | |
| TSP Matchin | | | | | | FERS | |



Roth TSP – Qualification Rules

- For Roth earnings to become qualified (tax-free):
 - 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
 - BOTH must be met
- If Roth balance is withdrawn prior to meeting qualification rules:
 - Earnings are tax deferred and subject to IRS 10% early withdrawal tax unless participant meets an exception:
 - If a participant receives distributions after they've separated in the calendar year they reach age 55 or older (or in the calendar year they reach age 50 or older for certain public safety employees)

Traditional or Roth?

Current tax rate is:

22%

Equal impact on net pay

You make a Traditional Contribution of \$10,000

You make a Roth Contribution of \$7,800 (and pay \$2,200 in Federal income taxes for current year)

Roth TSP vs. Roth IRA Limits

| | Roth Employer Plans (e.g., Roth TSP) | Roth IRA |
|---|--|--|
| 2020 Income Limits | Available to all participants regardless of income | Not available to taxpayers with income above certain limits: MFJ - \$196,000 to \$206,000 MFS - \$0 to \$10,000 All others - \$124,000 to \$139,000 |
| 2020 Contribution Limits | \$19,500 (plus an additional \$6,500 if turning age 50 or older) | \$6,000 (\$7,000 if turning age 50 or older) |

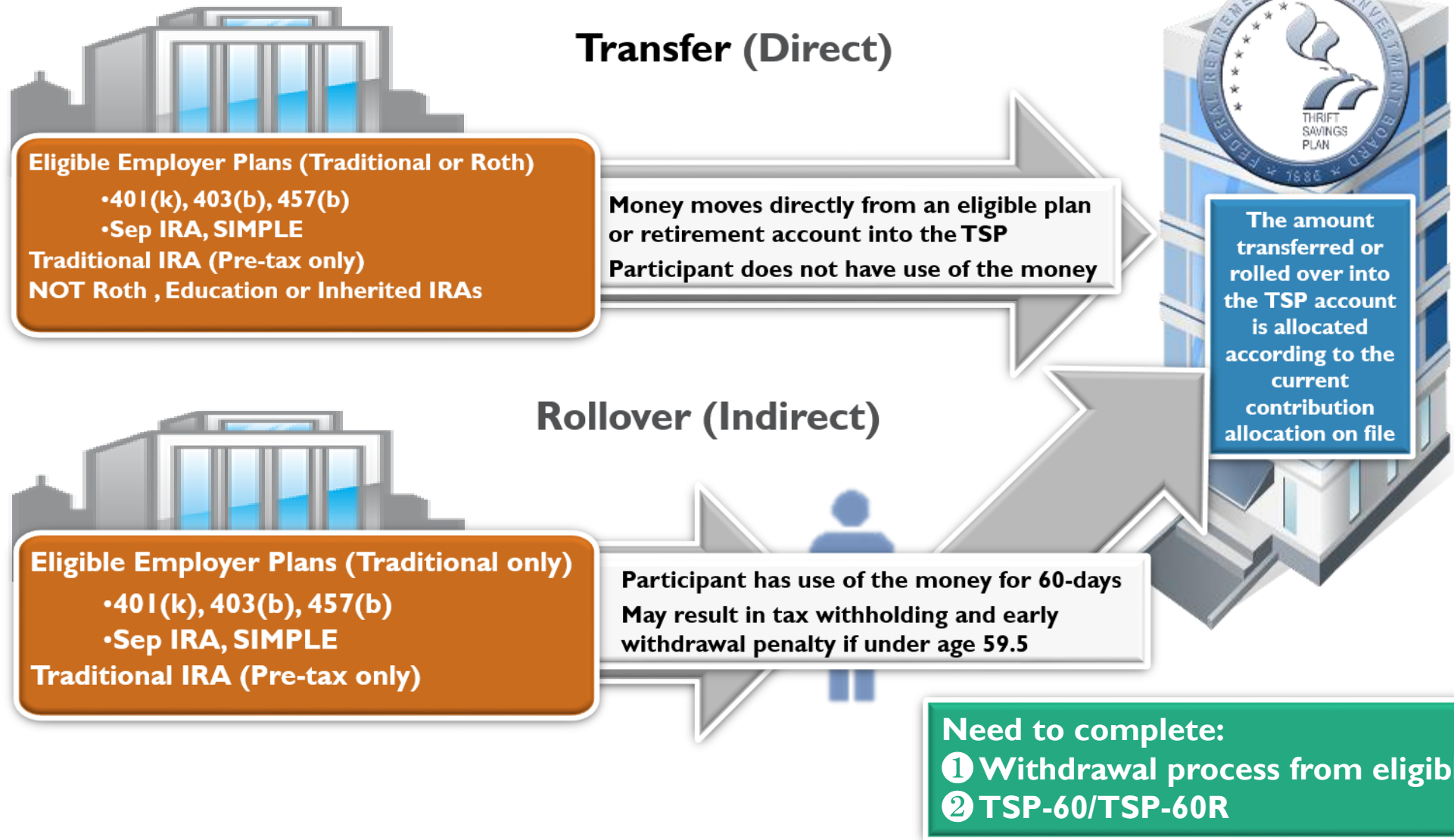
Retirement Savings Contribution Credit

- Designed to encourage low- and modest-income individuals to save for retirement
- Depending upon adjusted gross income (AGI) and filing status, participant may be able to take a tax credit for their TSP contributions
- For more information, see IRS Form 8880

2020 AGI Limits*

| Married Filing Joint | Single | Maximum Credit Per Person |
|---------------------------|---------------------------|-------------------------------------|
| Less than \$39,000 | Less than \$19,500 | 50% of your contribution (\$1000) |
| \$39,001 - \$42,500 | \$19,501 - \$21,250 | 20% of your contribution (\$400) |
| \$42,501 - \$65,000 | \$21,251 - \$32,500 | 10% of your contribution (\$200) |
| AGI greater than \$65,000 | AGI greater than \$32,500 | 0% of your contribution (no credit) |

Moving Money From Other Plans Into TSP



Combining TSP Accounts

THRIFT SAVINGS PLAN
REQUEST TO COMBINE CIVILIAN AND
UNIFORMED SERVICES TSP ACCOUNTS
TSP-65

I. INFORMATION ABOUT YOU

1. Last Name First Name Middle Name
2. TSP Account Number 3. SSN (or RA/CSRS/OWB/OWB) 4. (Ignore These If Not Applicable)
5. Foreign address? 6. Street Address or PO Number (For a foreign address, see instructions.)
7. City 8. State 9. Zip Code

II. REQUEST TO COMBINE ACCOUNTS — Indicate how you want to combine your TSP accounts. (Restrictions apply; see instructions.)

10. Transfer my **uniformed services** TSP account into my **civilian** TSP account. (Complete Section III if married CSRS.)
OR
 Transfer my **civilian** TSP account into my **uniformed services** TSP account. (Go to Section IV.)

III. SPOUSE'S CONSENT TO TRANSFER UNIFORMED SERVICES ACCOUNT INTO CSRS ACCOUNT — Spouse must complete items 11-13.

11. Spouse's Name (Last, First, Middle)
12. Spouse's Signature 13. Date Signed (MM/DD/YYYY)

Notary: Please complete the following. No other acknowledgment is acceptable (see instructions).
The person who signed item 12 is known to or was identified by me and, before me, signed or acknowledged to have signed this form. In witness thereof, I have signed below on this ____ day of _____, ____.

My commission expires: _____ Notary's Signature
[not] Notary's Printed Name Notary's Phone Number
Jurisdiction

14. **Participant:** If you cannot obtain your spouse's signature, provide your spouse's name in item 11 and Social Security number here and submit Form TSP-16, Exception to Spousal Requirements, along with this request. Spouse's Social Security Number

IV. CERTIFICATION — By signing below, you are authorizing the TSP to combine your civilian and uniformed services TSP accounts. You are certifying that you understand that tax-exempt amounts from the traditional balance of your uniformed services account, if any, cannot be transferred to a civilian TSP account. You are also certifying that, if you are transferring a uniformed services account into a CSRS account and you did not complete Section III, you are an unmarried participant. **Warning:** Any intentional false statement in this application or willful misrepresentation concerning it is a violation of law that is punishable by a fine or imprisonment for as long as 5 years, or both 18 U.S.C. § 1001.

15. Participant's Signature
16. Date Signed (MM/DD/YYYY)

Do Not Write Below This Line
FORM TSP-65 (4/2012)
PREVIOUS EDITIONS OBSOLETE

- If you have both a uniformed services and a civilian TSP account AND are separated from the service associated with one of them, you can transfer your balance out of that account and into the other account
- You may transfer in either direction if separated from both

II. REQUEST TO COMBINE ACCOUNTS — Indicate how you want to combine your TSP accounts. (Restrictions apply; see instructions.)

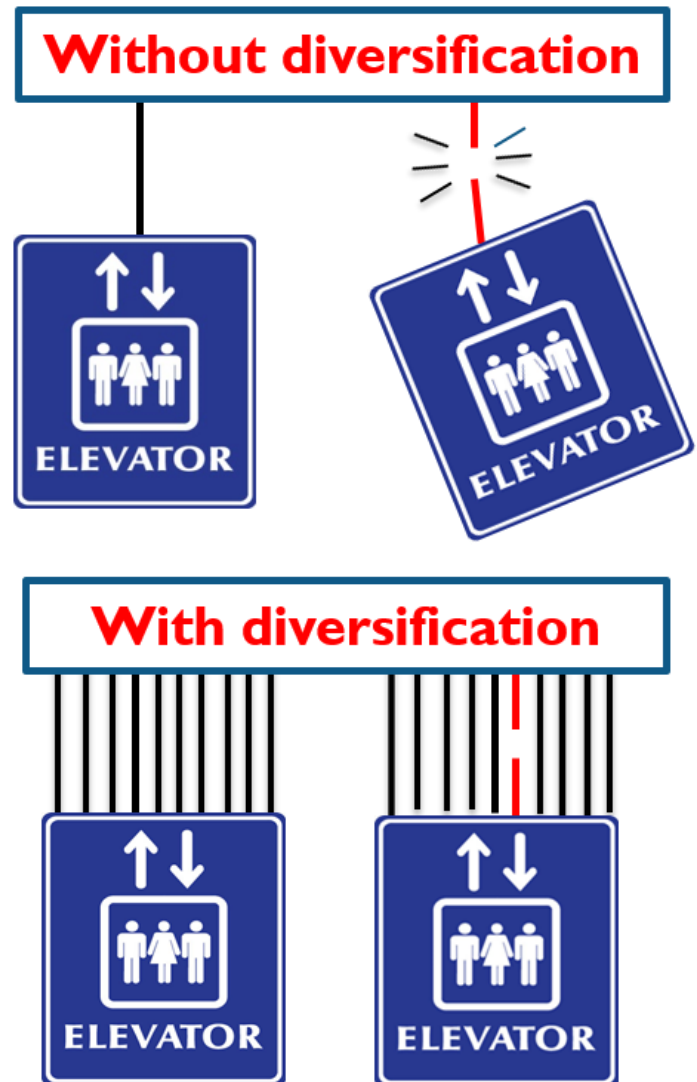
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OR
 Transfer my **civilian** TSP account into my **uniformed services** TSP account. (Go to Section IV.)

