



*For the
proud parents
of our heroes . . .*



*You'll always
be there
for them . . .*



... and so will the TSP

A grateful country salutes the courage and dedication of your son or daughter. Your pride in your child's commitment to serving this country is only surpassed by your concern for his or her safety.

As a parent, you're concerned about your child's welfare NOW. But we also know that you're concerned about his or her future.

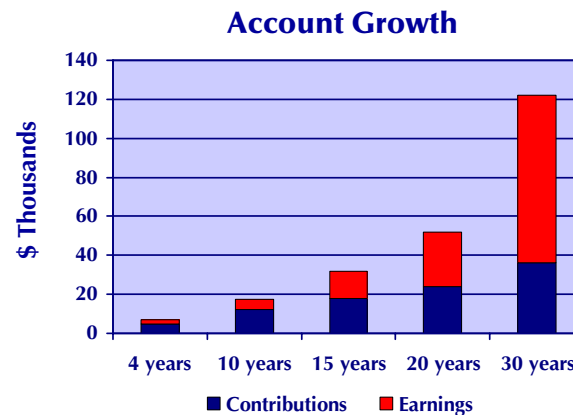
That's why the Government wants you to know about the Thrift Savings Plan (TSP). It was created to help Federal employees and members of the uniformed services to prepare for their retirement. It's a retirement savings plan similar to 401(k) plans offered by many private employers, and it offers some great advantages, such as:

- ★ The ability to contribute directly from pay before it is taxed, and the deferral of taxes on contributions and investment earnings while the money remains in the TSP.
- ★ The ability to contribute from basic pay, incentive pay, special pay, or bonus pay.
- ★ The ability to contribute from tax-exempt combat zone pay.
- ★ The lowest administrative and investment expenses of any plan of its kind.
- ★ Diversified individual investment options from which to choose.

★ Professionally designed investment funds (called Lifecycle Funds) that manage TSP contributions for busy or not-so-experienced investors.

★ Portability. When men and women leave the uniformed services, they can take the money with them. Or they can leave it invested in the TSP until they are ready to use it.*

And one of the biggest advantages of all—the longer contributions are invested in the TSP, the greater the reward of earnings. Contributing early gives the money more time to increase in value because the earnings received on contributions will have more time to accumulate even more earnings. Here's an example of how a monthly contribution of \$100 can grow with just a 7% investment return.



* Because the money is accumulated for retirement, there are some restrictions on when your son or daughter can take a loan on it or withdraw it while still in service.

To take advantage of the TSP's benefits, all members need to do is sign up through their service to begin contributing. From then on, they will enjoy tax benefits and the power of investing in their future.

To learn more, visit the TSP Web site (www.tsp.gov). In addition to investment information and other features, there is a section devoted specifically to members of the uniformed services. Also, the booklet *Summary of the Thrift Savings Plan* provides an overview of the TSP. It is available from the TSP Web site, through the TSP's automated voice response system (the ThriftLine), or from any of the uniformed services.

Your son or daughter respects your opinion and will thank you later for your encouragement in helping him or her take the first step in building a secure retirement. Talk to your son or daughter about starting to save for the future now through the TSP.



ThriftLine: 1-TSP-YOU-FRST (1-877-968-3778)
Outside U.S. and Canada: 404-233-4400

TDD: 1-TSP-THRIFT5
(1-877-847-4385)

www.tsp.gov

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