



Office of Communications and Education

Annual Board Report
May 19, 2014

What We Do

Educate and inform participants, potential participants, beneficiaries, and TSP partners in order that participants may take full advantage of the TSP's features and benefits in meeting their retirement goals.

How We Do It

TSP.gov

YouTube

Twitter

GovDelivery

Booklets

Fact Sheets

Posters

Articles

Notices

Annual
Statements

Quarterly
Statements

Targeted
Mailings

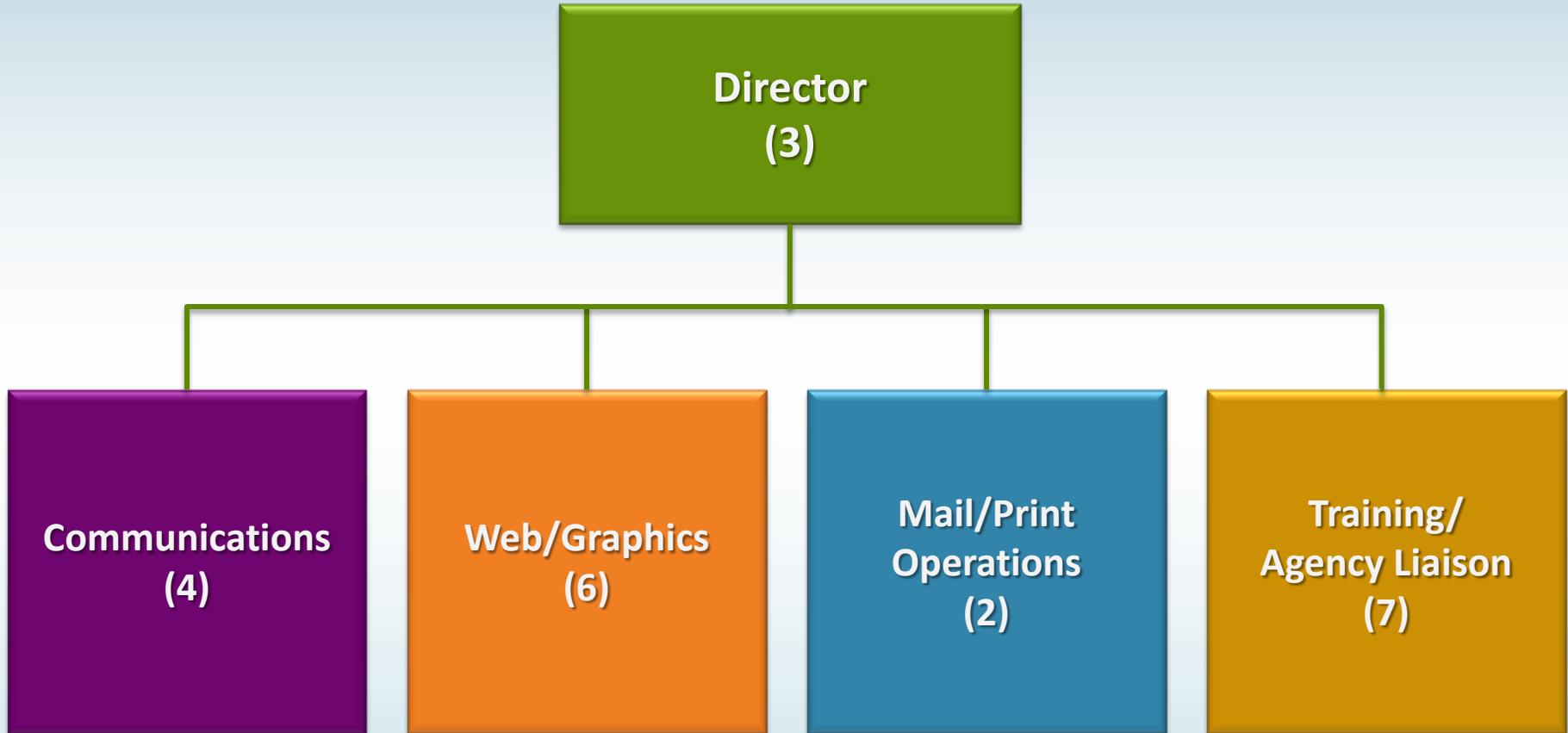
Presentations

Webinars

Exhibits

Agency/Services
Liaison

OCE Organization



FY 2014 Authorized Staffing Level – 33

Why We Do It



Encourage certain behaviors



Discourage other behaviors

Behaviors We Encourage

1

Begin saving early

2

Contribute enough to collect the full match

3

Invest wisely

Take 5 for Your Future



Take 5 for Your Future

1

FERS

2

Age 45 and under

3

Research-driven

Take 5 for Your Future

Under 35

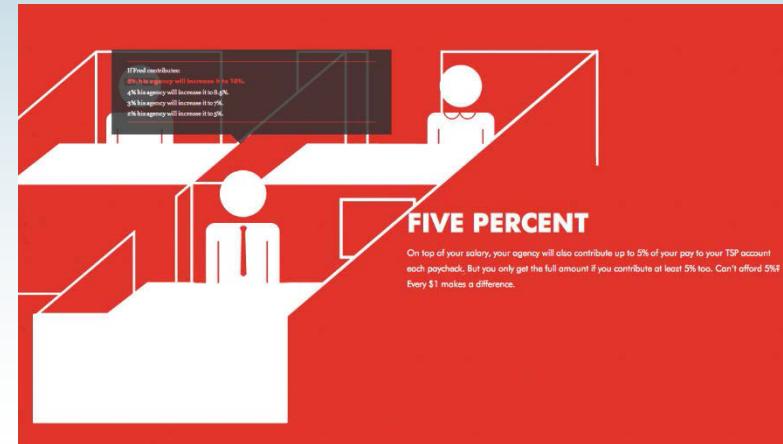
Brief and to the point

Seeking credible sources

Will go online

Take 5 for Your Future

TSP.gov/takeFIVE



Take 5 for Your Future

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

Don't miss another cent.

Take Five for Your Future

Icons: %, Upward arrow, Checkmark

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

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 from 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
- myPay
- LiteBlue
- EBIS
- NFC EPP

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.**

Take 5 for Your Future



Take 5 for Your Future

POSTALBLOG

posted on APRIL 6, 2014 by POSTALMAQ

TSP VIDEO: Take FIVE for Your Future

Filed under TSP

As a Federal civilian employee, if you aren't contributing at least 5% of your pay to your TSP account, you could be missing out on thousands of dollars in matching funds from your agency.