Note: A tax-exempt balance in a uniformed services account cannot be transferred to a civilian TSP account

Saving in the Thrift Savings Plan

Getting the Most Bang for Your Buck

Diversification

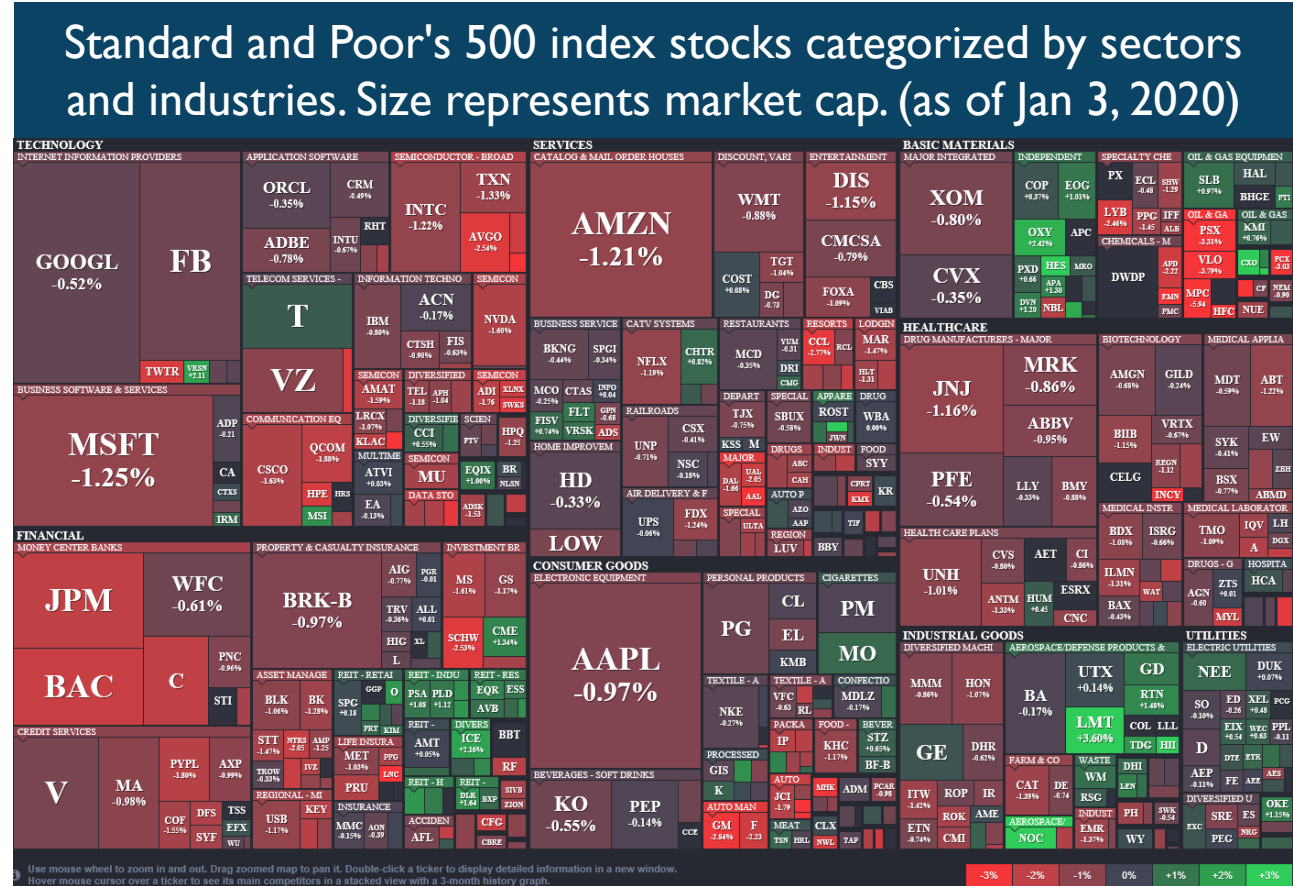


- Diversification is:
 - Balancing an investment portfolio by dividing it among different securities, industries or classes
- **It reduces risk** because:
 - It combines a variety of investments which are unlikely to all move in the same direction
- The TSP **achieves diversification** by tracking specified baskets of investments called “index investment funds”

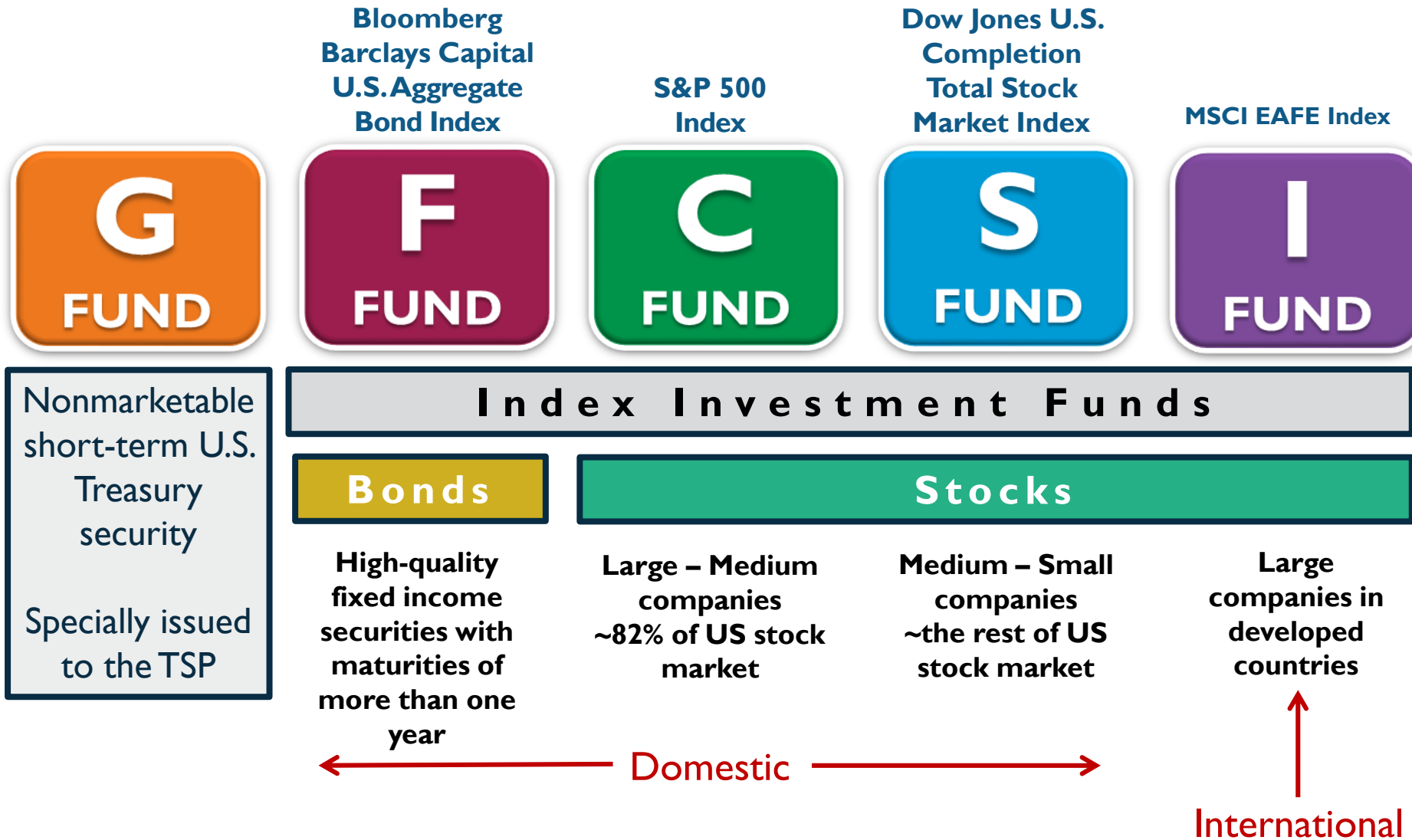
Source: TSP.gov: [Planning & Tools, Investment Strategy, Before You Invest, How Much Diversification Do I Need?](#)

Index Investment Funds

- Facilitate a passive strategy – No need to:
 - Pick individual investments
 - Try to time market movements
- Eliminate the anxiety of trying to beat the market
- Reduce trading costs and investment expenses



TSP Core Investment Funds



See TSP Fund Information at: [Investment Funds](#) and Investment Option Review at: [FRTIB Reading Room](#)

TSP Core Fund Performance

12 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|-----------------------|-----------------------|-----------------------|------------------------|------------------------|------------------------|
| F 5.45% | S 34.85% | S 29.06% | F 7.89% | I 18.62% | S 38.35% | C 13.78% | G 2.04% | S 16.35% | I 25.42% | G 2.91% | C 31.45% |
| G 3.75% | I 30.04% | C 15.06% | G 2.45% | S 18.57% | C 32.45% | S 7.80% | C 1.46% | C 12.01% | C 21.82% | F 0.15% | S 27.97% |
| L2040 -31.53% | C 26.68% | L2040 13.89% | C 2.11% | C 16.07% | L2040 23.23% | F 6.73% | F 0.91% | L2040 7.90% | S 18.22% | C -4.41% | I 22.47% |
| C -36.99% | L2040 25.19% | I 7.94% | L2040 -0.96% | L2040 14.27% | I 22.13% | L2040 6.22% | L2040 0.73% | F 2.91% | L2040 16.77% | L2040 -4.89% | L2040 20.69% |
| S -38.32% | F 5.99% | F 6.71% | S -3.38% | F 4.29% | G 1.89% | G 2.31% | I -0.51% | I 2.10% | F 3.82% | S -9.26% | F 8.68% |
| I -42.43% | G 2.97% | G 2.81% | I -11.81% | G 1.47% | F -1.68% | I -5.27% | S -2.92% | G 1.82% | G 2.33% | I -13.43% | G 2.24% |

