

If you participated in the Thrift Savings Plan (TSP) last year, the TSP has prepared an annual TSP participant statement for you. You should receive your annual statement in the mail. Your statement is also available on the TSP Web site ([www.tsp.gov](http://www.tsp.gov)).

Your statement replicates information that is in your TSP record. So please review it carefully. If you are an active employee, report any information on your statement that you believe is incorrect to your agency or service. If you have separated from service, you should report any errors in your statement by calling or writing to the TSP directly.

Your annual TSP participant statement provides a comprehensive profile of your account activity between January 1 and December 31 of last year. It is also an excellent resource for information about the personal data the TSP has on file for you. For more detailed information on specific account transactions, please continue to refer to your quarterly participant statements.

The TSP is offering this leaflet to help you understand the information provided in your annual statement. Read the text shown in **red** for explanations of what each section of your statement means.



## THRIFT SAVINGS PLAN ANNUAL PARTICIPANT STATEMENT

The space below shows the year that is covered in this statement.

For the year: **yyyy**

Please review this statement for accuracy, as the information in it is considered correct unless you notify us. To correct errors in contribution allocations, interfund transfers, loans, or withdrawals contact the TSP. For all other corrections, contact your agency or service.

Name  
Address Line 1  
Address Line 2  
City, State Zip Code

**Account Number:** Your unique TSP identifier  
Date of Birth: } Check the information in this space to make sure it's correct.  
Retirement Coverage: }  
Employment Status: }  
**Required Vesting Service:** For FERS participants only, the vesting requirement pertains to Agency Automatic (1%) Contributions.  
**Legal Residence:** For uniformed services members only

### YOUR ANNUAL ACCOUNT SUMMARY

Opening Balance as of January 1, yyyy

|                                        |
|----------------------------------------|
| Contributions                          |
| Transfers/Rollovers                    |
| Loan Disbursements/Overpayment Refunds |
| Loan Payments                          |
| In-Service Withdrawals                 |
| Post-Separation Withdrawals            |
| Minimum Required Distributions         |
| Forfeitures                            |
| Death Benefit Payment                  |
| Court Order Payments                   |
| Excess Deferrals                       |
| Adjustments                            |
| Investment Gain (Loss)                 |

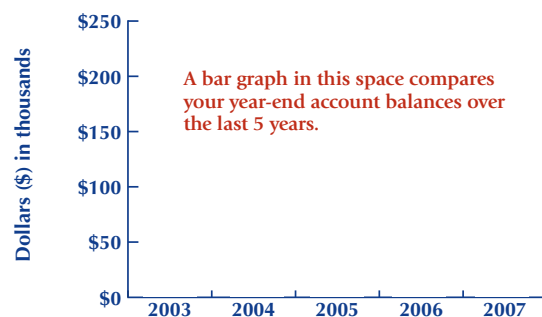
This space summarizes the transactions that added money to or deducted money from your account during the statement period. (Your quarterly statements reflect the dates when these transactions occurred.)

Closing Balance as of December 31, yyyy

Your yyyy change in account value  
Your yyyy Personal Investment Performance

This space shows your year-end account balance, any change in the value of your account during the statement period, and the rate of return on your TSP investments from January 1 to December 31 of the statement period.

### ACCOUNT BALANCE HISTORY



### ACCOUNT DISTRIBUTION

As of the statement date, your account balance was distributed as follows:

#### Funds for Stability

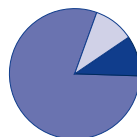
G Fund  
F Fund

#### Funds for Long-Term Growth

C Fund  
S Fund  
I Fund

#### Funds for Long-Term Growth and Stability — Lifecycle Funds

L 2040 Fund  
L 2030 Fund  
L 2020 Fund  
L 2010 Fund  
L Income Fund



This space shows the percentage of your TSP account balance that was invested in any of the TSP funds as of December 31 of the statement period. The pie chart shows how your account balance was distributed among the three fund categories.

### CONTRIBUTION ALLOCATION

As of the statement date, your contributions, loan payments, and rollovers were allocated as follows:

#### Funds for Stability

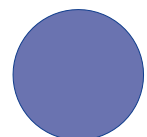
G Fund  
F Fund

#### Funds for Long-Term Growth

C Fund  
S Fund  
I Fund

#### Funds for Long-Term Growth and Stability — Lifecycle Funds

L 2040 Fund  
L 2030 Fund  
L 2020 Fund  
L 2010 Fund  
L Income Fund



This space shows how you elected to invest your new contributions and your loan payments and rollovers (if any) as of December 31 of the statement period. The pie chart shows those same allocations by fund category.

