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# Writing for the FRTIB

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Office of Communications and  
Education

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# Writing for the FRTIB

## Introduction

*Writing for the FRTIB* is meant to be a quick reference for anyone writing for the public on behalf of the Federal Retirement Thrift Investment Board. It is not an encyclopedic resource on the Board's writing style, but it provides guidance on the usage and style questions that arise most frequently, in addition to instructions on FRTIB-specific matters. For matters not covered here, we follow the rules of the *Chicago Manual of Style* (16<sup>th</sup> edition). Should you find yourself searching *Chicago* frequently, please let the OCE writing team know what questions are coming up so we can consider including them in this guide.

The FRTIB also generally adheres to the principles laid out by the Plain Language Action and Information Network (PLAIN) in *The Federal Plain Language Guidelines* ([www.plainlanguage.gov/howto/guidelines/FederalPLGuidelines/FederalPLGuidelines.pdf](http://www.plainlanguage.gov/howto/guidelines/FederalPLGuidelines/FederalPLGuidelines.pdf)).

## Frequently Asked Questions

### How many spaces should there be after a period or colon?

Many people were taught to put two spaces after every period, but that's no longer correct. Sentences should be separated by only one space. Using two spaces can be an especially hard habit to break. But even if you can't break the habit, you can still easily correct the error. When you've finished writing a document, use the Replace function in Word, search for a period followed by two spaces and replace it with a period followed by one space.

Colons should also be followed by only one space.

### Where does the other punctuation go when I'm using quotation marks or parentheses?

Periods and commas always go **before** closing quotation marks. Colons and semicolons go **after** them.

Question marks and exclamation points follow quotation marks unless they are part of the quoted material.

Examples:

*Who said, "I regret that I have but one life to give for my country"?*

*Philosophers ask, "What is the meaning of life?"*

When using parentheses, consider whether the material inside the parentheses is a full sentence. If it is, punctuate the sentence as such and place the parentheses on the outside.

### When and how should I use commas?

#### In General

The comma should be your default punctuation for setting a word or phrase off from the rest of the sentence. You should not use it to join two phrases that could each stand alone as sentences, unless there is a conjunction (and, but, or, etc.) included as well. Other options to consider include the following:

- Semicolon: Use when you're connecting two clauses that could each stand alone as a sentence, e.g., "My work is never done; I never do it." (The second part is usually short.)
- Em-Dash: Use in situations that call for an abrupt interruption or a more drastic departure than a comma would imply. Often the language set off by em dashes could stand alone as a sentence, but it comes in the middle, e.g., "These situations—they come up frequently—can affect your plan." (Notice there are no spaces separating the em dashes from the words.)
- Parentheses: Use sparingly. If you find yourself using them, consider rewording or choosing one of the other options described above.
- Ellipses: Do not use for this purpose.
- New Sentence: Sometimes the best option is to end one sentence and begin another. Ending a sentence does not mean that whatever follows it is completely unrelated to it.

#### Series of Items

While there are those who insist that a comma is unnecessary before the "and" or other conjunction that precedes the last item in a series, it cannot be denied that this "Oxford" or "serial comma" is

often very useful in adding clarity to a sentence. Therefore, to be consistent, the FRTIB uses the Oxford comma in almost all cases.

Examples:

*We were introduced to the directors of the company, Chris Washington, and Kelly Rogers.*

This example also shows how the Oxford comma can make a sentence more clear. If the comma after “Washington” were omitted, the sentence would imply that Chris Washington and Kelly Rogers **are** the directors of the company. With the Oxford comma it’s clear that they’re two other people we met **in addition to** the directors.

## Appositives

A word or group of words is said to be in apposition to a noun if it explains it or provides another name for it. If it can be omitted without confusing the identity of the noun, it’s nonrestrictive (nonessential). If it can’t, it’s restrictive (essential). Nonrestrictive appositives are set off by commas; restrictive ones are not.

*Marion’s husband, Frank, is a doctor.*

In the above example, the appositive is “Frank,” and it is non-restrictive because Marion only has one husband. Removing “Frank” from the sentence, along with the commas around it, does not make his identity less clear; there is only one person this sentence could be referring to.

But what if the sentence were about one of Marion’s four sons? In that case a name would be necessary to identify a specific son: *Marion’s son Joseph is a doctor.* “Joseph” is a restrictive appositive because it cannot be removed without creating obscurity. It is not set off by commas.

## When should I use hyphens, en dashes, and em dashes?

### Compound Words

Generally, multiple-word modifiers are hyphenated when they appear in front of the word they modify (usually as adjectives) but open when they appear after.

Example:

*He is applying for an **entry-level** job.*

*The job he’s applying for is at the **entry level**.*

Also, many terms people think of as multiple-word modifiers are actually single words, e.g., “policymaking.” This is almost always true of compounds formed with prefixes, such as “pre,” “anti,” “mid,” and “cyber.”