G Fund

F Fund

C Fund

S Fund

I Fund

L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

Source: TSP.gov: [Investment Funds, Fund Performance, Share Price History](#)

TSP Core Fund Performance - G

12 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | | | | | G 2.04% | | | G 2.91% | |
| G 3.75% | | | G 2.45% | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | G 1.89% | G 2.31% | | | | | |
| | G 2.97% | G 2.81% | | G 1.47% | | | | G 1.82% | G 2.33% | | G 2.24% |

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I Fund

L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

TSP Core Fund Performance - F

11 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|
| F 5.45% | | | F 7.89% | | | | | | | | |
| | | | | | | | | | | F 0.15% | |
| | | | | | | F 6.73% | F 0.91% | | | | |
| | | | | | | | | F 2.91% | | | |
| | F 5.99% | F 6.71% | | F 4.29% | | | | | F 3.82% | | F 8.68% |
| | | | | | F -1.68% | | | | | | |

G Fund

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C Fund

S Fund

I Fund

L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

TSP Core Fund Performance - C

12 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|--------------|-------------|-------------|------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|
| | | | | | | C 13.78% | | | | | C 31.45% |
| | | C 15.06% | | | C 32.45% | | C 1.46% | C 12.01% | C 21.82% | | |
| | C 26.68% | | C 2.11% | C 16.07% | | | | | | C -4.41% | |
| C -36.99% | | | | | | | | | | | |
| | | | | | | | | | | | |
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G Fund
F Fund
C Fund
S Fund
I Fund
L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

TSP Core Fund Performance - S

12 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|--------------|-------------|-------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|
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| | | | | S 18.57% | | S 7.80% | | | | | S 27.97% |
| | | | | | | | | | S 18.22% | | |
| | | | | | | | | | | | |
| S -38.32% | | | S -3.38% | | | | | | | S -9.26% | |
| | | | | | | | S -2.92% | | | | |

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TSP Core Fund Performance - I

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| | I 30.04% | | | | | | | | | | |
| | | | | | | | | | | | I 22.47% |
| | | I 7.94% | | | I 22.13% | | | | | | |
| | | | | | | | I -0.51% | I 2.10% | | | |
| I -42.43% | | | I -11.81% | | | I -5.27% | | | | I -13.43% | |

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L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

TSP Core Fund Performance - L

12 Year Summary

| 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | L2040 25.19% | | L2040 -0.96% | L2040 14.27% | | L2040 6.22% | L2040 0.73% | | L2040 16.77% | L2040 -4.89% | L2040 20.69% |
| | | | | | | | | | | | |
| | | | | | | | | | | | |

G Fund
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The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

TSP Core Fund Performance

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C Fund
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I Fund
L 2040 Fund

The returns for the TSP funds represent net earnings after the deduction of administrative expenses, trading costs, and investment management fees

Costs of Investing with the TSP

| | G Fund | F Fund | C Fund | S Fund | I Fund | L Income | L 2020 | L 2030 | L 2040 | L 2050 |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 2018 Administrative Expenses | | | | | | | | | | |
| Gross | 0.051% | 0.052% | 0.052% | 0.052% | 0.052% | 0.051% | 0.052% | 0.052% | 0.052% | 0.052% |
| Net¹ | 0.040% | 0.041% | 0.041% | 0.040% | 0.041% | 0.040% | 0.040% | 0.040% | 0.040% | 0.040% |
| Other Expenses² | | | | | | | | | | |
| | 0.000% | 0.016% | 0.001% | 0.021% | 0.010% | 0.002% | 0.003% | 0.005% | 0.007% | 0.005% |

1. Net administrative expenses are the expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees.

2. Fees associated with securities lending are not included in 2018 administrative expenses.

Consistent with standard practice in the industry, they are charged in addition to administrative expenses.

The other expenses represent fees paid to the investment manager for administering securities lending programs.

Income earned from these programs improved the returns of the funds

Comparison of TSP's Net Administrative Expenses

TSP

\$0.40 per \$1,000¹



Average 401(k) Plan

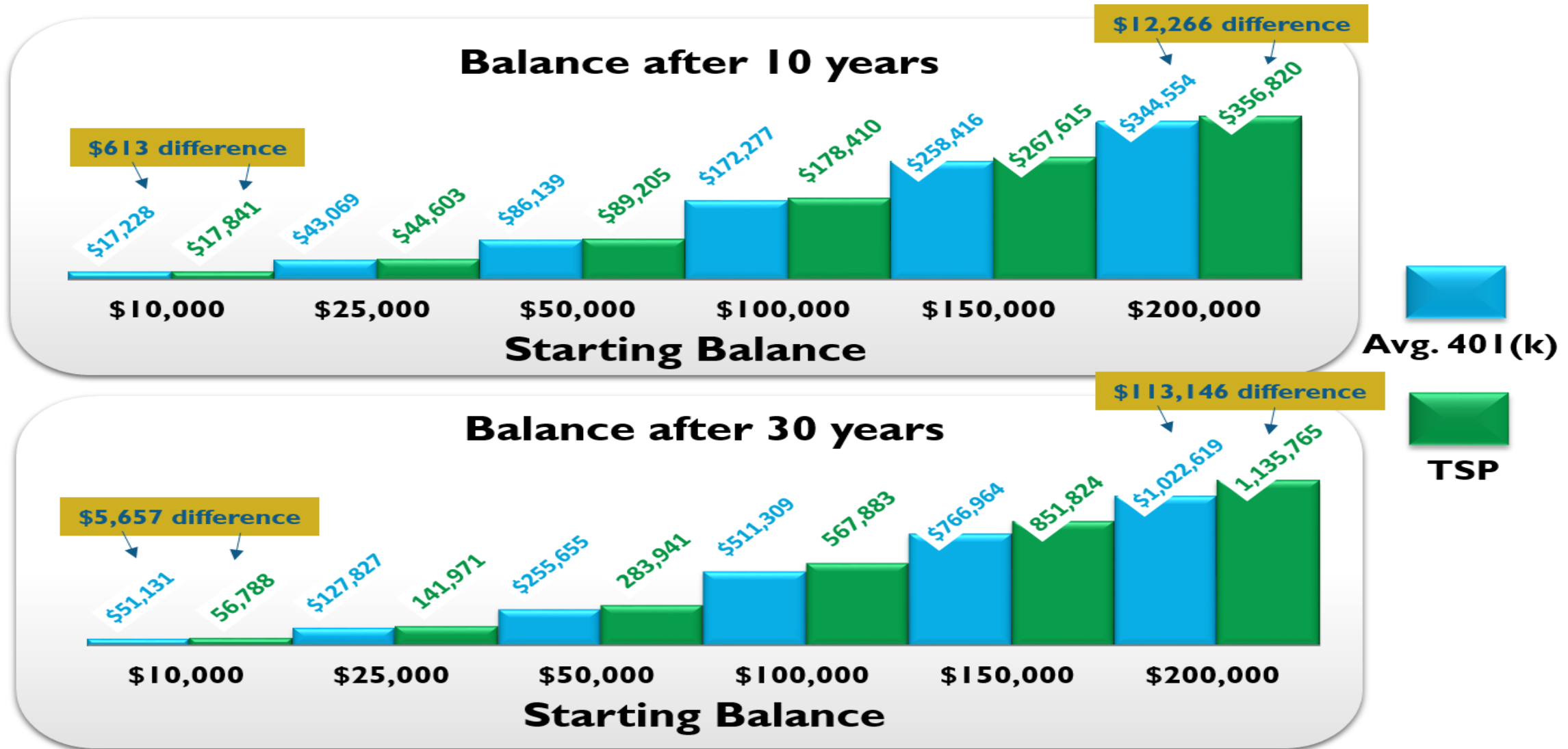
\$4.10 per \$1,000²



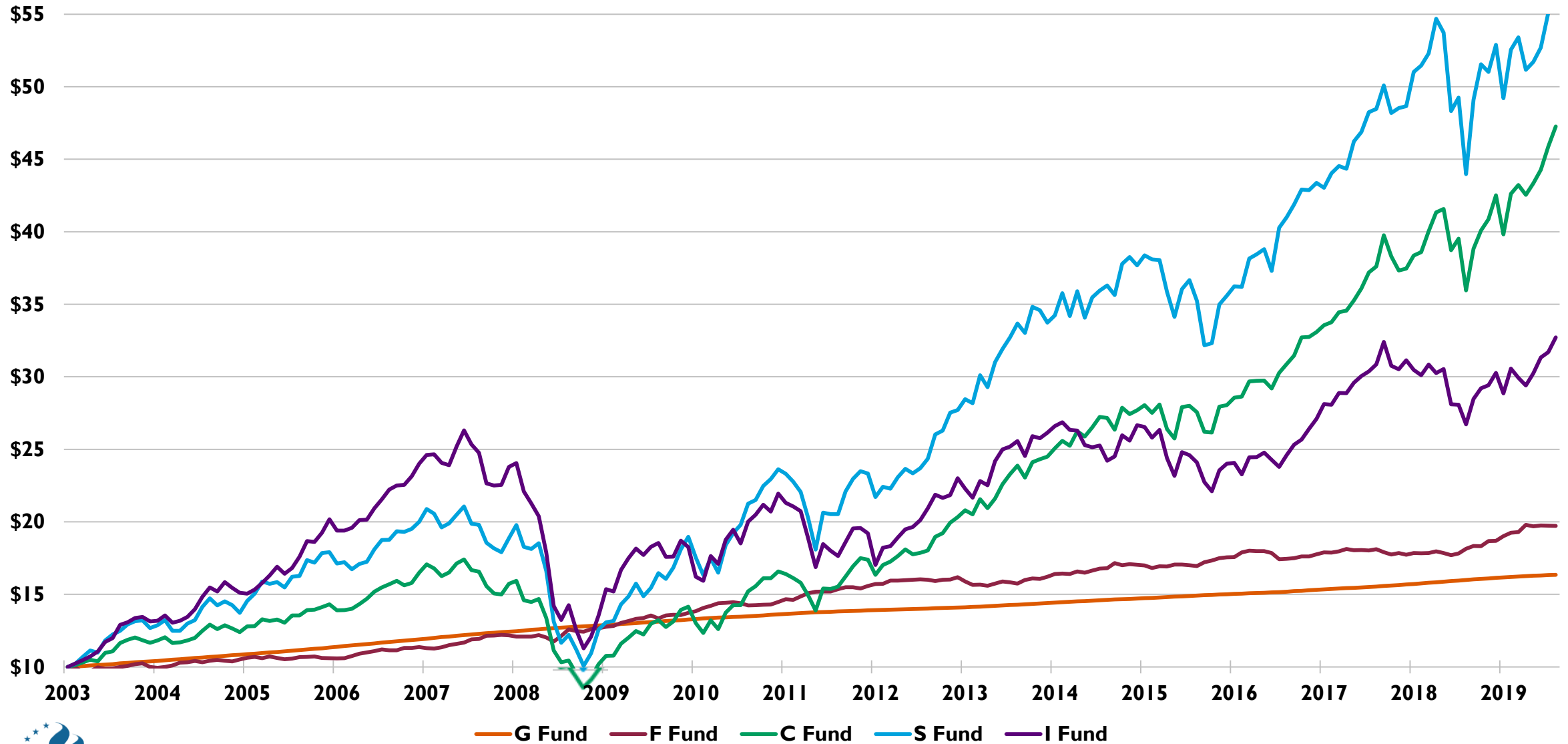
1. Net administrative expenses charged to the TSP participant across all funds, 2018