TSP Web Site: [www.tsp.gov](http://www.tsp.gov)  
THRIFTLINE: 1-TSP-YOU-FRST (1-877-968-3778) • Outside U.S. and Canada, call 404-233-4400  
TDD: 1-TSP-THRIFT5 (1-877-847-4385)

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TSPLF23 (1/2008)  
PREVIOUS EDITIONS OBSOLETE

# Annual TSP Participant Statement

HOW TO READ YOUR



## ANNUAL ACTIVITY SUMMARY BY FUND

Only the funds in which you had activity are displayed.

| Fund          | Beginning Balance                                                                                                                                 | Beginning Number of Shares                                                                                      | Beginning Share Price                                                                                     | Contributions and Additions                                                                                                                              | Withdrawals and Deductions                                                                                                                                | Interfund Transfers                                                                                                                                       | Fund Gain or Loss                                                                                                                                                                                 | Ending Number of Shares                                                                                           | Ending Share Price                                                                                                                                            | Ending Balance                                                                                                                                      |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| G Fund        | This space shows your balance in each of the TSP Funds as of January 1 of the statement period. It also shows your total balance as of that date. | This space shows the number of shares you had in each of the TSP Funds as of January 1 of the statement period. | This space shows the value of one share of each of the TSP Funds as of January 1 of the statement period. | This space shows the dollar amount(s) deducted from your account during the statement period. It also shows the sum of these withdrawals and deductions. | This space shows the dollar amount(s) deducted from your account during the statement period. It also shows the sum of these contributions and additions. | This space shows the net amount of money that went into, or came out of, any TSP Fund as the result of an interfund transfer during the statement period. | This space shows your gains and losses in each TSP investment fund (and your total account) for the statement period. It does not include additions and deductions shown in the previous columns. | This space shows the number of shares you had in each of the TSP Funds as of December 31 of the statement period. | This space shows the value of one share of each of the TSP Funds as of December 31 of the statement period. It also shows your total balance as of that date. | This space shows your balance in each of the TSP Funds as of December 31 of the statement period. It also shows your total balance as of that date. |
| F Fund        |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| C Fund        |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| S Fund        |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| I Fund        |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| L 2040 Fund   |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| L 2030 Fund   |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| L 2020 Fund   |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| L 2010 Fund   |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| L Income Fund |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |
| <b>TOTAL</b>  |                                                                                                                                                   |                                                                                                                 |                                                                                                           |                                                                                                                                                          |                                                                                                                                                           |                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                   |                                                                                                                                                               |                                                                                                                                                     |

## ANNUAL CONTRIBUTION SUMMARY (Does not include adjustments)

| Employee | Agency Automatic (1%) | Agency Matching | Service Matching | Transfers/Rollovers Into the Account | Total |
|----------|-----------------------|-----------------|------------------|--------------------------------------|-------|
|          |                       |                 |                  |                                      |       |

This space summarizes all contributions made to your account during the statement period by type of contribution. You will see only the contribution types that relate to your account.

## LIFETIME CONTRIBUTIONS

| Employee Pre-Tax | Employee Tax-Exempt |
|------------------|---------------------|
|                  |                     |

This space shows your gross cumulative employee contributions since you began participating in the TSP.

## ANNUAL LOAN SUMMARY

| Loan Type | Beginning Principal | Amount of New Loan | Principal Repaid | Nontaxable Distribution | Taxable Distribution | Reversal of Taxable Distribution | Ending Principal | Interest Paid | Interest in Arrears |
|-----------|---------------------|--------------------|------------------|-------------------------|----------------------|----------------------------------|------------------|---------------|---------------------|
|           |                     |                    |                  |                         |                      |                                  |                  |               |                     |

You will see this section only if you had a TSP loan (or loans) during the statement period, and you will see only those columns and categories that apply to your loan(s). If you have had more than one loan of a specified type (i.e., two general purpose loans or two residential loans) during the statement period, this section will show the total of the combined loans.

## ACCOUNT PROFILE

| ThriftLine PIN Date | Web Password Date | ThriftLine Access | Web Access | Power of Attorney/Guardianship/Conservatorship | Account on Hold |
|---------------------|-------------------|-------------------|------------|------------------------------------------------|-----------------|
|                     |                   |                   |            |                                                |                 |

This space tells you when your TSP PIN and Web password were assigned or changed and whether you requested that access to your account via the TSP Web site and/or the ThriftLine be blocked. If you had a Power of Attorney, Guardianship, or Conservatorship on file with the TSP, or if your account is on hold, that information will be displayed for you.

## A PERSONAL MESSAGE FOR YOU

Some participants will find a message here to alert them to important information regarding their accounts.

## PRIMARY BENEFICIARY INFORMATION

| Name | Share | Name | Share | Date of Designation |
|------|-------|------|-------|---------------------|
|      |       |      |       |                     |

If you have 12 primary beneficiaries or fewer, this space will name them, show the percentage of your account you have designated for each of them, and state the date on which you signed the Designation of Beneficiary form. If you have more than 12 primary beneficiaries, or if you have contingent beneficiaries, you will have to write the TSP to verify the names of your beneficiaries and the percentage of your account that you have designated for each of them.