Examples:

*preconceived, antioxidant, midcareer, cyberspace*

Most exceptions to this rule occur when 1) the last letter of the prefix is a vowel and is the same as the first letter of the word it precedes, e.g., “multi-institutional” (but not more commonly used words such as “preeminent”); 2) the prefix precedes a capitalized word, e.g., “neo-Nazi”; or 3) the word the prefix precedes is already hyphenated, e.g., “non-interest-bearing.”

When one of the words in the modifier is an adverb ending in “ly,” do not hyphenate, e.g., “brilliantly imaginative writer.”

## em dashes

(formed by two consecutive hyphens in MS Word if you don't add spaces)

See the section on commas above.

## en dashes

(formed by typing space, hyphen, space in MS Word)

Use an en-dash in place of “to” to indicate a range, e.g., “pages 12 – 15.”

## How do I punctuate lists?

In order to highlight important material, it is often useful to make a vertical list of items instead of keeping them in sentence form. If possible, it's best to introduce a vertical list with a full sentence followed by a colon. Capitalize the first word of each item and place a period at end of each item.

Example:

*To fulfill this purpose, the TSP offers a number of tools:*

- *It allows participants to take loans from their TSP accounts.*
- *It provides the Lifecycle Funds for participants to better manage their investments.*
- *It has a ThriftLine for participants to call to have their questions answered.*

Use numbers instead of bullets when the list demonstrates a sequence of events or a particular order, e.g., smallest to greatest or first to last.

Example:

*If you do not have a valid beneficiary designation on file with the TSP, we are required to pay your TSP death benefit in accordance with the following statutory order of precedence:*

1. *To your spouse.*
2. *If none, to your child or children equally, and descendants of deceased children by representation.*
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 is entitled to your estate under the laws of the state in which you resided at the time of your death.*

Though the above method is preferable, you may also use sentence punctuation for your list. In that case, the introduction should not be able to stand alone as a full sentence, and you do not use a colon or any other punctuation at the end of it. Use commas or semicolons—the latter only when commas are included within any of the items—between items and a conjunction (“and” or “or”) before the last item. Do not capitalize the items in the list.

Example:

*To fulfill this purpose, the TSP*

- *allows participants to take loans from their TSP accounts,*
- *offers the Lifecycle Funds for participants to better manage their investments, and*
- *has a ThriftLine for participants to call to have their questions answered.*

## What's a dangling or misplaced modifier?

You must be able to apply a modifying introductory clause to the subject of the sentence.

Example:

Correct: *As a soldier serving in a combat zone, the lieutenant was entitled to tax-exempt pay.*

Incorrect: *As a soldier serving in a combat zone, the army was required to give her tax-exempt pay.*

Who is the soldier serving in a combat zone? The lieutenant is. Therefore she must be the subject of the sentence.

However, some introductory clauses are complete: they simply explain the circumstances and don't modify anything. You may correct the above incorrect example by rephrasing it like this: *Because the lieutenant was serving in a combat zone, the army was required to give her tax-exempt pay.* The modified noun, the lieutenant, is included in the introductory clause, so the modifier is no longer dangling.

### **What's the difference between “that” and “which” (and “who”)?**

Use “which” for nonrestrictive clauses and “that” for restrictive ones.” A comma goes before “which” but not “that.” Note in the following examples how the choice of pronoun changes the meaning:

*The houses that were made of brick remained standing.*  
*The houses, which were made of brick, remained standing.*

In the first sentence the phrase “that were made of brick” is restrictive because it cannot be removed without making it unclear which houses we're talking about. The sentence states that some houses were not made of brick and implies that they did not remain standing. The second sentence, by using “which” instead of “that” and inserting commas, reduces the information about the houses' building materials to an unnecessary detail. It states that all the houses remained standing and mentions that they happened to be made of brick.

When writing of people, the pronoun should be “who” in all cases. The commas or lack of them determine whether “who” is restrictive or not restrictive.

Example:

*The employees who were in the union went on strike.* (restrictive; indicates nonunion employees did not go on strike)

*The employees, who were in the union, went on strike.* (nonrestrictive; indicates everyone went on strike)

### **What are the rules for using an “s” after the apostrophe in possessive words?**

The possessive of a singular noun is formed by adding an apostrophe and an “s,” while the possessive of most plural nouns—at least the ones ending in “s”—is formed by adding only an apostrophe. Here are some questions that often come up on this topic:

- What if a singular noun ends in an “s”? The rule remains in place; use an apostrophe and an “s.” This is true even when the additional “s” is not pronounced in speech, as in “Euripedes’s play,” or “the marquis’s mother.”
- What if a plural noun does not end in “s”? Use an apostrophe and an “s,” as in “children’s literature.”
- What about plural nouns that are usually treated as if singular, e.g., “economics” or the “United Nations”? Use only the apostrophe, as in “the United States’ policy” or “politics’ true nature.” If possible, try rephrasing like this: “the policy of the United States.”
- What if we’re talking about two people or things doing the possessing? This one’s tricky. If the possessors jointly possess one thing, use “Sophie and Beth’s revision.” But if they own two separate things, write it this way: “Sophie’s and Beth’s edits.” The difference is that on the former, Sophie and Beth worked together and provided one set of edits; on the latter they worked separately.