2. Median estimated 401(k) plan fees. Source: 12th Annual NEPC Defined Contribution Plan & Fee Survey Webinar, Sep 2017

Effect of TSP's Expenses on Long-Term Returns

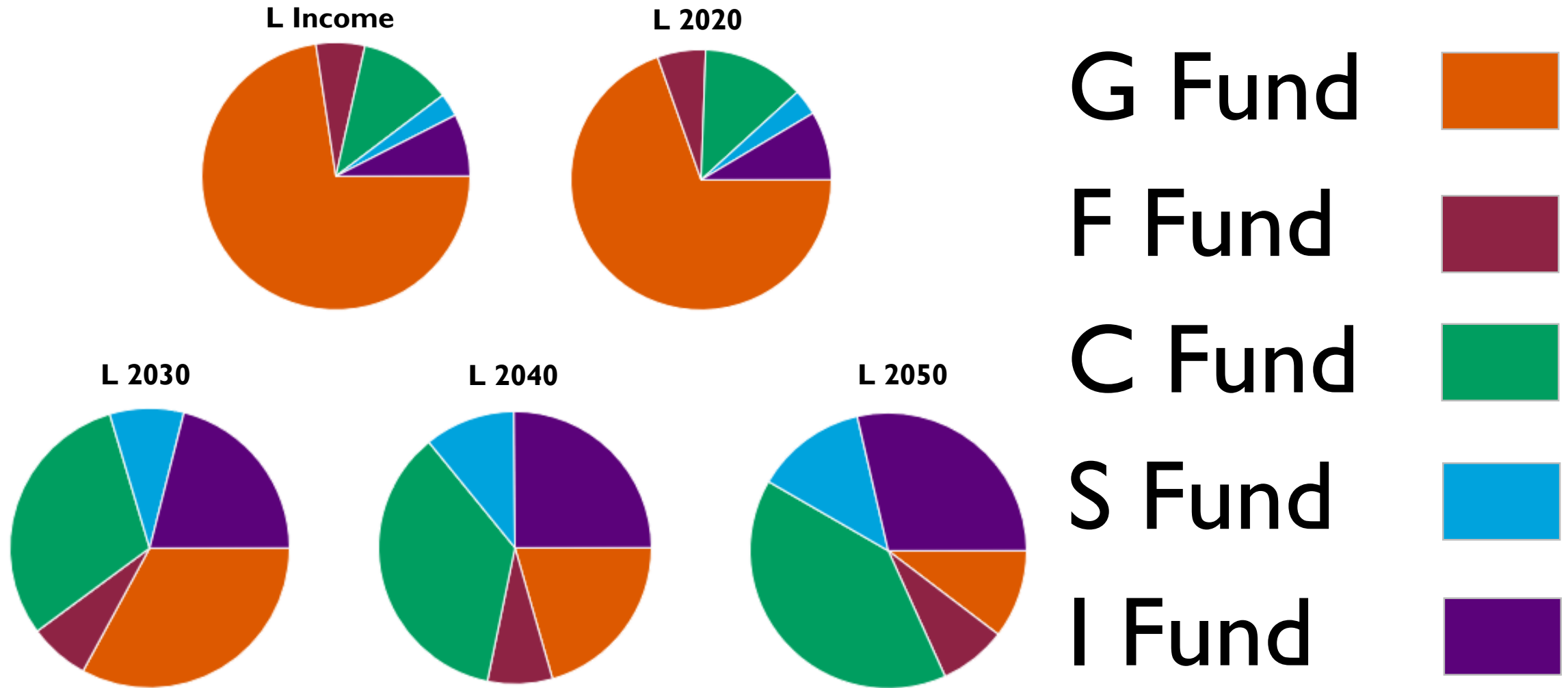


Performance of the TSP Core Fund Share Prices



The TSP's Lifecycle Funds

Allocation Targets as of January 2020



The Lifecycle Funds and the “Efficient Frontier”

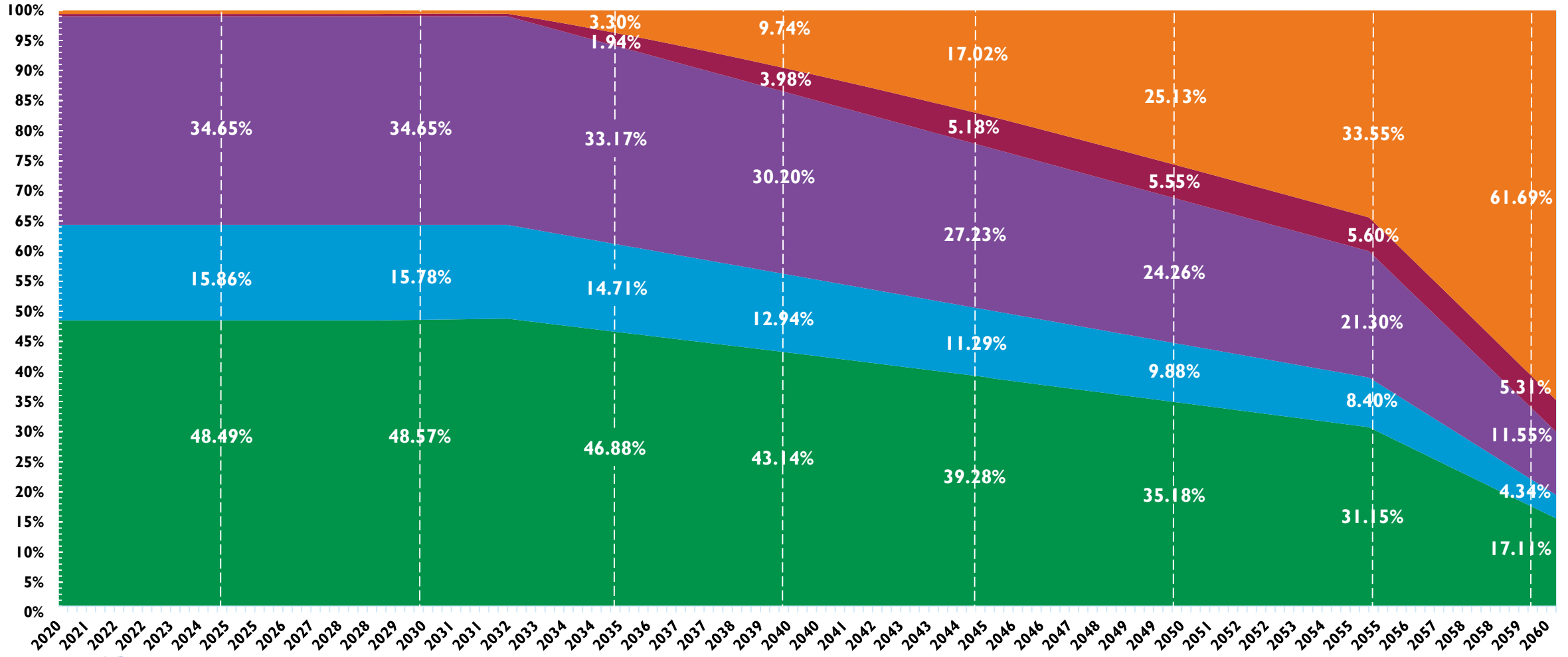
- Rebalanced to their target allocations each business day
- Adjusted quarterly to more conservative investments as the fund time horizon shortens
- Objective is to provide the highest expected rate of return for the amount of risk expected

L Funds and the Efficient Frontier



L 2060 Fund

■ C Fund ■ S Fund ■ I Fund ■ F Fund ■ G Fund



Making TSP Account Transactions

For New Contributions



Contribution Allocation



**For Money Already in
Your Account**



Interfund Transfer



My Account section of the TSP website at tsp.gov

or

Thriftline at 1-877-968-3778



Participant Statements

- Quarterly Statements (January, April, July and October)
 - In My Account section of tsp.gov
 - View on web or opt-in to have statements mailed to you
 - Shows all transactions in your account during preceding three months
- Annual Statements
 - In My Account section of tsp.gov
 - View on web
 - Mailed to you by default (Opt-out to stop the mailing)
 - Summarizes financial activity on your account and personal investment performance
- Keep your address and personal information up-to-date
 - If employed, contact your service or agency
 - If separated, update in My Account section, use Form TSP-9 or call the Thriftline

Quarterly Statement

Participant Address

Ensure that all personal data on file with the TSP is correct

Thrift Savings Plan

Participant Address

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

Account Number: [REDACTED]

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

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%

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.

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

| | |
|-----------------------------|--------------|
| Value on October 1, 2013 | \$77,376.86 |
| Contributions and Additions | \$676.08 |
| 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

Your account balance distribution

| | | | |
|----------|----|--------|-----|
| L 2050 | 0% | G Fund | 62% |
| L 2040 | 0% | F Fund | 0% |
| L 2030 | 0% | C Fund | 28% |
| L 2020 | 0% | S Fund | 9% |
| L Income | 0% | I Fund | 1% |

Your investment allocation for future contributions

| | | | |
|----------|----|--------|-----|
| L 2050 | 0% | G Fund | 60% |
| L 2040 | 0% | F Fund | 0% |
| L 2030 | 0% | C Fund | 30% |
| L 2020 | 0% | S Fund | 5% |
| L Income | 0% | I Fund | 5% |

Participant Information

Employed participants should report errors to their agency for correction. Separated participants can submit corrections directly to the TSP.