Take FIVE For Your Future (from the Thrift Savings Plan) — April is Financial Literacy Month, and now is the time to Take FIVE for Your Future. Contribute at least 5%. Choose from 5 core funds and 5 Lifecycle funds. Make changes in 5 minutes. If you are a FERS employee, contributing at least 5% will ensure you receive the maximum matching contribution from your agency. Watch the video below to learn more:

[Take FIVE For Your Future](http://takefive.questionpro.com/)
Take our survey: <http://takefive.questionpro.com/>

YOUTUBE.COM | BY TSP4GOV

Like · Comment · Share
Vickie Isgett Sais likes this.

Take 5 for Your Future

The screenshot shows the MYMONEY.GOV homepage with a blue header. The header includes a U.S. flag icon, a search bar with dropdown menus for 'All' and 'Contact Us', and a text size adjustment menu ('Text A+ A- A'). The main navigation menu below the header has items: Home, MyMoney Five (which is highlighted in green), Earn, Borrow, Save & Invest, Spend, Protect, Life Events, Tools, and Money Quizzes.

Home

Take FIVE for Your Future ↗

<https://www.tsp.gov/takeFIVE/>

Complete Description: Retirement may seem far away. But if you're a federal civilian employee, you could be missing out on thousands of dollars in matching money from your agency right now if you aren't contributing at least 5% of your salary to your Thrift Savings Plan account. The TSP has launched the "Take FIVE for Your Future" campaign to highlight the importance of saving early for retirement. Our special website follows a sample employee as he increases his retirement savings.

Funding Agency: Federal Retirement Thrift Investment Board

Language: English

Audience: Individual, Researcher, Teacher

Tags:

About Us | Contact Us | Sites, Policies and Notices | Google Privacy | Site Map | Subscribe via RSS

Take 5 for Your Future

govloop

HOME COMMUNITY TOPICS BLOGS JOBS TRAINING RESOURCES

Topics

- Careers
- Communications
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Latest: Innovation, More than a Buzzword? An Idea Revolution?

