

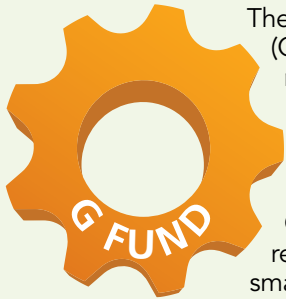
**THINK THE
G FUND IS ALL
THERE IS TO
THE TSP?**



Think again.



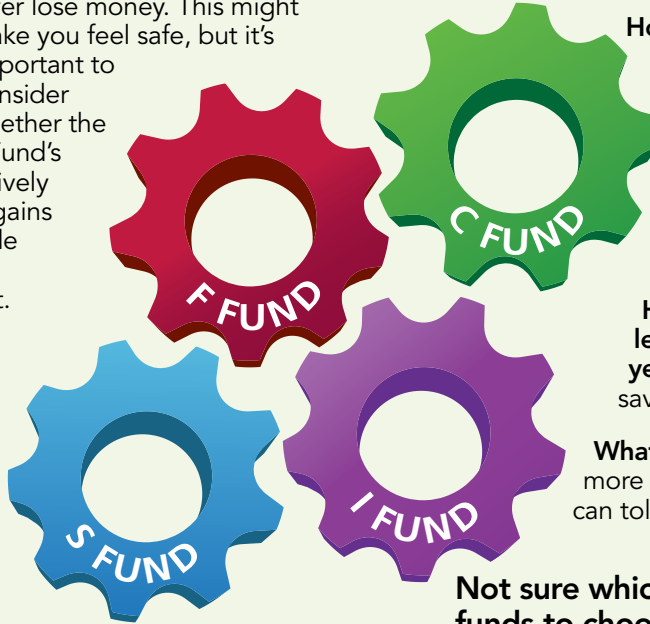
Should you branch out from the G Fund?



The TSP's Government Securities (G) Fund guarantees that you'll never lose money. This might make you feel safe, but it's important to consider whether the G Fund's relatively small gains will provide

enough growth for a comfortable retirement.

The TSP's F, C, S, and I Funds* can help you spread, or diversify, your money across different investments and keep your account more balanced.



Why diversify?

- Keeping all of your money solely in the G Fund decreases the potential to earn higher investment returns and, in turn, increases your chance of not attaining the retirement you picture. In other words, **not** varying your investments could be risky.
- With a mix of funds, you may be better able to ride out the ups and downs of your investments while seeking the growth you want.
- While the TSP's other funds come with some risk, losses from some investments may be offset by the gains of others over time.

Don't know where to start?

These key questions will help you decide whether to change how your money is invested:

How much time do you have until retirement? The years you have before you need to start withdrawing money from your TSP account.

What lifestyle do you want in retirement? Planning to travel? Work part-time? Start a business?

How long do you expect to collect retirement income? 10, 20, 30 years or more? You will need your savings to keep up with inflation.

What is your tolerance for risk? The more time you have, the more risk you can tolerate.

Not sure which TSP funds to choose? Let the L Funds** do the work for you.

With the L Funds, you get a professionally designed mix of investments in all five TSP funds. First decide when you will need your retirement savings. Then pick the L Fund named for the year that most closely matches that time. Each quarter, your investments adjust to get more conservative until you need your money. That's automatic diversification!



Make your move now!

Find out how to move your money to the L Fund that's right for you. Watch our video "Contribution Allocations and Interfund Transfers" on the TSP's YouTube channel: TSP4gov.

* The Fixed Income (F) Fund, Common Stock (C) Fund, Small Capitalization (S) Fund, and International (I) Fund

** The TSP's Lifecycle (L) Funds: L Income, L 2020, L 2030, L 2040, and L 2050.