



HOW TO READ YOUR
Annual TSP Participant Statement
FOR BENEFICIARY PARTICIPANTS



Thrift Savings Plan

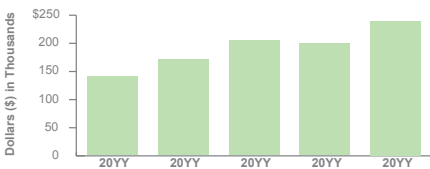
Name
Address Line 1
Address Line 2
City, State Zip Code

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 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

Your account has growth potential, even without your making contributions or additions to it. You can still diversify your investments and take advantage of the TSP's low administrative expenses compared to similar plans. You can estimate your account's growth by visiting tsp.gov and using the "How Much Will My Savings Grow?" calculator.

Your 20YY
Annual
Statement

Account Number:

Your unique 13-digit TSP number
Account Type: Beneficiary Participant
Check to see if this information is correct. If you have multiple accounts, you will get a separate statement for each account.
Date of Birth: Check to see if this information is correct.
Beneficiary Named: Yes

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 XX.X%; 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

Call the ThriftLine and speak to a Participant Service Representative to correct errors on your statement.



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

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.

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.

The percentage of your TSP account balance that was invested in the 10 TSP funds as of December 31 of the statement year. The pie chart shows how your account balance was distributed among the three 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 section shows the 1-year, 3-year, and 5-year performance for all 10 TSP funds, 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.

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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Your Account Distribution on 12/31/20YY

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%

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

	Individual TSP Funds					Lifecycle (Target Date) Funds					Your Rates of Return¹
	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%	xx.xx%
3-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%
5-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%

¹ 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.

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 frib.gov.

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
Additions	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Forfeitures	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx
Death Benefit Payment	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx
Court Order Payments	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx
Adjustments ²	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Required Minimum Distributions	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx
Investment Gain/Loss	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Withdrawals	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx
Ending Balance as of December 31, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

² Adjustments reflect the net amount of corrections (e.g., reversals) of any transactions shown in this section (see your Quarterly Participant Statement).

Activity Summary by Fund

Fund	Beginning Balance	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
L 2040 Fund	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
L 2020 Fund	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
G Fund	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
C Fund	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
I Fund	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

Share Summary by Fund

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

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.

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.

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