



HOW TO READ YOUR Annual TSP Participant Statement



Thrift Savings Plan

Name
Address Line 1
Address Line 2
City, State Zip Code

How your account value changed in 20YY

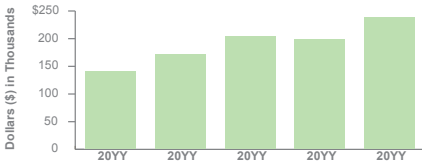
	Traditional	Roth	Total
Value on January 1, 20YY			
Change in value this year			
Value on December 31, 20YY			

A summary of the activity in your account for the year. If you have only one type of balance, you will see only one column of numbers.

Your vested account balance is \$xx,xxx,xxx.xx
You are always vested in (entitled to keep) your own contributions and your Agency/Service Matching Contributions. However, you must meet time-in-service requirements to keep your Agency/Service Automatic (1%) Contributions. (See your own vesting requirement in the blue Account Number box to the right.)

For non-vested, active FERS and BRS employees

Your 5-Year Account Balance History



In this section, you can compare your annual account balances for the statement year and up to four preceding years.

A MESSAGE FOR YOU

Think of the amount in your account as major source of monthly income in your retirement years rather than as a single sum of money. Visit tsp.gov and use the “How Much Will My Savings Grow?” calculator to estimate how your account might grow over time if you increased your contributions. Don’t forget—you can make traditional (pre-tax) and Roth (after-tax) contributions, diversify your investments, make catch-up contributions if you are 50 or over, and take advantage of the TSP’s low administrative expenses, while saving more towards your retirement.

Your 20YY Annual Statement

Account Number:
1234 5678 91011

Date of Birth:
Retirement Coverage:
Employment Status:
Beneficiary Named: Yes
Service Required for Vesting:

Check to see if this information is correct.

Legal Residence:

Uniformed services members only

Will you be ready for retirement?

Your 12/31/20YY TSP account balance would provide you a lifetime monthly amount of

\$1,263*

* This estimate:
• Assumes that you are age 62 (or your current age if you are older);
• Uses an annuity interest rate index of X.XX%; and
• Assumes that you took a single life annuity with level payments and no additional features.
Note: The above annuity estimate is not a guarantee. You can use the “Retirement Income Calculator” on the TSP’s website to learn more about your available annuity options.

Questions? Visit tsp.gov

ThriftLine: 1-877-968-3778
Outside the U.S. and Canada: 404-233-4400
TDD: 1-877-847-4385
YouTube: youtube.com/tsp4gov
Twitter: @tsp4gov
Facebook: fb.com/tsp4gov

To correct any of your personal information, contact your agency.

Keep your account secure; review your account profile.

Custom ID Created: mm/dd/yyyy
Web Password Date: mm/dd/yyyy
Web Access: Blocked
ThriftLine PIN Date: mm/dd/yyyy
ThriftLine Access: Blocked
Quarterly Statements: Electronic
Annual Statements: Mailed
Account Hold: Yes
Power of Attorney or Guardianship/Conservatorship: On File

For FERS and BRS, vesting pertains to Automatic (1%) Contributions.

If you have at least \$20,000 in your account, this space will show you the estimated TSP monthly annuity amount you could expect to receive in retirement until the end of your life, using your end-of-year account balance.

To estimate what your account balance would actually be when you are ready to withdraw your account in retirement, use the “How Much Will My Savings Grow?” calculator at tsp.gov.

This information depends on your employment status and may be different on your statement.

Check this section carefully. It shows all the information we have for you in your account profile. If you think there are errors in any of this information, call the ThriftLine and speak to a Participant Service Representative.

A summary of the transactions that added money to or deducted money from your account during the statement year. (Your quarterly statements show the dates and specific nature of each transaction.)

If you have only one type of balance (traditional or Roth), you will only see one column of numbers in this section. A traditional (pre-tax) balance includes all employee contributions (regular and tax-exempt) that you elected as traditional, all agency contributions, and any traditional money you transferred into the plan. A Roth (after-tax) balance includes employee contributions you elected as Roth and any Roth money you transferred into the plan.