Your Investment Return

Quarterly Statement - Page Two

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 |

Loans and In-Service Withdrawals

Accessing Your TSP Money While Still Employed

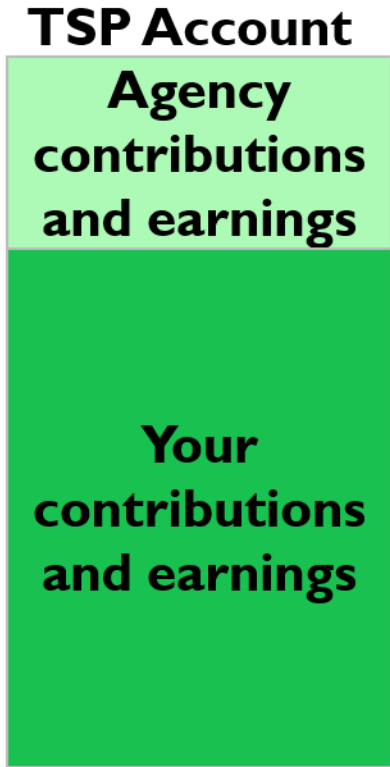
Available Loan Amount

- Minimum amount \$1,000 (must be employee contributions and associated earnings)
- Maximum amount cannot exceed the smallest of the following:

| Contributions and earnings test | IRS Vested balance test | IRS \$50,000 test |
|---|--|---|
| Never more than your contributions and earnings | 50% of the total vested account balance, or \$10,000 whichever amount is greater | Never more than \$50,000 minus the highest outstanding loan balance over the past 12 months |

- The ThriftLine and website can provide the maximum amount available for a loan, loan interest rate, application and status of a loan application
- The total vested account balance includes agency matching contributions, agency automatic contributions, account balances from Civilian and Uniformed Services account, and any outstanding loans from both TSP accounts

TSP Loans



Loan repayment is through payroll deduction and includes an interest charge equal to the G fund rate when the loan was processed and is fixed for life of loan

You may make additional payments directly

Multiple reamortizations

Loans are taken only from your own contributions and earnings

Loan Amount
-\$50 loan fee

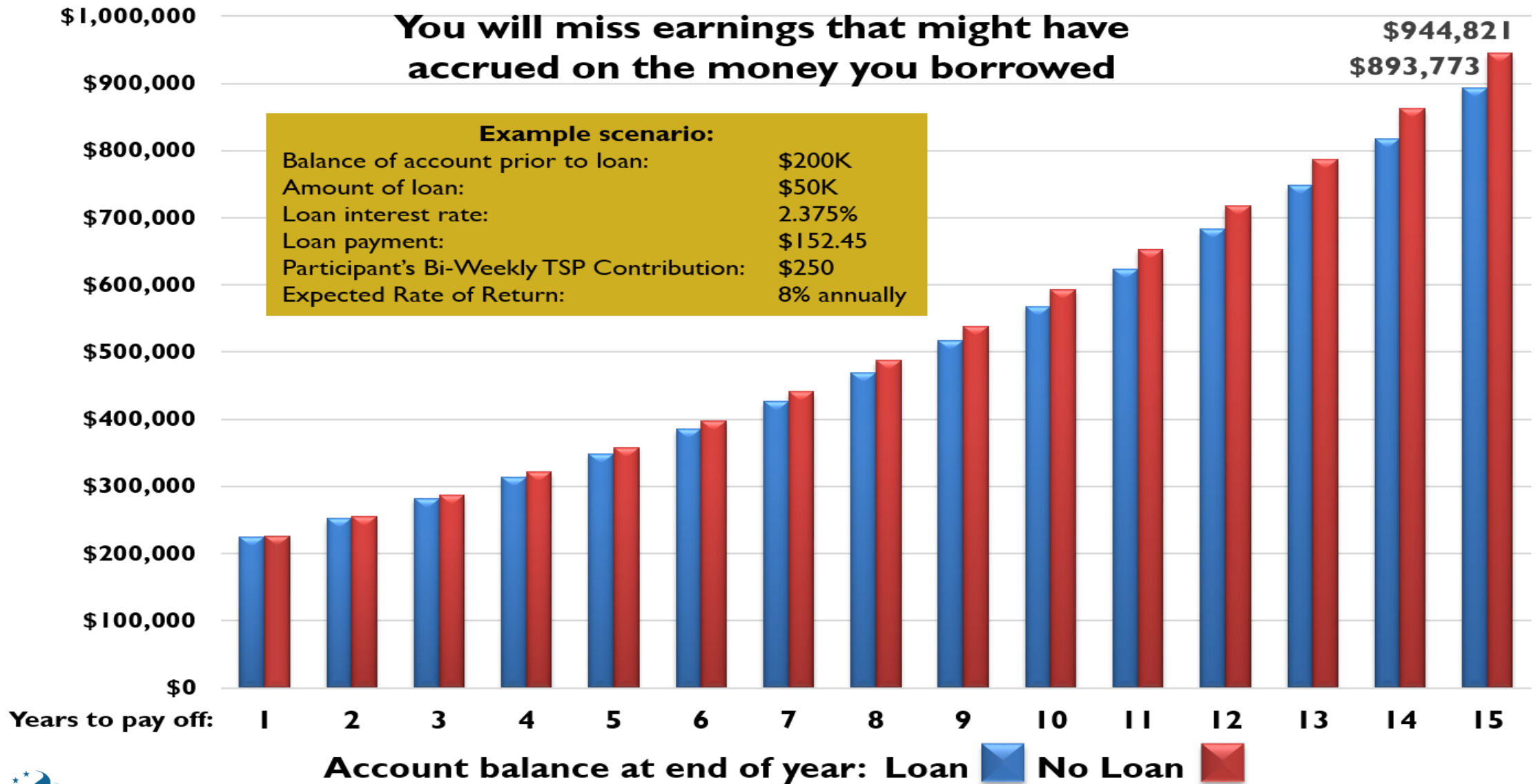
| Your Federal Agency | | For Pay Period Ending | | Net Pay | |
|-------------------------|---------|-----------------------|---------------|-----------------|---------------------------|
| Name | | Pay Period # | Pay Date | | |
| Pay Plan/Grade/Step | | Annual Salary | Hourly Rate | | |
| Home Address | | Pay Check Address | | | |
| Basic Information | | | | | |
| TSP Tax Deferred Amt% | | \$993.00 | TSP Roth Amt% | | 0 % |
| Your Pay Consists of | | | | | |
| Gross Pay | | Current | YTD | Tax Information | Marital Exemptions |
| Deduction | | | | Additional | Current YTD Wages |
| Net Pay | | | | State | Federal |
| EARNINGS | | | | | |
| Type | Rate | Adjusted | ADJ Hours | Hours | Current YTD |
| Regular | | | | | |
| DEDUCTIONS | | | | | |
| Type | Misc | Adjusted | Current | YTD | Type |
| Federal Taxes | | | | | State Tax 1 / VA |
| Dental/Vision | | | | | FSA/HC |
| TSP Tax Deferred | | | | | TSP Tax Deferred Catch-Up |
| TSP Roth Catch-Up | | | | | Retirement - FEBS |
| OASDI Tax | | | | | Medicare Tax |
| FELGL - Regular | | | | | FELGL - Optional |
| FELGL - Family | | | | | Thrift Savings Plan Loan |
| Discretionary Allotment | | | | | |
| BENEFITS PAID BY GOVT. | | | | | |
| Type | Current | YTD | Type | Current | YTD |
| FELGL | | | Medicare | | |
| OASDI | | | TSP Basic | | |
| TSP Matching | | | FEBS | | |



Other Loan Rules

- May have two loans outstanding at same time. if one is a residential loan and one is a general purpose loan (per TSP account, if applicable)
- A valid or pending court order will prevent a loan disbursement
- There is a 60 day waiting period between the payoff of a loan before another like loan may be granted
- Loans are subject to spouses' rights
- TSP loans must be settled within 90 days of separation to avoid a taxable distribution
- When you leave Federal service with an outstanding loan balance, you will not be able to make a withdrawal from your TSP account until your loan is closed by either payment in full or the loan is treated as a taxable distribution

Indirect Loan Costs



Financial Hardship Withdrawals

The amount you withdraw from your account for a financial hardship must be limited to your financial need

To be eligible, your financial need must result from at least one of the following four conditions:

- **Minimum withdrawal \$1,000**
- **May only withdraw your own contributions and earnings**

Recurring negative monthly cash flow

Medical expenses that you have not yet paid and that are not covered by insurance

Personal casualty losses that you have not yet paid and that are not covered by insurance

Legal expenses (such as attorneys' fees and court costs) that you have not yet paid for separation or divorce from your spouse

Financial Hardship Withdrawals

- Will permanently reduce your retirement savings
- Are subject to income taxes
- May be subject to the IRS 10% early withdrawal penalty tax
- Are subject to spouses rights



Age-Based In-Service Withdrawals

- Must be age 59½ or older
- Minimum withdrawal is \$1,000; maximum is entire vested account balance
- Considered an eligible rollover distribution and subject to mandatory 20% Federal income tax withholding
- All or any portion may be transferred to an IRA or another eligible employer plan
- May take up to four per year and taking in-service withdrawals will not have any effect on eligibility to take post separation withdrawals



