

# Plan for a lifetime with the TSP



## WELCOME TO THE THRIFT SAVINGS PLAN (TSP)

We're a long-term retirement savings and investment plan similar to 401(k) plans offered in the private sector. Whether you're new to the government or returning to federal service, know that we'll be here for you throughout your career and in retirement.

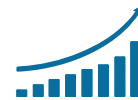
**Here's a snapshot of your participation so far:**

### 5%

**You've been automatically enrolled in the TSP at 5% of your salary,** and contributions are automatically deducted from your paycheck into your TSP account. You can change this amount at any time.



**You're eligible to receive matching contributions from your agency or service,** which could mean thousands of additional dollars in your TSP account over time. You do not get the full match if you contribute less than 5%.



**You're automatically enrolled in the Lifecycle (L) Fund** most appropriate for your age. L Funds offer a simple, low-maintenance way of investing by using a mix of the five individual TSP funds.\* L Funds balance risk and reward and automatically get more conservative as you get closer to retirement.

\* For more comprehensive information, visit [tsp.gov](https://tsp.gov) and select "Learn about fund options" from the menu.

**Look out for your TSP account number,** web password, and ThriftLine Personal Identification Number (PIN) in the mail. Each will arrive separately after your first paycheck.

You can manage your TSP savings online by setting up access to **My Account** on our website. You'll need your TSP account number and the web password we mailed to you for this first login. On [tsp.gov](https://tsp.gov), go to the My Account login page and select "Create user ID" to start this setup process. In addition to creating a user ID, you'll select and answer security questions, add and validate contact information, and create your own secure password. If you forget any of your login credentials, you may be able to retrieve them online, or you can call the ThriftLine for help.

## Here's more information to help get you settled in.



**Make traditional contributions, Roth contributions, or both.** Traditional (pre-tax) contributions allow you to delay paying taxes on your contributions and their earnings until you withdraw them. If you elect to make Roth (after-tax) contributions, you pay taxes on your contributions as you make them (unless you're making contributions from tax-exempt pay), and your earnings are tax-free at withdrawal as long as you meet certain IRS requirements.



**Transfer in money.** Enjoy the benefit of having your retirement savings in one place and take advantage of the TSP's low administrative expenses. Use Form TSP-60 to transfer traditional money and Form TSP-60-R to transfer Roth money.



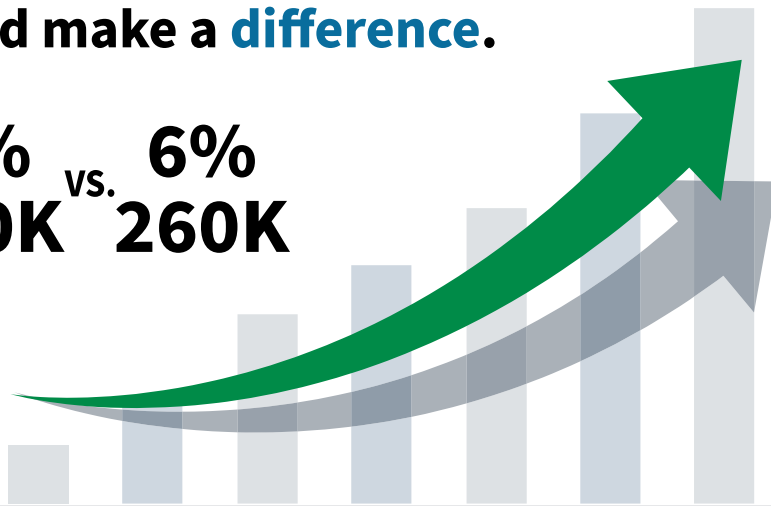
**Stay the course.** Remember that investing for retirement is for the long term. Once you've made your plan, stick to it, and only make adjustments after careful consideration.



**Make incremental increases.** Each time you get a pay increase, consider upping your TSP contributions through your electronic payroll system (for example, Employee Express, EBIS/GRB, LiteBlue, myPay, NFC EPP, or Direct Access), or use Form TSP-1, *Election Form* (TSP-U-1 for uniformed services).

**Even a small increase  
could make a difference.**

**5% vs. 6%**  
**180K 260K**



All figures assume consistent saving, a \$43,000 annual salary, and an investment return of 6% per year compounded monthly over 30 years.

## Questions?

### Call

ThriftLine: 1-877-968-3778  
(M–F, 7 a.m. to 9 p.m., ET)

Outside the U.S. and Canada:  
404-233-4400  
TDD: 1-877-847-4385

### Visit

Website: [tsp.gov](https://tsp.gov)  
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Webinars: Register at  
[tsp.gov/webinars](https://tsp.gov/webinars).

### Learn

TSP courses: Ask your  
benefits specialist for details.