



# Thrift Savings Plan HIGHLIGHTS

October 2007

## Want to Change Your Monthly Payments?

If you are receiving monthly payments and wish to change the amount for 2008 or switch permanently from TSP-computed payments to a specific dollar amount, you need to request the change by December 17 of this year. You will receive the appropriate notice and form in the mail in mid-November.

## Find Things Faster on the Web

The Home page of the TSP Web site now has a Search function to help you find information quickly. Use the link to "Tips" to find out how to get the most out of this new feature.

## Get Updated Via E-Mail

When you subscribe to our new GovDelivery service, you'll get a personal e-mail every time the TSP posts new participant statements on the Web, puts up a new *Highlights*, or adds information to the Web site's What's New section. To sign up for this free service, click on the link "Get E-mail Updates" on the TSP Web site's Home page.



## Start Using Your New TSP Account Number

Getting into your TSP account on the Web and ThriftLine just got safer! Why? Because from now on, every time you log into the Account Access section of the Web site or tap into the Account Menu of the ThriftLine, you'll be using a 13-digit TSP account number, rather than your Social Security number. With your TSP password or ThriftLine Personal Identification Number (PIN) as an added security measure, this important change will help guard you from identity theft and protect your account information, too.

Your TSP account number will also become your main ID for most other contacts with the TSP. You should use it to identify yourself when writing to the TSP or talking on the phone with a TSP Participant Service Representative (PSR). You will also be asked for your account number on most TSP forms.

By now, you should have received a blue mailer containing the unique TSP account number assigned to you. If you have not, please contact the TSP immediately. If you ever forget your account number, you can write to the TSP or call a PSR and ask to have it mailed to you. (For security reasons, we will not e-mail account numbers or provide them over the telephone.)

## . . . And Help Us Keep Your Personal Data Secure

We are doing all we can to help avoid identity theft and keep your personal and account information secure. But there are some things you need to do as well. For example, be sure to:

- Keep your TSP account number, TSP password, and ThriftLine PIN where nobody else can see them. This includes protecting documents that have these numbers printed on them.
- Never e-mail your identification numbers to anyone or respond to e-mails asking for them. *The TSP will never send you an e-mail asking for your Social Security number, your TSP account number, your TSP password, or your ThriftLine PIN!*
- Don't provide these numbers on line when using a computer other than your own home or office machine.
- Don't use free public wireless connections or Internet cafés when making TSP transactions.
- Always have up-to-date anti-virus and anti-spyware software on your computer.
- Resist clicking on pop-up ads or downloading material from sites with which you're unfamiliar. Otherwise, you could inadvertently pick up software allowing identity thieves to read data you type into your computer.
- Log out of the TSP Web site and close your Internet browser after you finish making transactions in Account Access.
- Don't give out your identification numbers to anyone who calls you on the telephone. However, if you call the ThriftLine, be prepared to provide your TSP account number and your Social Security number so we can verify your identity and protect your account information.

**TSP Web Site:**  
www.tsp.gov

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


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

# New! — Annual Participant Statements

Keeping in touch with 3.8 million participants can be a challenge — even with the TSP Web site. However, beginning in February 2008, we are introducing something new — an annual participant statement. You will receive your annual statement in the mail (even if you are checking your quarterly statements on line). You will also be able to access the statement on the Web.

Your annual statement summarizes all of the activity in your TSP account during the year 2007. It will also show you: a summary of your account activity by fund, your account's investment performance for 2007, your year-end investment mix and contribution allocation, your year-end account balances for the past 5 years, the status of any outstanding loans

you may have, the amount of your cumulative contribution since you started participating in the TSP, and your primary beneficiary(ies).

Although we encourage you to view your quarterly statements on line, the mailed annual statement will help ensure that you don't lose contact with us and, at least once a year, give you an update on the plan. To make sure that you receive your annual participant statement, make certain that the TSP has your correct address. When reporting a change of address, contact your agency or service if you are currently employed. If you are separated from service, report your address change directly to the TSP. 

<b>Rates of Return</b>										
	<b>L 2040</b>	<b>L 2030</b>	<b>L 2020</b>	<b>L 2010</b>	<b>L Income</b>	<b>G Fund</b>	<b>F Fund</b>	<b>C Fund</b>	<b>S Fund</b>	<b>I Fund</b>
<b>Monthly 2007</b>										
Jan	1.53%	1.42%	1.22%	0.89%	0.63%	0.43%	0.00%	1.53%	3.14%	1.31%
Feb	-0.64	-0.49	-0.38	-0.14	0.16	0.34	1.53	-1.95	-0.26	0.18
Mar	1.34	1.16	1.08	0.89	0.62	0.42	0.00	1.09	1.09	2.57
Apr	3.28	2.95	2.58	1.76	1.08	0.42	0.53	4.43	2.51	3.76
May	2.79	2.52	2.15	1.53	0.92	0.34	-0.70	3.52	4.40	2.54
June	-0.92	-0.80	-0.54	-0.20	0.08	0.42	-0.27	-1.70	-1.53	0.20
July	-2.52	-2.13	-1.75	-0.92	-0.23	0.50	0.80	-3.10	-4.57	-2.39
Aug	0.90	0.88	0.80	0.73	0.61	0.33	1.23	1.54	1.38	-0.71
<b>Annual 1997 – 2006</b>										
1997	-	-	-	-	-	6.77%	9.60%	33.17%	-	-
1998	-	-	-	-	-	5.74	8.70	28.44	-	-
1999	-	-	-	-	-	5.99	-0.85	20.95	-	-
2000	-	-	-	-	-	6.42	11.67	-9.14	-	-
2001	-	-	-	-	-	5.39	8.61	-11.94	-	-
2002	-	-	-	-	-	5.00	10.27	-22.05	-18.14	-15.98
2003	-	-	-	-	-	4.11	4.11	28.54	42.92	37.94
2004	-	-	-	-	-	4.30	4.30	10.82	18.03	20.00
2005	-	-	-	-	-	4.49	2.40	4.96	10.45	13.63
2006	16.53	15.00	13.72	11.09	7.59	4.93	4.40	15.79	15.30	26.32
<b>Compound Annual 1997 – 2006</b>										
	-	-	-	-	-	5.31%	6.25%	8.37%	-	-
<p>The returns for the TSP funds represent net earnings after deduction of accrued administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and accrued investment management fees. Information about related indexes and their returns can be found in the TSP Fund Information sheets on the TSP Web site.</p> <p>The L Funds, which are invested in the individual TSP funds (G, F, C, S, and I), were implemented on August 1, 2005; therefore, the first annual returns are for 2006. The S and I Funds were implemented in May 2001; therefore, there are no annual returns for these funds for years before 2002.</p>										