

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 1982 or later



What It Is:

A mix of core funds designed by our experts



Consider If You:

Were born 1982 or later or plan to need your TSP savings in 2045 or later



Strategy:

Focused more on the potential for high growth over time than on the preservation of assets

L 2040

Born 1972–1981



What It Is:

A mix of core funds designed by our experts



Consider If You:

Were born 1972–1981 or plan to need your TSP savings between 2035 and 2044



Strategy:

Focused more on the potential for high growth over time than on the preservation of assets

L 2030

Born 1962–1971



What It Is:

A mix of core funds designed by our experts



Consider If You:

Were born 1962–1971 or plan to need your TSP savings between 2025 and 2034



Strategy:

Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets

L 2020

Born 1956–1961



What It Is:

A mix of core funds designed by our experts



Consider If You:

Were born 1956–1961 or plan to need your TSP savings between 2020 and 2024



Strategy:

Aims to provide moderate growth with a moderate emphasis on preserving your assets

L INCOME

Born 1955 or earlier



What It Is:

A mix of core funds designed by our experts



Consider If You:

Were born 1955 or earlier or are using your TSP savings or expect to in the next year



Strategy:

Aims to preserve your assets while providing some growth

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.