



ARMY ★ NAVY ★ AIR FORCE ★ MARINES  
★ AIR FORCE ★ MARINES ★ COAST GUARD  
COAST GUARD ★ PHS ★ NOAA ★ NAVY  
GUARD ★ PHS ★ NOAA ★ TSP ★ ARMY  
★ NOAA ★ TSP ★ ARMY ★ NAVY ★  
PHS ★ NOAA ★ TSP ★ ARMY ★ NAVY  
★ TSP ★ ARMY ★ NAVY ★ AIR FORCE  
★ ARMY ★ TSP ★ AIR FORCE ★ MARINES  
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FORCE ★ MARINES ★ COAST GUARD ★ PHS  
MARINES ★ COAST GUARD ★ TSP ★  
RD ★ PHS ★ NOAA ★ TSP ★ ARMY

# You're here for us today . . . We'll be there for you tomorrow

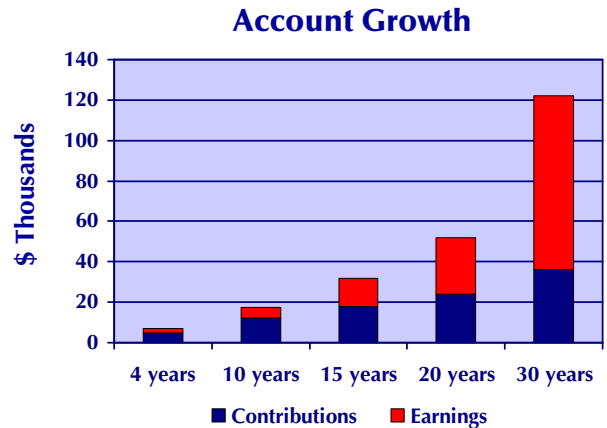
**A grateful country** salutes your dedication and wants to make sure your future is taken care of. So we're giving you the opportunity to participate in the Thrift Savings Plan (TSP) — a long-term savings and investment plan.

**H**ere are some of the advantages:

- ★ You can contribute to the plan directly from your pay **before it is taxed**, and **taxes are deferred** on your contributions **and** investment earnings while the money remains in the TSP.
- ★ You can contribute from basic pay, incentive pay, special pay, **or** bonus pay.
- ★ You can contribute tax-exempt combat zone money.
- ★ You have the **lowest** administrative and investment expenses of any similar plan.
- ★ You have a choice of **diversified** individual investment options.
- ★ You have access to Lifecycle Funds — **professionally designed investment funds** for the busy or not-so-experienced investor.

And one of the biggest benefits of all — your TSP account is **portable**. When you leave service, you can take it with you. (Or you can leave it invested in the TSP until you're ready to use it.)

**B**ecause the money is always yours — **including** the investment earnings — you don't have to serve your country for 20 years to earn your right to it. Here's an example of how a monthly contribution of \$100 can grow with a 7% investment return:



**W**hen you enlist in the TSP, there's **only** one catch: The money you accumulate is for your retirement, so there are some restrictions on when you can take a loan on it or withdraw it while you are still in service.

**T**o learn more, visit the TSP Web site ([www.tsp.gov](http://www.tsp.gov)). In addition to investment information and other features, there is a section devoted specifically to uniformed services members. The booklet *Summary of the Thrift Savings Plan* provides a TSP overview; it is available from the Web or your service.

**TSP Web Site:**  
[www.tsp.gov](http://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)

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