



NEWBIE NICOLE
Logs in one time within 30 days of account creation.

Logs in three times within 90 days of account creation.

Increases contribution amount to at least 5% within first year.

Does not call ThriftLine during immediate onboarding phase.

DEFAULT DAN

Moves out of G Fund.

Logs in at least once every 30 days.

Does not take a TSP Ioan (in general, Ioan apps drop X%)

Increases contribution rate to at least 5% or higher.