Another way of understanding this is to look at the difference in meaning of the following two sentences:

*The advisor looked at Barbara's and John's retirement accounts.*

*The advisor looked at Barbara and John's retirement accounts.*

The first sentence indicates that the advisor looked at one or more accounts held by John alone and one or more accounts held by Barbara alone (and possibly accounts they hold jointly). The second sentence means the advisor looked only at accounts held jointly by both of them. Omitting the apostrophe and "s" from the first owner's name makes the two owners one entity.



## **Plain Writing Techniques**

The point of using plain language is to allow a reader to understand something on the first reading. As mentioned in the introduction, there are resources to help you with this. In this section of the guide, we'll just summarize a few of the important techniques that can help you write more clearly.

### **Know Your Audience**

Plain writing is not the same as “dumbing it down.” If your document is to be read solely by financial experts, use terms they know. More often, however, we're writing for a broader audience comprising readers of varying levels of knowledge, so we steer away from jargon. Understanding who your readers are is essential for making yourself clear.

### **Use First- and Second-Person Pronouns If Appropriate**

Referring to the reader as “you” and to the FRTIB as “we” has the dual benefit of maintaining a friendly tone and helping to make responsibilities clear.

### **Use Engaging Headings**

The best type of heading is a question. When a question is not appropriate, use a statement, such as the ones used in this section. The least effective heading—though it's still necessary at times—is a simple title, such as “Plain Writing Techniques.”

### **Use Straightforward Wording**

Don't hide the verb in a sentence with unnecessary words. An example of what not to do would be writing the heading of this paragraph like so: *Make Use of Straightforward Wording*. “Make use of” says nothing that isn't covered by “use.”

### **Choose the Simplest Word**

Write “use” instead of “utilize.” The two words mean the same thing. But be aware that words that are generally thought to be synonyms might have subtle differences in connotation. For instance, “expect” might be a good, simple alternative to “anticipate.” But the latter can mean taking action to prepare for whatever it is that's expected. Sometimes it doesn't matter, but sometimes it does. Be careful not to lose subtlety and precision for the sake of simplicity.

## Common Terms and Practices

In this section, each item is written as it should be in terms of spelling, capitalization, punctuation, etc. We provide further explanation if necessary. Note that some of these are exceptions to the general guidelines provided above.

-401(k) 403(a) 403(b) (no spaces between numbers and parentheses)

-advisor (not adviser)

-active duty (lowercase)

-the Agency (capitalized when referring to the FRTIB)

-Agency Automatic (1%) Contributions

-Agency Matching Contributions

-agency contributions, matching contributions

-beneficiary participant (always lowercase unless part of a form or publication title, as in *Managing Your Account: Beneficiary Participants*, or in a salutation)

-Bold: Commas or periods at the end of a bolded clause or phrase should also be bold.

-birth date (two words)

-the Board (capitalized when referring to the FRTIB)

-CFR (no periods): Code of Federal Regulations when spelled out.

-chapter (in legal citation)

-Congress

-congressional

-Conjunctions: It is acceptable to begin sentences with “And,” “But,” “So,” “Because,” etc., as long as the sentence is complete with a noun and verb.

Examples:

*Because of heavy flooding, the road was closed.* (“Because” begins an introductory phrase.)

*And you can also write a sentence like this.* (There’s a noun, “you” and a verb, “can write.”)

-customized user ID (on first reference in a section, then just “user ID”)

-defined benefit; defined contribution (no hyphen, per IRS and P&I)

-dollar-cost averaging (hyphen in “dollar-cost” only)

-direct deposit

-electronic funds transfer (EFT): only capitalized when used as initials

-eligible employer plan: Only use this term when referring to rollovers or transfers. It will usually be written as “IRA or eligible employer plan” because participants can typically transfer from both.

-em dash spacing: Do not place a space before or after the dash in a sentence.