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Groups

NOAA 102 members 150 likes 1

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Topics

A Platform For Success

GIS In Civic Engagement

Today's Top 10

1 **Young Feds: Your Retirement Questions Answered**
Added by TSP4gov on April 23, 2014

2 **Leveraging Employee Strengths for a Productive, Passionate Workforce**
Added by Jennifer Lemmert on May 1, 2014

3 **OPM and Innovation Challenges - Plus the 7 Gov Stories**
Added by Christopher Dorobek on May 1, 2014

4 **Celebrate Public Service Recognition Week with Complimentary webinars from OPM**
May 5, 2014 at 9am to May 9, 2014 at 1pm at online
Organized By: Linda Wooten

5 **Move Over Lorax, There's A New Tree Crusader In Town**
Added by Emily Jarvis on May 2, 2014

Welcome to GovLoop - Knowledge Network for Government

[Sign Up or Sign In](#)

Or sign in with:

Research Report

ARE YOU PREPARED FOR YOUR NEXT CRISIS?

Improving Continuity of Operations in Your Agency

[Download ->](#)

Upcoming Event

Why Open Hybrid Cloud? 5/15

[Register ->](#)

What Others Are Saying

The screenshot shows the Government Executive website. At the top, there's a banner for "The Federal Long Term Care Insurance Program" featuring a red, white, and blue logo with a star. To the right of the banner is a call-to-action button: "It's always a good time to apply." Below the banner is a navigation bar with categories: NEWS, MANAGEMENT, OVERSIGHT, DEFENSE, TECHNOLOGY, CONTRACTING, and PAY & BENEFITS. The main content area has a sub-header "Retirement Planning" with a photo of a woman and the text "Advice on how to prepare for life after government." It includes social sharing links for Twitter, Facebook, Google+, and LinkedIn, along with "Follow on Twitter" and "Subscribe" buttons. A "HIGHLIGHT" box on the right promotes the "Defense One App" with the text "Get real-time news updates from more than 50 sources, breaking news alerts, and trending stories in defense."

The 5 Percent Solution to Retirement Security
By Tammy Flanagan | National Institute of Transition Planning | April 3, 2014 | 34 Comments

There's no better tool for federal employees to control their financial security in retirement than the Thrift Savings Plan. This month, the TSP is introducing a new initiative called "Take Five for Your Future." It emphasizes that saving 5 percent in your TSP results in 5 percent agency automatic and matching contributions. It also notes you have five funds to choose from for investing your retirement nest egg (along with five **life cycle fund** options), and notes that taking five minutes to make a change in your savings can help secure your financial future. Here's a **video** about the initiative.

The video player shows a woman in a professional setting, likely a studio, speaking. A "Learn More" button is visible at the top right. A sidebar on the right contains text about the "Federal Family" and active and retired members of the armed services. The video player interface shows a play button, a progress bar at 0:00, and a caption at the bottom: "What is the average cost of a semiprivate room in a nursing home in Washington, D.C.?"

Share 40
Tweet 23
g+ Share 14
in Share 2
Print this article
Email this article
Increase size

April 10, 2014 | 73 Comments

and it's time to plant flowers. It also means it's time to consider your financial literacy. For more than 10 years, April has been officially designated as Financial Literacy Month in the United States. (Maybe that has something to do with the April 15 federal tax deadline.)

The website dedicated to this effort to educate Americans on personal finance and goal-setting features a 30-step program — one step for each day of April — designed to help users target areas where they might need additional education and assistance to achieve financial "wellness." Each step comes with links to quizzes, blogs and other useful information.

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Take Five

The TSP campaign is targeted toward those in the Federal Employees Retirement System who are younger than 45 and contributing less than 5 percent to their TSP accounts. A little more than 22 percent of all FERS employees fell into that category in 2012.

● 16

What Others Are Saying

The screenshot shows a news article from FedSmith.com. The header includes the site's logo 'FedSmith.com' and a tagline 'For the Informed Fed™'. Below the header is a navigation bar with links for NEWS, BLOGS, AUTHORS, FEDERAL DATA, TSP, and ARCH. A 'Tags' section lists 'TSP'. The main title of the article is 'Are You Losing Free Money in Your TSP Account?' by Ian Smith, dated April 3, 2014. Below the title are social sharing icons and category links like 'AdChoices', 'Retirement Tax', 'Retirement Fees', 'Fers TSP', and 'Retirement Calc'. A sidebar on the right features an advertisement for 'Deltek' with a 'Free Report' button and 'Top 10 Federal' content.

