

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 unless you submitted a request to opt out of having it mailed to you. Your statement is also available on the TSP Web site (www.tsp.gov).

Your statement replicates information that is in your TSP record. So please review it carefully. Report any errors regarding contribution allocations, interfund transfers, loans, withdrawals, your account profile, or beneficiary information to the TSP; report any other information that you believe is incorrect to your agency or service.

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, withdrawals, your account profile, or your beneficiary information, 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
Forfeitures
Death Benefit Payment
Court Order Payments
Excess Deferrals
Adjustments
Minimum Required Distributions
Investment Gain (Loss)
Post Separation Withdrawals

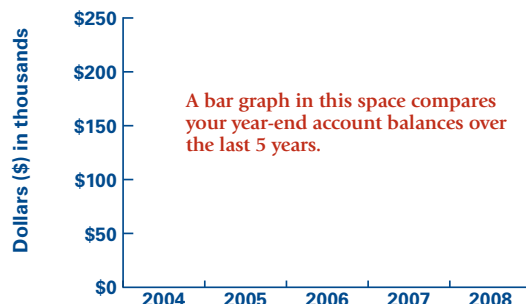
This space summarizes the transactions that added money to or deducted money from your account during the statement period. (Your quarterly statements reflect the dates when these transactions occurred.)

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 value, and the rate of return on your TSP investments for the year.

ACCOUNT BALANCE HISTORY



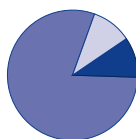
LIFETIME CONTRIBUTIONS

Your Pre-Tax Contributions
Your Tax-Exempt Contributions
Your Catch-Up Contributions

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

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

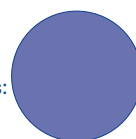
Funds for Long-Term Growth and Stability – Lifecycle Funds

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
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 (1/2009)
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 Shares	Beginning Share Price	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Fund Gain or Loss	Ending 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. It also shows your total balance as of that date.	This space shows the value of one share of 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 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 amount(s) deducted from your account during the statement period. It also shows the sum of these withdrawals and deductions.	This space shows the net amount of money that went into, or came out of, any TSP Fund of an inter-fund 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. It does not show the total balance as of that date.	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										
TOTAL										

ANNUAL CONTRIBUTION SUMMARY (Does not include adjustments)

Employee	Agency Automatic (1%)	Agency Matching	Service Matching	Transfers/Rollovers Into the Account	Total	Elective Deferral	Catch-Up Contributions	415(c)

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.

ANNUAL CONTRIBUTION LIMITS

This space shows the amounts that were subject to the tax-year limits imposed by the IRS on your regular and catch-up tax-deferred contributions and, if you are a uniformed services member, on the total contributions to your account(s), including any service contributions. It will only show the category(ies) applicable to you.

ANNUAL LOAN SUMMARY

Loan Number	Loan Issue Date	Beginning Principal	Amount of New Loan	Principal Repaid	Nontaxable Distribution	Taxable Distribution	Reversal of 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 had more than four loans during the statement period, this section will show the total of the combined loans for each loan type (i.e., general purpose or residential), and no issue date(s) or loan number(s) will be displayed.

ACCOUNT PROFILE

ThriftLine PIN Date	Web Password Date	ThriftLine Access	Web Access	Quarterly Statement Delivery	Annual Statement Delivery	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. This space also tells you whether you receive your quarterly and annual statements electronically or by mail. 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 also be displayed here for you.

PRIMARY BENEFICIARY INFORMATION (Date of Designation: mm/dd/yyyy)

Name	Share	Name	Share	Name	Share

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.

A PERSONAL MESSAGE FOR YOU

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