-email

-Employee Thrift Advisory Council (ETAC), referred to as “the Council” on the second reference

-en dash spacing: Place a space before and after the dash. (“Annual returns 2004 – 2013”)

-Executive Director (always capitalized when referring to the head of the FRTIB)

-federal (unless part of a title, as in Federal Retirement Thrift Investment Board)

-Federal Employees Retirement System (no apostrophe in “Employees”)

-Fixed Income Index Investment Fund (be sure to include “Income” when spelling out the full title of the F Fund)

-Footnotes: Do **not** leave a space between the text (including punctuation) and the superscript number or symbol in the body of the document. But **do** leave a space between the number or symbol and the text of the note.

Example:

*Once an annuity has been purchased from the TSP’s annuity provider, it cannot be changed, refunded, or cancelled.\**

*\* The amount used to purchase an annuity must be \$3,500 or more.*

-forms: Do not capitalize the “F” when referring to a form informally, as in *Designation of Beneficiary* form. But do capitalize when the word “form” appears directly before the number, as in *Form TSP-1*.

-fund(s) (not capitalized unless it refers to a specific fund or the L Funds as a group)

TSP funds

G Fund, C Fund, L 2020 Fund, the L Funds, etc. (Note that a space is included after the letter in all cases.)

-government service

-home page

-Internal Revenue Code (IRC) or Internal Revenue Service (IRS): Use IRC whenever something is actually written in the Code, such as contribution limits.

- Internet (always capitalized)
- IRC (no periods)
- IRS (no periods)
- IRS Publications: The title of the publication should be in italics, e.g., Publication 590, *Individual Retirement Arrangements (IRAs)*.
- Italics: See “Bold.”
- leave and earnings statement
- Lifecycle Funds (“Lifecycle” is one word.)
- Loan Agreement
- Loan Application
- log in:  
Verb: log in (You are not logged in.)  
Noun: login (Your last login was 9/17/09.)  
Adjective: login (Your last login attempt...)  
When followed by “to,” log into (To log into your account...)
- myPay (one word, lowercase “m,” capital “P”)
- Numbers: Spell out the numbers one through nine. Use numerals for 10 and above. But you have the discretion to use numerals for 1-9 in particularly number-heavy documents or when you want to highlight a number. Spell out all numbers that begin sentences.
- OmniPay
- online
- Participant Service Representative (capitalized; not “Services”)
- participant statement
- PIN (stands for Personal Identification Number, which takes initial caps as well)
- the Plan (capitalized when referring to the Thrift Savings Plan on a second reference)
- Plan News
- Plan Summary (and other nicknames for publications)
- prepositions (“on,” “over,” “through,” etc.): never capitalized in titles

- President (when referring to the President of the United States)
- presidential
- Promissory Note
- Publication Names: Italicized with no quotation marks
- Ready Reserve
- recordkeeper; recordkeeping (When referring to the TSP's recordkeeper, write "recordkeeping contractor.")
- reservist
- sailor
- S&P 500 Index
- Social Security number (but SSN)
- soldier
- Tax Code (capitalized when it follows IRC)
- ThriftLine (Note: When mentioning both the ThriftLine and tsp.gov, generally mention the website first.)
- tsp.gov (no www) (Note: When mentioning both the ThriftLine and tsp.gov, generally mention the website first.)
- Twitter: @tsp4gov
- U.S. government (But spell out United States when using it as a noun. That is, **don't** write, "The TSP is the largest defined contribution plan in the U.S.")
- web, website, webpage, etc. (See tsp.gov.)
- YouTube channel: TSP4gov
- YouTube url: youtube.com/tsp4gov
- YouTube videos: Use quotes, no italics.

## Approved FRTIB Language

### Disability

(may be altered slightly for space but must say "*permanently* disabled" each time)

*Roth earnings become qualified (i.e., paid tax-free) when you have reached age 59½ (or are permanently disabled\*) and five years have passed since January 1 of the year associated with your Roth Initiation Date.*

*\*The TSP cannot certify to the IRS that you meet the Internal Revenue Code's definition of disability when your taxes are reported. Therefore, you must provide the justification to the IRS when you file your taxes.*

### Net/Gross Expense

(may be altered slightly for space)

1. We now disclose both gross and net expenses for the previous year in each April *Highlights*. We will include this footnote: The net expense ratios are the administrative expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees.
2. We now include a footnote in the January edition of the *Highlights* alerting participants that gross and net expenses for the previous year will be available in the April edition.
3. When we use one number to refer to the Plan's expenses, we should clarify that it's an average. "Average net" or "average gross" is preferable. Further, we should include a footnote stating that "Individual fund expense ratios may differ."
4. When we refer to what participants pay, we should use the word "net." If we ever refer to what the TSP pays, we should use the word "gross."
5. When we compare our expenses to those of others plans, we should make sure we are comparing gross to gross or net to net.

### Order of Precedence for Beneficiaries

(Include notes below as well.)

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 your surviving parent
4. If none, to the appointed executor or administrator of your estate
5. If none, to your next of kin who is 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.

"Parents" does not include stepparents who have not adopted you.