Preparing for Separation

First Steps

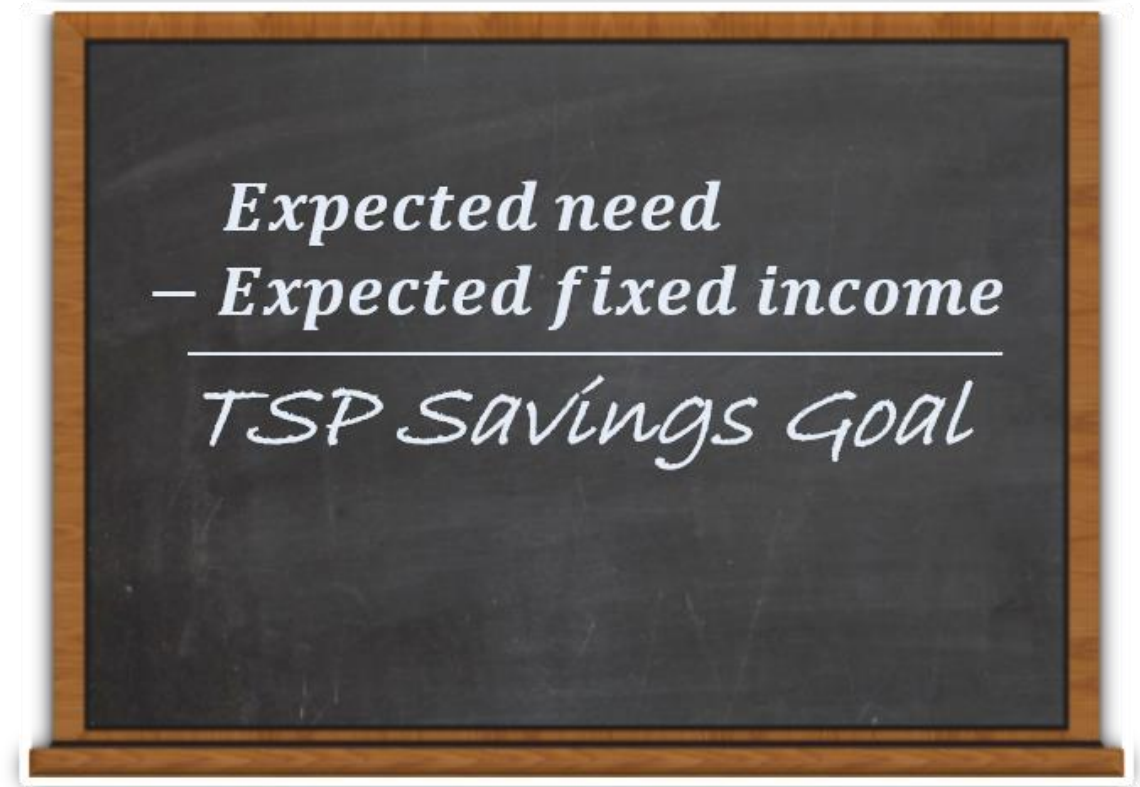
Sources of Retirement Income



Pension(s)

Social Security

Savings (TSP)



Source: TSP.gov: [Plan Participation, About the TSP, Purpose and History, How Does the TSP Fit into My Retirement Package?](#)

Thrift Savings Plan

Contribution Considerations

There is a \$19,500 annual limit on your regular TSP contributions and a \$6,500 annual limit on “Catch-up” contributions



All contributions you make to employer plans* (including the TSP) during the same calendar year count toward the IRS elective deferral limit

You **CAN** contribute the maximum amount over **LESS** than the full tax year**

*Governmental 457(b) plans have separate limit

**For any pay periods a FERS or BRS participant does not make a contribution, there will be no corresponding matching agency/service contribution.



Loans and Separation from Federal Service

- TSP loans must be settled within 90 days of separation to avoid a taxable distribution
- Participant may re-amortize or make additional payments prior to separation
- No post-service withdrawals will be processed until loan has either been paid in full or a taxable distribution of remaining balance has been declared

Agency payroll sends TSP record keeper separation code for participant

TSP sends separated participant a notice with 90 days to pay the outstanding loan balance

Participant may accelerate the taxable distribution date by signing the intent block on the notice and sending back to TSP

Participant may make a full payment or make partial payments during the 90 day period

TSP declares a taxable distribution upon expiration of the 90-day period and reports to IRS

The TSP Retirement Income Options

Turning Savings to Income

Consider Your Options

- If you don't need income from your account immediately and your balance is at least \$200, you can leave your savings in the TSP until you're ready
- According to IRS rules, you must begin to take "Required Minimum Distributions" by April 1st of the year following the year you become 72 AND are separated from service, but there's no requirement to take all of your money out after you separate
- Once you separate, if you still have a balance in your account, you can transfer or roll over balances from traditional IRAs or eligible employer retirement plans into the TSP
- All of this means, you can continue to:
 - Make changes to your investment mix by making inter-fund transfers
 - Take advantage of the TSP's ultra low costs and the well designed investment fund options
 - Defer income taxes on your TSP balance until you're ready to begin receiving distributions



Withdrawals – Choice

- If account has both Traditional and Roth balances,
 - Participant may take withdrawal from either balance first or pro-rata from both

In-Service and Post-Separation Withdrawal Options

In-Service

- Age-Based (59 ½) Withdrawal
 - No more than four times/year
 - No less than 30 days apart
- Financial Hardship Withdrawal

Post-Separation

- Lump sum
 - No less than 30 days apart
 - No lifetime limit
- Installments (Dollar amount or based on life expectancy)
 - Monthly
 - Quarterly
 - Annually
- Life Annuity

Installment Payments

Fixed Dollar

- Amount specified by participant
- Minimum payment \$25
- May transfer payments to an IRA or another eligible plan (if payments expected to last less than 10 years)
- May adjust amount of tax withholding (if payments expected to last 10 years or more)
- May change direct deposit information
- May request a final single payment anytime

Based on Life Expectancy

- Payments are computed by TSP
- Amount automatically adjusts annually
- May adjust amount of tax withholding
- May make a one-time change to fixed dollar amount
- May request a final single payment anytime

Life Annuity

- Income is assured for the life of the annuitant(s)
- Funds are transferred from TSP to the annuity provider, and benefits are “locked in” when the request is processed

| | Single Life | Joint Life with Spouse | Joint Life with Other Survivor |
|--------------------------------|-------------|------------------------|--------------------------------|
| Survivor benefit (50% or 100%) | - | ✓ | ✓ |
| Level payments | ✓ | ✓ | ✓ |
| Increasing payments | ✓ | ✓ | - |
| Cash refund | ✓ | ✓ | ✓ |
| 10-year certain | ✓ | - | - |

Required Minimum Distributions

- You must receive your “Required Minimum Distribution” (RMD) for the calendar year in which you turn 72, but you have until April 1 of the following year to make the withdrawal
- RMDs are determined using the IRS Uniform Lifetime Table
- You must continue to receive RMDs from your TSP account each year thereafter so long as you have a remaining balance
- RMD automatically issued at end of calendar year, if necessary to ensure full amount is withdrawn by December 31st
- If you are still a Federal employee employed at age 72, your required withdrawal must begin by April 1 of the year following the year you separate

Life Expectancy Payments and Required Minimum Distributions

Single Life Table

| Age | Distribution Period | Approximate Percentage |
|-----|---------------------|------------------------|
| 62 | 23.5 | 4.26% |
| 63 | 22.7 | 4.41% |
| 64 | 21.8 | 4.59% |
| 65 | 21 | 4.76% |
| 66 | 20.2 | 4.95% |
| 67 | 19.4 | 5.15% |
| 68 | 18.6 | 5.38% |
| 69 | 17.8 | 5.62% |
| 70 | 17.0 | 5.88% |
| 71 | 16.3 | 6.13% |

Uniform Lifetime Table

| Age | Distribution Period | Approximate Percentage |
|-----|---------------------|------------------------|
| 72 | 25.6 | 3.91% |
| 73 | 24.7 | 4.05% |
| 74 | 23.8 | 4.20% |
| 75 | 22.9 | 4.37% |
| 76 | 22 | 4.55% |
| 77 | 21.2 | 4.72% |
| 78 | 20.3 | 4.93% |
| 79 | 19.5 | 5.13% |
| 80 | 18.7 | 5.35% |
| 81 | 17.9 | 5.59% |

| Age | Distribution Period | Approximate Percentage |
|-----|---------------------|------------------------|
| 82 | 17.1 | 5.85% |
| 83 | 16.3 | 6.13% |
| 84 | 15.5 | 6.45% |
| 85 | 14.8 | 6.76% |
| 86 | 14.1 | 7.09% |
| 87 | 13.4 | 7.46% |
| 88 | 12.7 | 7.87% |
| 89 | 12 | 8.33% |
| 90 | 11.4 | 8.77% |
| 91 | 10.8 | 9.26% |

Account Balance ÷ Distribution Period = % of account balance that must be withdrawn during calendar year

TSP.gov Payment and Annuity & Installment Payment Calculators

Planning & Tools

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](#)

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](#)

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](#)

 [TSP Payment and Annuity Calculator](#)

 [TSP Installment Payment Calculator](#)

 [Estimate Loan Payments](#)

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](#)



Other Considerations

Withdrawal Rules

Spouse's Rights

| Retirement Plan | Requirement* | Exceptions† |
|-----------------------------------|---|--|
| FERS or Uniformed Services | Notarized spouse signature required** | Whereabouts unknown or exceptional circumstances - TSP-I 6 or TSP-U-16 required |
| CSRS | Spouse is entitled to notification of the participant's withdrawal election | Whereabouts unknown or exceptional circumstances - TSP-I 6 required |

*If account balance is less than \$3,500, spouse's signature/notice is not required

**If married but no spouse signature: Spouse entitled to Joint Life Annuity with 50% Survivor Benefit, Level Payments, and no cash refund feature

†Waiver of spouse's signature/notification valid for 90 days from approval



Source: TSP.gov: [Plan Participation, Loans and Withdrawals, Withdrawals After Leaving Federal Service, Special Withdrawal Considerations, Spouses Rights](#)

Tax Information About Payments From Your TSP Account

Fact Sheet

- Terms and definitions (Eligible Rollover Distributions, Qualified Distributions, Transfer vs. Rollover)
- Proportional (pro-rata) withdrawals
- Transferring or rolling over your TSP distribution
- What we withhold for taxes
- Taxable distributions on loans after separation from service
- 10% Early withdrawal penalty tax
- Required Minimum Distributions
- Death Benefit payment and court-ordered payments
- Tax Treatment for TSP Payments Chart

Receiving Installment Payments

| Type of Payment | Eligible for transfer or rollover? | Federal income tax withholding rate |
|--|------------------------------------|--|
| Lump sum distributions: Single payments, age-based and partial withdrawals, final withdrawal following a series of installment payments | Yes | 20% (mandatory) unless transferred |
| Installment payments for less than 10 years | Yes | 20% (mandatory) unless transferred |
| Installment payments for 10 years or more | No | As if married w/3 (may be changed or waived) |
| Installment payments based on life expectancy | No | As if married w/3 (may be changed or waived) |

Example: If account balance = \$100,000 and you request \$1,000/month:

$$\$100,000 \div \$1,000 = 100 \text{ months}$$

100 is less than 120, so Type of Payment = “Installment payments for less than 10 years”