A summary of all contributions made to your account during the statement year by type of contribution. You will see only the contribution types that relate to your account. Employee contributions include catch-up and late contributions.

This space shows your gross cumulative employee contributions, by type, since you began participating in the TSP.

This section displays the beneficiary or beneficiaries that you designated to receive your TSP account after your death. If your life situation changes, you may want to file a new Form TSP-3, *Designation of Beneficiary*, to cancel or change your current beneficiary designation. If you did not make a beneficiary designation, the statutory order of precedence will display.

JANE DOE
Account Number: 1234 5678 91011

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A Summary of Your Account Activity in 20YY

	Traditional	Roth	Total
Beginning Balance as of January 1, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Contributions	You may not see all of these types of transactions on your own statement.		
Transfers/Rollovers	“Transfers/Rollovers” are money coming into your TSP account from an eligible retirement plan, or from a TSP-to-TSP transfer when you combine uniformed services and civilian TSP accounts. Transfers out of the TSP would be shown as “Post-Separation” or “In-Service” withdrawals.		
Loan Disbursements	“Adjustments” reflect the net amount of reversals of certain transactions (which are detailed on quarterly statements).		
Loan Payments	“Redesignations” refer to contributions that have been removed from your traditional balance and put in your Roth balance, and vice versa, to correct agency or service contribution submission errors.		
Loan Overpayment Refunds	Visit tsp.gov for definitions of other terms.		
In-Service Withdrawals			
Forfeitures			
Death Benefit Payment			
Court Order Payments			
Excess Deferrals			
Adjustments ¹			
Redesignations			
Required Minimum Distributions			
Investment Gain/Loss			
Post-Separation Withdrawals			
Ending Balance as of December 31, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

¹ Adjustments reflect the net amount of corrections (e.g., reversals) of any transactions shown in this section (see your Quarterly Participant Statement).

Contributions to Your Account in 20YY (Without Adjustments)

Employee Contributions ²			Agency/Service Contributions Automatic 1%		Transfers/Rollovers Into the TSP		Total
Traditional	Tax-Exempt	Roth		Matching	Traditional	Roth	
\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

² Includes regular, catch-up, makeup, and late contributions.

Your Lifetime TSP Contributions

Traditional	Tax-Exempt	Roth	Catch-Up ³	Total
\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

³ Includes traditional and Roth balances.

This section reflects your contributions from all periods of service.

Your Primary Beneficiary Information (As you designated on mm/dd/yyyy)

Name	Share	Name	Share	Name	Share
ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%
ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%
ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%
ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%	ABCDEFGHIJKLMNOPQRSTUVWXYZ	999%



The Federal Retirement Thrift Investment Board submits an annual report to Congress each year on the operations of the Thrift Savings Plan including participant demographics and contribution information. To read the report, visit frtib.gov.

The percentage of your TSP account balance that was invested in the TSP funds as of December 31 of the statement year. The pie chart shows how your account balance was distributed among the fund categories. The L Funds are target date funds that offer an optimal mix of the G, F, C, S, and I Funds to provide the highest expected return for a given risk level and time horizon.

This is how you have told the TSP you want to invest all future contributions and additions to your account (such as loan payments, transfers, and rollovers) as of December 31 of the statement year. The pie chart shows your allocation by fund category.

This section shows TSP fund performance alongside your own personal returns for those periods.

The net expense ratio is the amount that participants' investment returns are reduced by TSP expenses.

TSP expenses include the cost of operating and maintaining the TSP's recordkeeping system; participant services; and printing and mailing notices, statements, and publications.

Expenses were reduced by forfeitures of Automatic (1%) Contributions of participants who left federal service before they were vested, other forfeitures, and loan fees.

