

Making an Interfund Transfer

An interfund transfer changes the way the money already in your TSP account is invested in the three TSP funds. Each interfund transfer is a one-time transaction and affects your entire account balance as of the effective date of the transfer.

Number of transfers per year. You can make up to 12 interfund transfers per calendar year.

Requesting a transfer. You may submit this form or you may make your request on the TSP Web site or the ThriftLine. The Web site and ThriftLine are the most efficient ways to request an interfund transfer because your request is recorded immediately, eliminating mailing and processing time.

- **Form TSP-30.** Complete, sign, and date this form. Provide your daytime telephone number, so that the TSP Service Office can contact you if there is a question about your request. Make a copy for your records, and send the form to the TSP Service Office at the address on the front.
- **TSP Web Site -- www.tsp.gov.** If your browser meets TSP technical and security requirements (128-bit encryption), you can request an interfund transfer via the Internet. You will need to enter your Social Security number (SSN) and TSP Personal Identification Number (PIN).
- **ThriftLine (504) 255-8777.** Call the ThriftLine from a touch-tone telephone. You will need your SSN and your TSP PIN.

If you do not know your PIN, you can request a new PIN on the Web site or ThriftLine.

Acknowledgement of Risk. There is risk of loss in both the F and C Funds. If you have never invested in these funds, you must acknowledge the investment risk before you can transfer any portion of your account into them. To do so, complete Section III. (If you use the TSP Web site, you can acknowledge the risk and complete the interfund transfer online. However, to use the ThriftLine, you must have previously acknowledged the risk.)

Effective date of the transfer. If your Form TSP-30 is received by the TSP Service Office by the 15th of a month, it will be effective as of the last day of that month. (If the 15th of the month falls on a weekend, holiday, or other nonbusiness day, the deadline will be the next business day.) If your form is received after the deadline, the transfer will be made effective as of the last day of the following month.

Note: Your Social Security Number and date of birth on Form TSP-30 must match the information that is in your TSP account record, or your interfund transfer cannot be processed. Confirmation of your transfer will be mailed to you *at the address in your TSP account record*. If your address has changed, contact your personnel office immediately to have it corrected. If you have left Government service, contact the TSP Service Office.

Investment Considerations

How to find out your current account balance. Your current balance in all three funds is available on the TSP Web site and on the ThriftLine.

What to consider before making an interfund transfer. Your TSP account is invested for your retirement, and you should make your investment decisions with this long-term goal in mind. Before you make an interfund transfer, read the *Summary of the Thrift Savings Plan for Federal Employees*, which describes each of the funds in detail and provides a 10-year history of investment returns. The Plan Summary is available from your agency personnel office or, if you have left Government service, from the TSP Service Office. It is also available from the TSP Web site.

In addition, the *TSP Highlights* that accompanies your Participant Statement provides the most recent 10-year performance summary, as well as monthly detail on the TSP funds.

Confirmation of the Transfer

How we will confirm your transfer. You will receive a Confirmation of Interfund Transfer (Form TSP-31) from the TSP Service Office by the end of the month following the transfer.

If you have questions about the transfer. If you have questions about your interfund transfer, or if you do not receive Form TSP-31, contact the TSP Service Office. Your agency is not involved in processing interfund transfers.

Changing or Cancelling a Transfer

Changing a transfer request on Form TSP-30. Submit another Form TSP-30 to the TSP Service Office. If your second request is received by the deadline for the month in which your original request would have been effective, it will replace the previous Form TSP-30. If it is received after the deadline for that month, the original request will be processed as scheduled. Your second interfund transfer will be effective as of the end of the following month.

Cancelling a transfer request in writing. Notify the TSP Service Office in writing that you want to cancel your interfund transfer request. Your letter must be dated and signed by you and must include your Social Security number and date of birth. You should also provide your daytime telephone number. The TSP Service Office must receive your letter by the deadline for the month in which the transfer would have been effective. You will receive notice of the cancellation.

Changing or cancelling requests on the ThriftLine or the TSP Web site. Transfer requests made on the ThriftLine or the TSP Web site can always be changed or cancelled using the ThriftLine or Web site (by the deadline) because they are recorded immediately. *However*, if you have requested a transfer on Form TSP-30, the recordkeeper may not have recorded it by the 15th of the month; in that case, you will not be able to cancel or change your request on the ThriftLine or Web site.