Receiving Installment Payments

- If you are receiving installment payments, the following could result in a change to the withholding rules for the taxable portion of your payments:
 - Change the dollar amount or frequency
 - Change from payments based on life expectancy to payments of a fixed dollar amount
 - Transfer money into your TSP account
 - Take a withdrawal in addition to your installment payments

Changing Payment Scenario

Before change – \$800/month

- **Balance = \$105,000**
- Estimated number of payments = 132
 - **132** months is more than 10 years so, payment type = **periodic payments**
 - Withholding – As if married w/3
- **Net monthly payment - \$800**

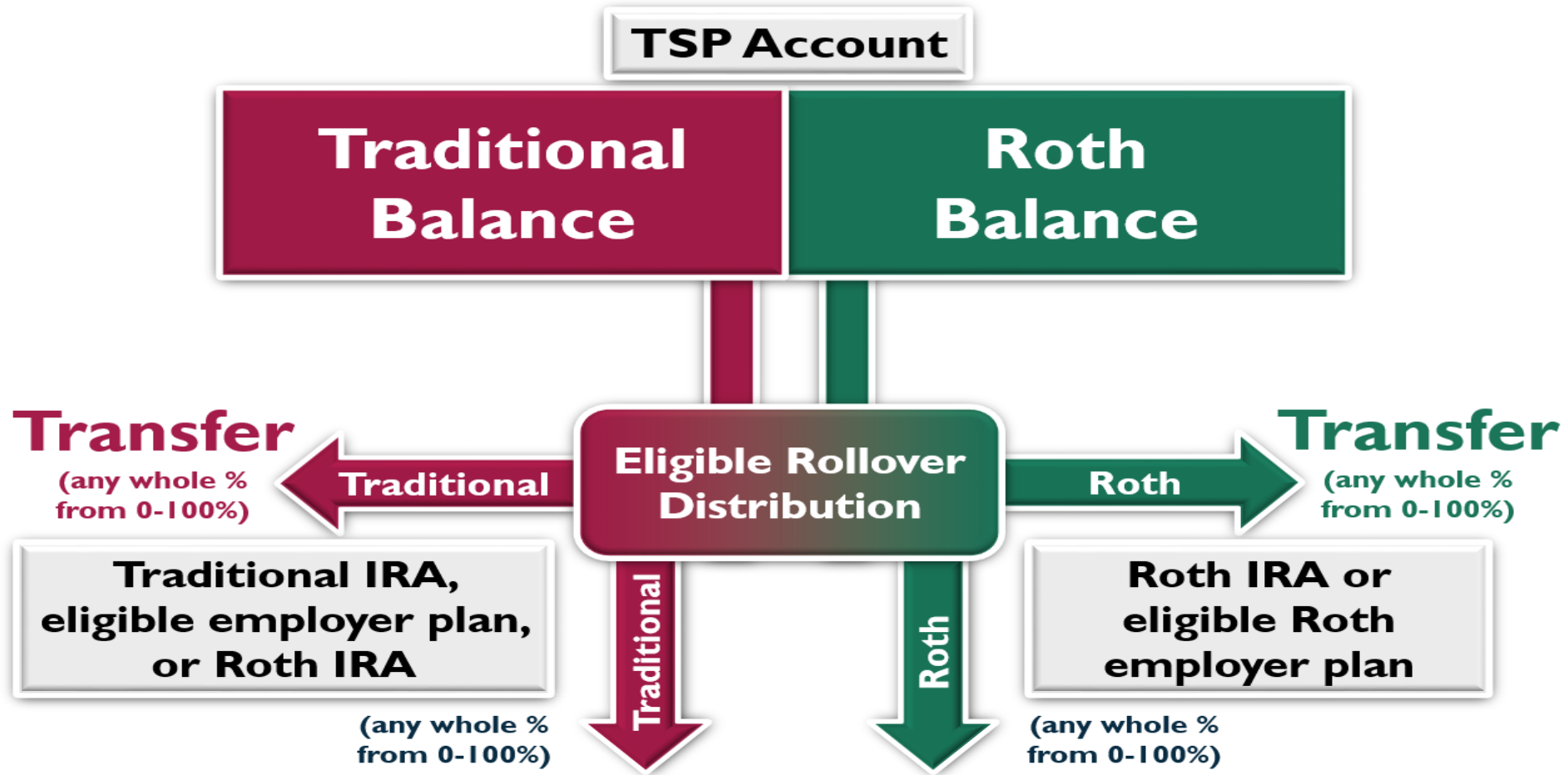
After change – \$850/month

- **Balance = \$100,000**
- Estimated number of payments = 117.6
 - **117.6** months is fewer than 10 years, so payment type = **eligible rollover distribution**
 - Withholding – 20% (\$170)
- **Net monthly payment - \$680**

All installment payments must meet the 10 year rule (i.e., monthly, quarterly and annually)



Eligible Rollover Distributions



Distribution to Participant*

Whatever isn't transferred will be distributed

*Tax-deferred distributions remain eligible to be rolled over within 60 days

Exceptions to the IRS Early Withdrawal Penalty

The 10% IRS Early Withdrawal Penalty does not apply to payments that are:

- Received at age 59½ or later, or received after you separate/retire during or after the year you reach age 55 (or the year you reach age 50 if you are a public safety employee as defined in section 72(t)(10)(B)(ii) of the IRC)
- TSP monthly payments based on life expectancy
- Lifetime annuity payments
- Ordered by a domestic relations order
- Made because of death
- Made from a beneficiary participant account
- Received in a year you have deductible medical expenses that exceed 10% of your adjusted gross income (7.5% if you or your spouse is 65 or over)
- Received as a result of total and permanent disability
- Received by military reservists called to active duty for a period in excess of 179 days & distribution is received between date of order or call and close of active duty period

TSP Death Benefits

Planning Your Legacy

TSP Death Benefits – Beneficiaries

- By default, death benefits are disbursed according to “statutory order of precedence:”
 - 1) Spouse
 - 2) Natural and adopted children
 - 3) Parents
 - 4) Appointed executor or administrator of your estate
 - 5) Next of kin
- Alternatively, you may designate beneficiary(ies) on Form TSP-3, *Designation of Beneficiary*
- Can be: spouse, other individual(s), trust, estate, legal entity/corporation
- Death is reported to the TSP on Form TSP-17, *Information Relating to Deceased Participant*
- The beneficiary will receive IRS Form 1099-R reporting the distribution

Death Benefits: Update

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Statements
- Correspondence from the TSP
- Message Center

Online Transactions

- Contribution Allocations
- Interfund Transfers
- TSP Loans
- Withdrawals

Personal Information

- Profile Settings
- Beneficiaries**

Beneficiaries: Civilian

You do not have a valid Form TSP-3, *Designation of Beneficiary*, on file. Your account will be distributed according to the statutory order of precedence required by law. ONLY complete Form TSP-3, *Designation of Beneficiary*, if you want distribution to be made in a way *other than* the following order of precedence:

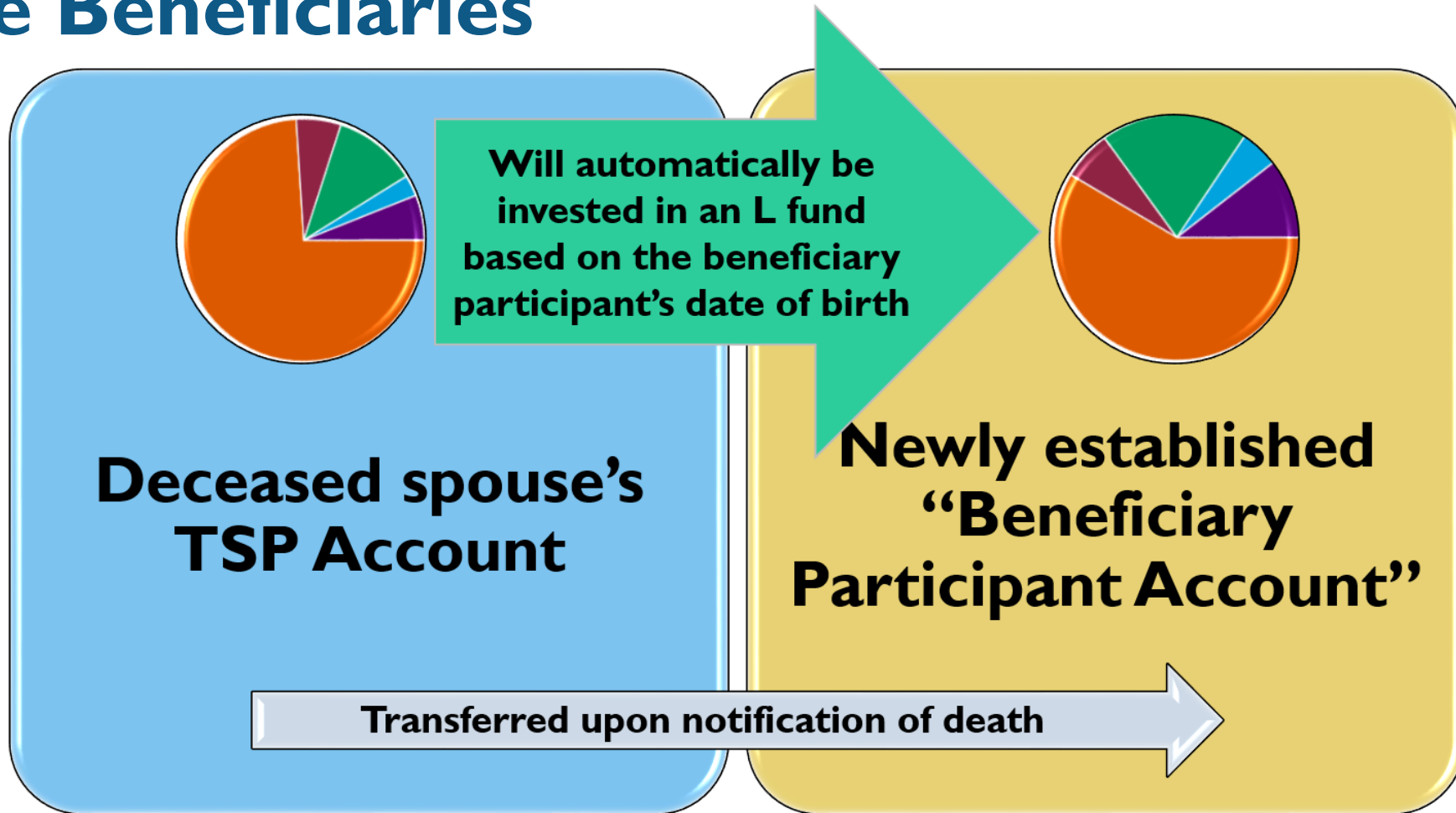
1. To your spouse
2. If none, to your child or children equally, with the share due any deceased child divided equally among that child's descendants
3. If none, to your parents equally or to the surviving parent
4. If none, to the appointed executor or administrator of your estate
5. If none, to your next of kin who would be entitled to your estate under the laws of the state in which you resided at the time of your death

As used here, "child" means either a biological child or a child adopted by the participant. It does not include your stepchild unless you have adopted the child. Nor does it include your biological child if that child has been adopted by someone other than your spouse.

