



THRIFT SAVINGS PLAN HIGHLIGHTS

Your Plan ★ Your Future

October 2016

“How To” with the TSP

Planning for retirement can be a challenge, but making basic changes to your TSP account should be easy. Keep reading to learn “How To” with the TSP.

How to Change Your Contribution Amount

Your “contribution amount” is how much you contribute to your TSP account from your basic pay each pay period. You cannot change your contribution amount directly with us.

To change your contribution amount, log into your agency’s or service’s electronic payroll system (Employee Express, myPay, LiteBlue, EBIS, or NFC EPP, for example), and select the Thrift Savings Plan option. You can also complete Form TSP-1, *Election Form*, or TSP-U-1 for uniformed services, and return it to your agency or service.

TSP Tip: If you’re covered by the Federal Employees Retirement System (FERS) and aren’t contributing at least 5% to your TSP account, you are missing out on free money. On top of your salary, your agency will contribute up to 5% of your pay to your TSP account with each paycheck. But you only get the full amount if you contribute at least 5% every pay period as well. Visit tsp.gov/takeFIVE to learn more.

How to Interpret Your Investments’ Performance

Our core funds are designed to match the performance of certain benchmark indexes,¹ and for the past 10 years, thanks to our low fees and expenses,² our funds have outperformed these benchmarks.

	G Fund	F Fund	C Fund	S Fund	I Fund
Description of Investments	Government securities (specially issued to the TSP)	Government, corporate, and mortgage-backed bonds	Stocks of large and medium-sized U.S. companies	Stocks of small to medium-sized U.S. companies not included in the C Fund	International stocks from more than 20 developed countries
Objective of Fund	Interest income without risk of loss of principal	To match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index	To match the performance of the Standard & Poor’s 500 (S&P 500) Stock Index	To match the performance of the Dow Jones U.S. Completion TSM Index	To match the performance of the MSCI EAFE (Europe, Australasia, Far East) Index

¹ Most of our core funds have a benchmark that they track. For example: Our C Fund, which contains stocks of large and medium-sized U.S. companies, aims to match the performance of the Standard & Poor’s 500 Stock Index.

² See the “Rates of Return and Expenses” chart on the reverse page of this issue for more information.

How to Change Your TSP Investments

We offer five individual funds you can mix and match, and five Lifecycle (L) funds that are professionally designed based on when you’ll need your money. (To learn more about our core funds, see the chart at the top of this page.)

To change which fund(s) you invest in, there are two transactions you can make. A **contribution allocation** tells us how you want to invest *new* money coming into your account. An **interfund transfer (IFT)** allows you to change the way money *already* in your account is invested. You may request a contribution allocation or an IFT by logging into My Account at tsp.gov and

visiting the “Online Transactions” menu on the left. You can also call the ThriftLine at 1-877-968-3778 and follow the automated prompts (you’ll need your 13-digit account number and 4-digit PIN), or choose option 3 from the main menu to speak to a Participant Service Representative.

TSP Tip: An IFT does not affect how *future* deposits into your TSP account are invested—it will only affect the money that is *currently* in your account. For more information, watch our video, “Contribution Allocations and Interfund Transfers,” at youtube.com/tsp4gov

TSP Website: 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

How to Change Your Address

How you change your address with us depends on whether you still work for the federal government.

If you're still a federal employee, you must report your correct address to your agency or service. Since your agency or service is responsible for maintaining information about you and submitting it to us if you're still employed, we cannot accept address changes directly from you.

If you're no longer a federal employee, you can log into the My Account section of tsp.gov, visit "Profile Settings," and review the address listed there. If you need to update it, simply make any necessary changes while you're logged in to My Account. Or you can fill out Form TSP-9, *Change in Address for Separated Participants*, and fax or mail it to us.

TSP Tip: If you submit an Official Mail Forwarding Change of Address Order to the United States Postal Service, it will have no effect on the address in your TSP account. You must follow one of the previously mentioned steps to update your address with the TSP.

How to Stay Up to Date

Staying up to date with us is one way to ensure that you have the knowledge to make wise decisions about your TSP account. Our website, email notifications, and social media channels are great ways to stay informed.

Visit tsp.gov/whatsnew to read about TSP news and announcements, scheduled outages, and current limits and rates. You can also log into your TSP account to add up to two email addresses and one phone number to your profile. While there, sign

up for our free email subscription service to receive instant notifications about items of interest to you. You can also follow us on Twitter @tsp4gov for the latest news and helpful tips, and watch our educational videos at youtube.com/tsp4gov

TSP Tip: You can call the ThriftLine (1-877-968-3778) 24 hours a day, 7 days a week to find out the latest information about the TSP (such as share prices and rates of return), as well as information about your TSP account. You can also request certain account transactions. To speak to a Participant Service Representative, call the ThriftLine Monday-Friday 7:00 a.m. to 9:00 p.m. (eastern time).

Rates of Return and Expenses

	L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund
Rates of Return as of July 31, 2016										
Year-to-Date	5.48%	5.13%	4.64%	3.67%	2.47%	1.06%	6.17%	7.70%	8.26%	1.46%
1-Year	1.17	1.55	1.77	1.73	2.37	1.95	6.30	5.68	0.25	-7.17
3-Year	7.40	6.98	6.42	5.49	3.69	2.12	4.74	11.24	8.21	2.34
5-Year	9.23	8.61	7.80	6.57	3.92	1.91	3.92	13.45	11.58	3.36
2015 Administrative Expenses										
Gross	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%
Net¹	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%
Other Expenses²										
	.013%	.012%	.010%	.007%	.003%	.000%	.016%	.004%	.038%	.015%

The returns for the TSP funds represent net earnings after the deduction of administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and investment management fees as of July 31, 2016. (For more recent returns, visit "Fund Performance" at tsp.gov.) Additional information about the TSP funds; their related indexes; and their respective monthly, annual, and 10-year returns can be found in the TSP Fund Information sheets or by visiting "Fund Performance" at tsp.gov.

Additional information about the TSP core funds: The Government Securities Investment (G) Fund contains government securities; the Fixed Income Index Investment (F) Fund contains government, corporate, and asset-backed bonds; the Common Stock Index Investment (C) Fund contains stocks of large and medium-sized U.S. companies; the Small Capitalization Stock Index Investment (S) Fund contains stocks of small to medium-sized U.S. companies; and the International Stock Index Investment (I) Fund contains stocks from more than 20 developed countries.

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 2015 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.

