

# ARE YOU LOSING **\$1,000s** RIGHT NOW?

Don't miss another cent.



TAKE **FIVE** FOR YOUR FUTURE

**YOUNGER THAN 45?** Now is the time to Take FIVE for Your Future.



## **FIVE PERCENT**

On top of your salary, your Federal agency will contribute up to 5% of your pay to your TSP retirement account with each paycheck. That could mean thousands of dollars over time. But you only get the full amount if you contribute at least 5% too. Can't afford 5%? Every dollar makes a difference.

Plus, since you're younger than 45, time is your biggest ally when it comes to the growth of your savings. Starting now can mean the difference between a comfortable retirement and a difficult one.

Learn more at **tsp.gov**



## **FIVE MINUTES**

You're already enrolled, so increasing your contributions is easy. Just log into your agency's payroll system and choose the "Thrift Savings Plan" option. Enter either a percentage of your salary or a fixed dollar amount. You can also download Form TSP-1, Election Form, from [tsp.gov](http://tsp.gov) and send it to your agency's payroll or benefits office. Call us at 1-877-968-3778 and choose option 3 for help.

**GOT 5 MINUTES?** Increase your contributions through your agency's payroll system. For example:

- Employee Express
- EBIS
- myPay
- NFC EPP
- LiteBlue

**HERE'S HOW IT WORKS:** If your salary is \$60,000, then 5% is about \$115 per biweekly paycheck. In 20 years, you could have close to \$231,000\*.

**IN 30 YEARS, YOU  
COULD HAVE MORE THAN  
\$502,000\*!**

\*Figures include matching contributions and assume a 6% annual rate of return compounded monthly.



## **FIVE FUNDS**

Whether you're comfortable with investing or not, the TSP's strength is its simplicity. We offer 5 individual funds you can mix and match, and 5 Lifecycle funds that are professionally designed based on when you'll need your money. For example, our experts designed L 2030 and L 2040 for people like you. Take on as little or as much investment risk as you choose.

**Don't let free  
agency money  
slip away —**

**YOU CAN NEVER  
GET IT BACK.**



**THRIFT SAVINGS PLAN**

P.O. Box 385021  
Birmingham, AL 35238

**PRESORT  
FIRST CLASS MAIL  
U.S. POSTAGE PAID  
BOSTON, MA  
FRTIB**

TSPLF34 (04/2014)

Learn more  
at **tsp.gov**

**TWITTER**

@tsp4gov

**YOUTUBE**

youtube.com/tsp4gov

**THRIFTLINE**

1-TSP-YOU-FRST

(1-877-968-3778)

Outside the U.S. and Canada  
404-233-4400

**TDD** (for hearing-impaired participants)

1-TSP-THRIFT5

(1-877-847-4385)