JANE DOE
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Funds for Diversified Growth and Stability

L 2050 Fund 20%

L 2040 Fund 0%

L 2030 Fund 0%

L 2020 Fund 0%

L Income Fund 0%

Funds for Stability

G Fund — Government Securities Investment Fund 25%

F Fund — Fixed Income Index Investment Fund 25%

Funds for Long-Term Growth

C Fund — Common Stock Index Investment Fund 10%

S Fund — Small Capitalization Stock Index Investment Fund 10%

I Fund — International Stock Index Investment Fund 10%

Your Account Distribution on 12/31/20YY

Funds for Diversified Growth and Stability

L 2050 Fund 0%

L 2040 Fund 100%

L 2030 Fund 0%

L 2020 Fund 0%

L Income Fund 0%

Funds for Stability

G Fund — Government Securities Investment Fund 0%

F Fund — Fixed Income Index Investment Fund 0%

Funds for Long-Term Growth

C Fund — Common Stock Index Investment Fund 0%

S Fund — Small Capitalization Stock Index Investment Fund 0%

I Fund — International Stock Index Investment Fund 0%

Your Investment Allocation for Future Contributions

TSP Fund Performance (As of 12/31/20YY)

	Individual TSP Funds					Lifecycle (Target Date) Funds					Your Rates of Return ⁴
	G Fund	F Fund	C Fund	S Fund	I Fund	L 2050	L 2040	L 2030	L 2020	L Income	
1-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xxx.xx%
3-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xxx.xx%
5-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xxx.xx%

⁴ Your personal rates of return are calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. They reflect the results of your investment selections as well as activity in your account. There are other personal rate of return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

TSP Administrative Expenses for 20YY

	G Fund	F Fund	C Fund	S Fund	I Fund	L 2050	L 2040	L 2030	L 2020	L Income
Cost Per \$1,000 in Your Account	xx¢	xx¢	xx¢	xx¢	xx¢	xx¢	xx¢	xx¢	xx¢	xx¢
Net Expense Ratio	.xx%	.xx%	.xx%	.xx%	.xx%	.xx%	.xx%	.xx%	.xx%	.xx%

↓

Did you know that you only paid xx cents for every \$1,000 in your TSP account in 20YY?*

This is an average net administrative expense of each of the 5 core TSP funds. A detailed explanation of 20YY expenses as well as fees associated with securities lending will be available in the April 20YY Highlights.

JANE DOE
Account Number: 1234 5678 91011

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Activity Summary by Fund

Fund	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Investment Gain/Loss	Ending Balance
L 2050 Fund	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	—\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
L 2040 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2030 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2020 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L Income Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
G Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
F Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
C Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
S Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
I Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	—xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Total	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	—\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

Share Summary by Fund

Fund	Beginning Balance	Investment Gain/Loss	Ending Balance	Beginning Shares Price	Beginning Shares Number	Ending Shares Price	Ending Shares Number
L 2050 Fund	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx	xxx,xxx,xxx.xx	\$xx,xxx	xxx,xxx,xxx.xx
L 2040 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
L 2030 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
L 2020 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
L Income Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
G Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
F Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
C Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
S Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
I Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx	xx,xxx	xxx,xxx,xxx.xx
Total	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx				

Your 20YY Loan Summary

	Loan Number 00000001G	Loan Number 00000002G	Loan Number 00000003R
Loan Issue Date	01/01/XXXX	01/01/XXXX	01/01/XXXX
Beginning Principal	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Amount of New Loan	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Principal Repaid ⁵	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Nontaxable Distribution	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Taxable Distribution	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Reversal of Distribution (Traditional)	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Reversal of Distribution (Roth)	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Ending Principal	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Interest Paid	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Interest in Arrears	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx

⁵ Principal repaid includes corrections to any loan disbursements or loan payments.

This section shows the dollar amounts that went into or were deducted from your balance in each of the funds in which you were invested during the statement year. The section also shows your annual gain (or loss) in each of the funds, and the net effect of any interfund transfers.

This section shows how your annual gain (or loss) in each of your investment funds affected the number of shares you held in each of those funds. You will see the price of one share and the number of shares you held in each fund at the beginning of the year, compared to the price of one share and the number of shares you held at the end of the year.

This section will appear on your statement only if you had a TSP loan (or loans) during the statement year, and you will only see those categories that apply to your loans. If you had more than four loans during the year, this section will show the total of the combined loans for each loan type (i.e., general purpose or residential), and no issue date(s) or loan number(s) will be displayed.

TSPFL23 (2/2019)
PREVIOUS EDITIONS OBSOLETE