Can you afford to put at least 5% of your paycheck into your TSP account? The choice is yours, but perhaps a better question is, can you really afford not to?

It sounds like a no brainer on the surface, so why wouldn't somebody contribute this amount to the TSP? The reasons are most often a lack of knowledge about how the TSP works or not wanting to part with the money that gets withheld from each paycheck.

For more details, check out the video from the TSP below.



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What Others Are Saying

 **FEDERAL NEWS RADIO**
1500 AM

News ▾ Pay & Benefits ▾ Workforce ▾ Management ▾ Acquisition ▾ Tech ▾
Listen ▾ Shows Causey News Stream Connect ▾ Sports ▾ Panels Parti

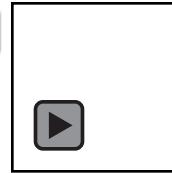
Home > News and Features > Pay and Benefits > TSP > TSP Stories

Thrift Savings Plan News

 Fri Apr 04th, 2014

Tammy Flanagan, Senior Benefits Director, National Institute of Transition Planning

The Thrift Savings Plan is unrolling a "Take Five for Your Future" initiative to help you understand your TSP options better. It's using the number five to drive home advice on agency contributions, from the five life cycle funds to how long it takes to start planning your financial future. The TSP even has a video to try to make the learning curve extra smooth. [Tammy Flanagan](#), senior benefits director for the National Institute of Transition Planning, filled in Francis Rose on [In Depth](#).

[Download](#) 

   Comment

Tags: [Tammy Flanagan](#) [National Institute of Transition Planning](#) [TSP](#) [retirement](#) [pay and benefits](#) [In Depth](#)

What Others Are Saying

“The video was awesome! I work in HR and will be sharing it with my employees. I thought it was extremely well done.”

“It was simple and easy to follow.”

“I felt that it related to me, as I am unsure how to invest and how much because I do have student loans, credit card debt, and other expenses. After viewing this video, it motivated me to look into my personal TSP and increase the amount of my contributions.”

“It was a great video for new hires!”

What Others Are Saying

Hermes Creative Awards



tsp.gov/takeFIVE

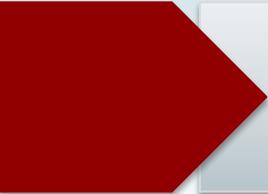
[YouTube Video](#)



**How will we
measure?**



Behaviors to Encourage



Transfer and Roll-ins to the TSP

Simplicity

Low Administrative Costs

What Are You Paying to Save?



TSP expense ratio
\$0.29 per \$1,000*



Typical 401(k) plan
\$8.30 per \$1,000**

* Average expense ratio, net of forfeitures and loan fees.

** Deloitte. "Inside the Structure of Defined Contribution/401(k) Plan Fees: A Study Assessing the Mechanics of the 'All-In' Fee." Investment Company Institute, 2011.

Annual Statements



Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238

rom traditional and Roth employer plans, and from traditional IRAs.

YOUR TSP ACCOUNT doesn't expire when you separate from Federal service. You can still enjoy the benefits that the TSP offers. Keep your money with us and you'll:

- **Keep more of what you save** because the TSP's administrative costs are lower than those of similar plans*;
- Be able to change your investment mix by making interfund transfers—while your account **continues to accumulate earnings**; and
- Make the most of your account. **Transfer IRAs and retirement plans into the TSP**.

At some point, you'll be required to start taking withdrawals.** But even then, you won't have to take it all at one time; you'll still have options like taking monthly payments. Rest assured knowing that your TSP is there for you and your beneficiaries.

Learn more by calling the TSP's ThriftLine at 1-877-968-3778 or visit the Life Events section of the website: tsp.gov.

* In 2012, the TSP expenses charged to participants were \$0.27 per \$1,000 invested. The industry average was \$8.30 per \$1,000. Does not include fees for defined contribution/401(k) Plan Fees. ** Once separated from service, you'll be required to start withdrawing your money by April 1 of the year following the year you turn age 70½.

GET THE FACTS...

... before it's too late.

