



Message from the Executive Director

February 18, 2009

Dear TSP Participants:

America Saves Week 2009 and Military Saves Week 2009 begin on February 22 and continue through March 1. Sponsored by the Consumer Federation of America, both are national campaigns that involve over 100 organizations whose primary focus is to support and encourage individuals and families to reduce debt and build long-term wealth through saving.

The TSP is pleased to inform you of these programs because we understand that consistent saving is one of the key components to achieving your retirement goals. Although our focus is, of course, on the TSP, our goal is to support participants in their efforts to achieve financial security and retire with dignity. We know that defined contribution plans like the TSP have become a critical source of retirement income and that supplemental savings are also necessary to achieving a comfortable retirement. Our belief is that the more participants know about the TSP as well as saving and investing in general, the better able they are to make educated financial decisions. Although we cannot endorse any individual organization or entity, the underlying educational principles promoted by these two campaigns are worthy of support.

I encourage you to visit the America Saves web site at www.americasavesweek.org. You will find an array of tools, including: net worth, emergency savings, and retirement calculators; tips for goal-setting and creating a spending plan; and exercises to test your savings knowledge. Become an enrolled saver on the web site and you will receive e-mails that provide information that may help you to achieve your financial goals.

Members of the Armed Forces can also visit www.militarysaves.org, where they will learn about the programs that are available during Military Saves Week and throughout the year. Many of the programs are uniquely tailored to help military members and their families save and manage their money. The web site also offers savers convenient access to numerous financial education resources.

We are certainly facing difficult times these days but saving money can be a challenge in any economic environment. Perhaps the best approach is to make it a habit so that it becomes automatic. And the earlier it becomes a habit, the greater the benefit you'll reap over the long run. Remember: You don't have to be rich to build wealth. It can be built over time with a commitment to careful debt management and consistent saving.

A handwritten signature in dark ink, appearing to read "G. Long", is positioned above the printed name of the Executive Director.

Gregory T. Long
Executive Director