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# Keeping Score?

Use this to see  
who comes  
out on top.



If you're thinking about moving the money in your TSP account to another plan, don't get blindsided. Ask the provider these questions first and see how the answers compare to the TSP's.

	Plan "X"	TSP
1 What is the average net expense I'll pay for every \$1,000 I invest?		\$0.40*
2 How much will I pay in annual fees, commissions, or charges not included in the average net expense?		\$0.05**
3 What profit do you make if I invest with you?		\$0.00
4 Do you have a responsibility (fiduciary obligation) to put my interests ahead of your own?		Yes
5 Will your plan protect my retirement funds from creditors' claims?		Yes
6 When I'm ready to retire, can you set up a series of scheduled withdrawals so I can receive income without giving up control of my account?		Yes
7 Can I change my investments or take withdrawals without being subject to surrender fees or back-end charges?		Yes

So how did we measure up? We think that when you see the final tally, you'll decide that other plans just can't compete. Not that we're keeping score.

\* The 2018 net administrative expenses charged to TSP participants per \$1,000 invested.

\*\* The 2018 fee paid to the investment manager. It is the asset-weighted average of the fees shown by fund in the most recent quarterly Highlights.

