



OPM Conference – May 2009

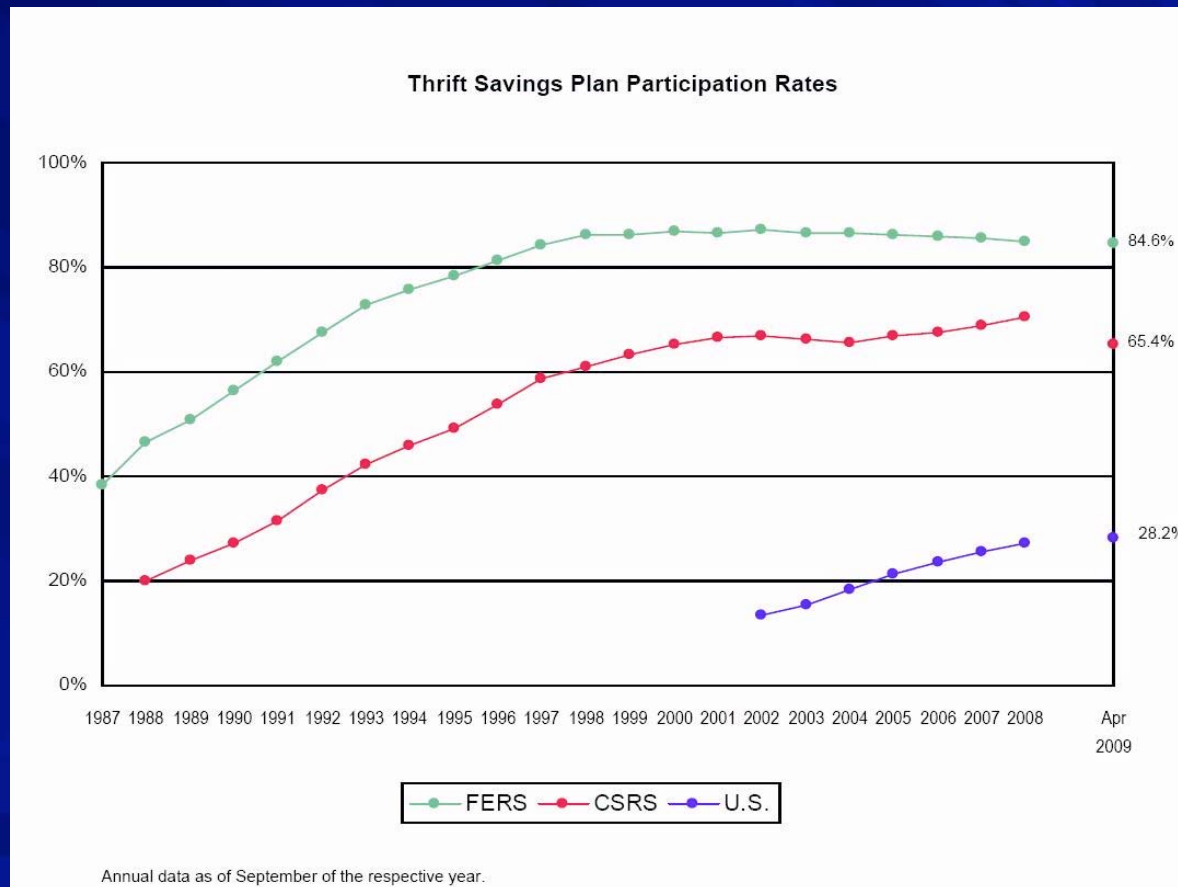
THRIFT
SAVINGS
PLAN

TSP Demographics

- 4.1 million participants
- Participation rates and average account balances:

■ FERS:	85%	\$61,155
■ CSRS:	65%	\$59,344
■ U.S:	28%	\$ 8,560
- \$206.9 billion in assets as of the end of April
- Largest defined contribution plan in the world

Participation Rates



H.R. 1256

■ Automatic Enrollment

- Enroll upon hire; FEGLI model
- Auto-enrollment typically sets default contribution rate at 2-4% of pay; TSP proposal is 3%
- Opt-out opportunity with refund of contributions

■ Immediate Agency Contributions

- Waiting period is eliminated
- Vesting for Agency Automatic (1%) not affected

H.R. 1256 (con't)

- Roth 401(k) feature
- Mutual Fund window
- Administrative provisions
- Spouse Beneficiary accounts (possible addition)
- L Fund default has been dropped for now

Roth 401(k) feature

■ What is it?