THRIFT SAVINGS PLAN

Now that you're 59 or older, other financial institutions might try to pull you away from the TSP.

Don't let them distract you with expensive funds and confusing choices. The TSP likes to keep things affordable and simple.

Why move your hard-earned money to a financial plan that might be too good to be true? Stay with the TSP.

Low Fees*
Some providers charge you fees just for doing business with them. The TSP charges fees that are lower than the industry average. That means more of your money stays in your account.

Straightforward Choices
Some providers have so many choices that it's confusing. The TSP has just four investment funds. That makes it easier to understand how your money is invested.

Freedom to Stay
You can keep your money with the TSP after you separate from service. Let it continue to grow without having to worry about starting over once you start taking monthly payments.

One Location
You can transfer or roll over eligible money into the TSP account that comes with it.

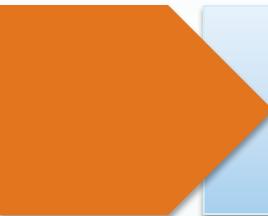
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Results?

Transfers and Roll-ins



New language in the welcome letter

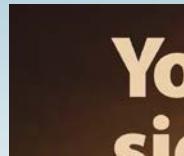


YouTube video “Combine and Save”

Uniformed Services



Uniformed Services



Uniformed Services

Syndicated columns for base newspapers and websites

“Train the Trainer” program

Armed Forces Radio and Television

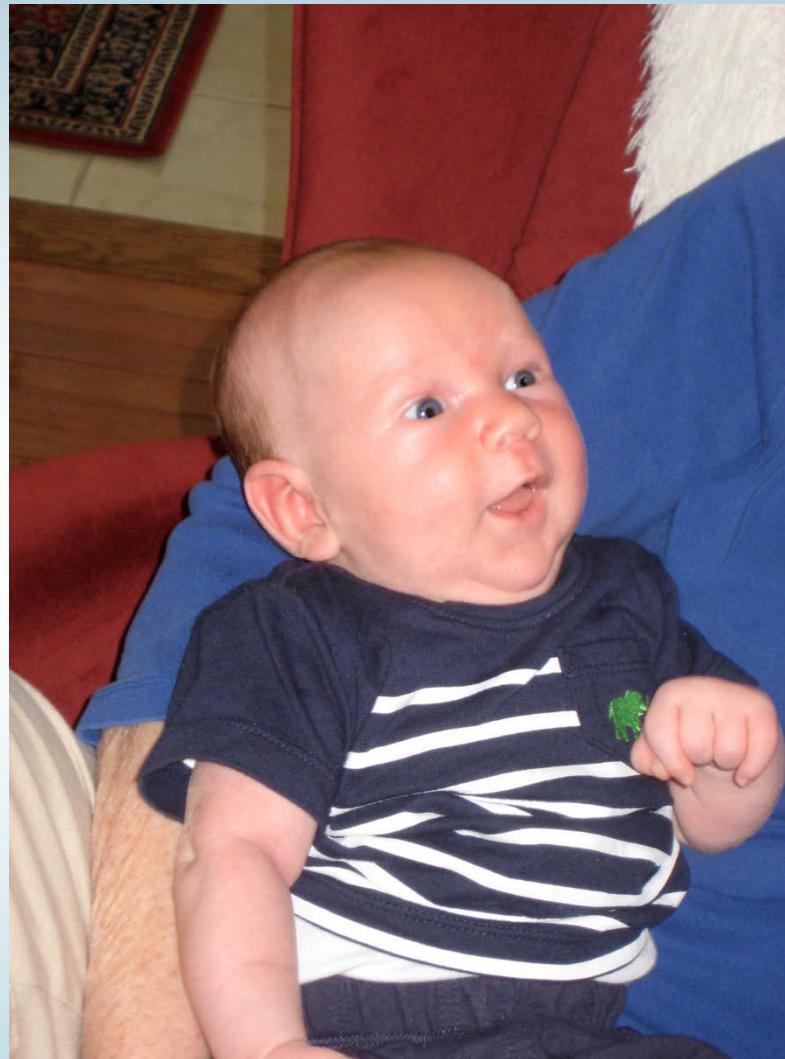
Uniformed Services



Uniformed Services



One Last Thing!





Annual Board Report

Jim Courtney May 19, 2014