The term "parents" does not include stepparents who have not adopted you.

[Designate New Beneficiaries](#)

Spouse Beneficiaries



- BPA account owner will have same investment and withdrawal options as separated TSP participants
- BPA accounts cannot accept transfers or rollovers from other plans or IRAs
- Interfund transfers follow same rules that apply to all account holders

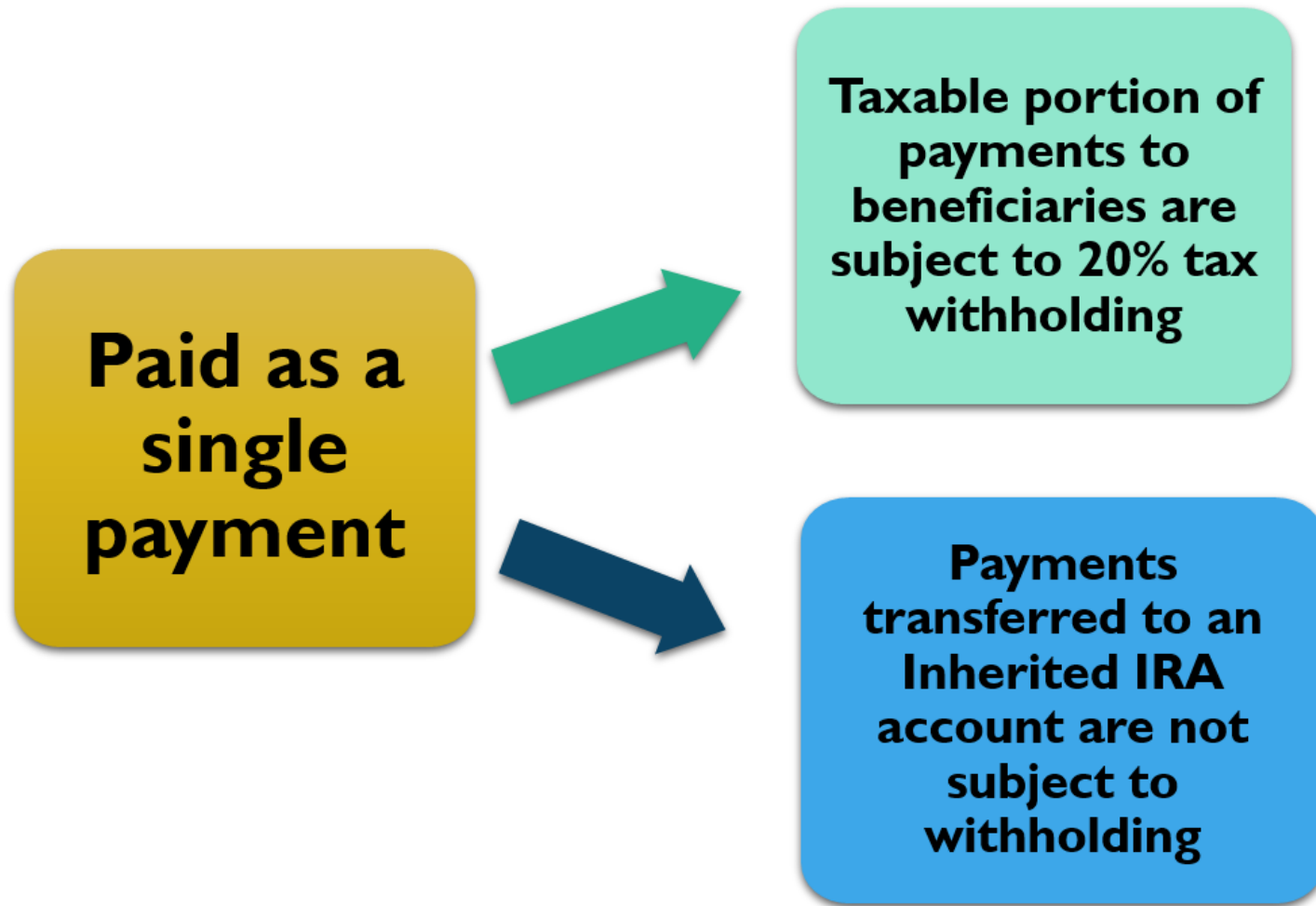
Beneficiary Participant Account Rules

- Spouse may designate beneficiaries using Form TSP-3
- Death benefit payments from a BPA are single (non-periodic) payments to the designated beneficiaries
 - Subject to 10% federal withholding
 - Cannot be transferred or rolled over to an IRA (to include inherited IRA) or eligible employer plan
- Required Minimum Distributions from BPA:
 - Begin date is based on age of the deceased TSP participant
 - Amount is based on age of the beneficiary

Considerations with BPA Transfers

| | BPA | Other Employer Plan | IRA |
|--------------------------------|--|---|---|
| Successor Beneficiaries | Death benefit payments to successor beneficiaries may not be transferred or rolled over | Death benefit payments to successor beneficiaries may be transferred or rolled over | Death benefit payments to successor beneficiaries may be transferred or rolled over |
| Early Withdrawal Penalty | No penalty on early distributions | No penalty on distributions after age 59½ Exceptions exist – see “exceptions slide” | No penalty on distributions after age 59½ (other exceptions may apply) |
| Spousal Rights | Spousal rights not applicable | Spousal rights apply per applicable laws and plan rules | Spousal rights not applicable |
| Required Minimum Distributions | Required beginning date based on age of deceased participant & Required payment amount based on spouse’s age | Required beginning date based on when beneficiary turns 72 or retires, whichever is later | Required beginning date based on when beneficiary turns 70½ |

Non-Spouse Beneficiaries



Inherited IRAs

- Requires non-spouse beneficiaries to withdraw all assets of an inherited account within 10 years
- Beneficiaries may want to seek assistance of a tax professional to discuss options

Court Orders and Legal Processes

- Your TSP account can be:
 - Divided in an action for divorce, annulment, or legal separation, or
 - Garnished to satisfy a legal process associated with past-due alimony, child support obligation, IRS tax levy, or victims restitution pursuant to the Mandatory Victims Restitution Act

Source: [Court Orders and Powers of Attorney and Internal Revenue Service Tax Levies and Criminal Restitution Orders and Qualifying Legal Process](#)

Resources for Participants

Getting Help

MY ACCOUNT

TSP Account Number
 User ID

Password

[Help](#) [Log In](#)

[Protect Your TSP Account](#)



ONLINE PASSWORD RESET

You can reset your password online.

[Learn More](#)

1 2 3

[My Account](#) | [Plan Participation](#) | [Investment Funds](#) | [Planning & Tools](#) | [Life Events](#) | [Participant Support](#)

Enter search term(s)

Plan Participation

How to set up and manage your TSP account

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

[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**
- IRS Form 1099-R
 - Government Shutdown
 - Help for Hurricanes Florence and Michael victims
 - Year-end transaction processing schedule
 - Changes coming to the Lifecycle (L) Funds
 - 2019 Contribution limits
 - Current loan interest rate
 - Approaching deadline for some uniformed services members
 - Third quarter participant statements are online and in the mail
 - Changes coming to the Lifecycle (L) Funds
 - Updated information about changes to TSP withdrawal options

- QUICK LINKS**
- [Change Your Address](#)
 - [Forms & Publications](#)
 - [Loan and Annuity Rates](#)
 - [Fund Performance](#)
 - [Contribution Limits](#)
 - [Email Updates](#)
 - [TSP Training for Benefits Specialists and Employees](#)
 - [Frequently Asked Questions](#)

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

Access Your TSP Account

My Account

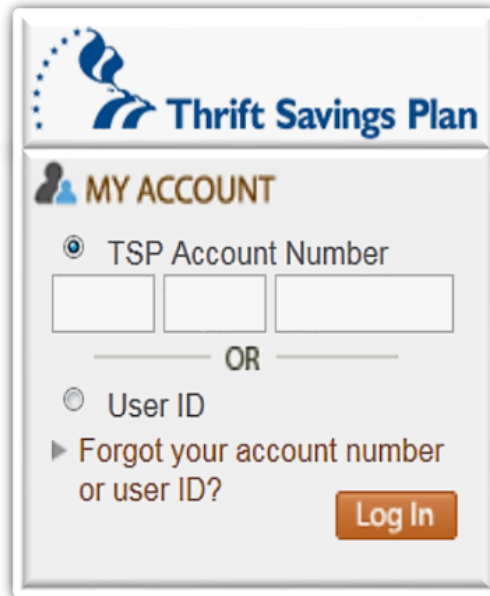
Plan Participation

Investment Funds

Planning & Tools

Life Events

Participant Support



The screenshot shows the Thrift Savings Plan logo at the top left. Below it is the heading "MY ACCOUNT" with a person icon. There are two radio button options: "TSP Account Number" (which is selected) and "User ID". Under "TSP Account Number" are three input fields. Below these is the word "OR". Under "User ID" is a link that says "Forgot your account number or user ID?". At the bottom right of the form is a "Log In" button.

View account balance

View Annual & Quarterly Statements

Change contribution allocation

Request interfund transfers

Request loans and withdrawals

Create (or change a user ID)

Change or request a Web password

Contacting the TSP



You may also visit **TSP.GOV** and log into "My Account" to perform many of these transactions and inquiries.

Follow us on:

Notes

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ThriftLine
1-877-968-3778
Available 24 hours a day, 7 days a week.
Outside the U.S. and Canada:
404-233-4400
TDD: 1-877-847-4385

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

Survey

Thank you for taking the time to complete this short survey about your recent TSP training event. Your participation in this survey is voluntary but keep in mind the FRTIB (TSP) Education and Outreach Division uses these to improve the learning experience for TSP Participants, Beneficiaries, Agency and Service Representatives.



Please consider your answers carefully. This survey will be used to improve our services and provide you with information that is timely, relevant, and informative

<https://www.surveymonkey.com/r/2YFWDJB>



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