

See our L Funds
on the reverse side.

C FUND

Common Stock Index
Investment Fund



What It Is:

A fund containing
stocks of large and
medium-sized
U.S. companies



Benchmark Index:

Standard & Poor's
500 Stock Index



Potential for high
investment returns
over the long term



Can be volatile
depending on stock
market performance

S FUND

Small Capitalization Stock
Index Investment Fund



What It Is:

A fund containing
stocks of small to
medium-sized
U.S. companies



Benchmark Index:

Dow Jones U.S.
Completion TSM Index



Potential for high
investment returns
over the long term



Can be volatile
depending on stock
market performance

I FUND

International Stock Index
Investment Fund



What It Is:

A fund containing
international stocks
from more than 20
developed countries



Benchmark Index:

MSCI EAFE Stock
Index



Potential for high
investment returns
over the long term



Can be volatile
depending on stock
market performance.
Returns also depend
on the value of the
U.S. dollar.

F FUND

Fixed Income Index
Investment Fund



What It Is:

A fund containing
government,
corporate, and
asset-backed bonds



Benchmark Index:

Bloomberg Barclays
U.S. Aggregate Bond
Index



May earn returns that
are higher than money
market funds over
the long term with
relatively low risk



Bond prices fall when
interest rates rise. Bonds
may be repaid early,
reducing your returns.

G FUND

Government Securities
Investment Fund



What It Is:

A fund containing
government securities
that are specially
issued to the TSP



Does not lose money;
has a consistent
but relatively low
investment return



Your money may not
grow enough to meet
your retirement needs
or outpace inflation.

We offer 5 core funds that you can customize based on your comfort level...

For more comprehensive information, visit the Forms & Publications section of [tsp.gov](https://www.tsp.gov) and scroll to "Fund Sheets at a Glance."



See our core funds
on the reverse side.

L 2050 Born 1983 or later	L 2040 Born 1973–1982	L 2030 Born 1963–1972	L 2020 Born 1954–1962	L INCOME Born 1953 or earlier
<p>? What It Is: A mix of core funds designed by our experts</p> <p>Consider If You: Were born 1983 or later or plan to need your TSP savings in 2045 or later</p> <p>💡 Strategy: Focused more on the potential for high growth over time than on the preservation of assets</p>	<p>? What It Is: A mix of core funds designed by our experts</p> <p>Consider If You: Were born 1973–1982 or plan to need your TSP savings between 2035 and 2044</p> <p>💡 Strategy: Focused more on the potential for high growth over time than on the preservation of assets</p>	<p>? What It Is: A mix of core funds designed by our experts</p> <p>Consider If You: Were born 1963–1972 or plan to need your TSP savings between 2025 and 2034</p> <p>💡 Strategy: Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets</p>	<p>? What It Is: A mix of core funds designed by our experts</p> <p>Consider If You: Were born 1954–1962 or plan to need your TSP savings between 2018 and 2024</p> <p>💡 Strategy: Aims to provide moderate growth with a moderate emphasis on preserving your assets</p>	<p>? What It Is: A mix of core funds designed by our experts</p> <p>Consider If You: Were born before 1954 or are using your TSP savings or expect to in the next year</p> <p>💡 Strategy: Aims to preserve your assets while providing some growth</p>

THRIFT SAVINGS PLAN



... and 5 Lifecycle funds that help you navigate investing based on when you'll need your money.

With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log into the My Account section of tsp.gov and choose "Contribution Allocations" or "Interfund Transfers" on the left.