- After-tax contributions
- Qualified distributions of contributions and earnings are tax-free
- Tax advantage for lower salaried participants and those who believe their tax bracket will be higher in retirement
 - Particularly attractive to younger members of the uniformed services

Roth Feature (con't)

- Employee Contributions
 - Same elective deferral limit as for pre-tax contributions
 - No income limits (which currently affect ability of higher income earners to contribute to a Roth IRA)
- Agency contributions not affected; will remain in the pre-tax account

Roth Feature (con't)

- Qualified distribution
 - Age 59 ½; disabled; or died
 - Basically 5 years of participation
- Unqualified distributions
 - Earnings subject to tax
 - 10% early withdrawal penalty

Roth Feature (con't)

■ Industry trends

- Roth feature made permanent by Pension Protection Act of 2006
- Gaining acceptance in the private sector

■ 2008 TSP Participant Survey

- 56% respondents were positive
- However, the responses also indicated that there was confusion about the tax advantages of the Roth feature and that people would want advice on what to do

Roth Feature (con't)

- Educational challenges: multi-pronged approach
- Implementation challenges
 - From the agencies' perspectives
 - From the TSP perspective
- Lots of decisions yet to be made; long-term project

Mutual Fund Window

- Would be a separate investment option
- Participants could invest in a variety of mutual funds through the window; service provider would hold these assets
- Costs would be borne by these investors

Mutual Fund Window (con't)

■ Private sector experience

- Small cadre of investors using the windows but provides an alternative to extensive fund offering
- Ideal model is emerging as: small number of broadly diversified core funds, series of life cycle funds, and a self-directed brokerage or mutual fund window

Mutual Fund Window (con't)

■ 2008 Participant Survey

- 24% said that they would use the window; only 10% said that they'd pay an annual fee of \$100 to use it
- 50% indicated that they would need professional investment advice, but there was also a reluctance to pay for it

Mutual Fund Window (con't)

- Education and communication challenges
- Would add to the complexity of the TSP
- Lots of decisions to be made, including preference to limit the amount of money that could be moved through the window
- Legislation would allow the addition of the window, but not require it

Administrative Provisions

- Subpoena authority
- Clarification of applicability of the Mandatory Victims Restitution Act to TSP accounts

Spouse Beneficiary TSP Accounts

- Common practice in private sector plans
- This proposal is not in H.R. 1256, but we are supporting it
- Would permit spouse beneficiaries to leave a TSP death benefit payment in the TSP
- They would have their own accounts with benefits similar to those of a separated participant

2008 TSP Participant Survey

- Available at www.frtib.gov in the electronic reading room
- Summary flyer sent with the annual participant statement mailing
- Overall, very good considering we conducted the survey during the economic meltdown

Participant Survey

■ General results

- 81% favorable rating for “overall satisfaction” with the TSP
- 75% favorable rating for “overall quality of services provided by the TSP”
- 68% of private sector participants indicate a favorable rating for their 401(k) plans*

*Watson Wyatt Retirement Attitude Survey (2004)

Web Redesign Project

- Total redesign and modernization
- Agency/service representative input
- Web survey – Conducted last May
- Development has begun
- Beta site scheduled for October 2009

Homepage

The Official TSP Home Page, maintained by FRTIB; 2008-05-22 - Windows Internet Explorer

http://tsp.gov/

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The Official TSP Home Page, maintained by FRTIB; 20...

Search Tips

THRIFT SAVINGS PLAN

- 1st Quarter Participant Statements Have Been Mailed and Are Online
- The 2008 TSP Participant Survey Results
- Forms 1099-R Have Been Mailed and Are Online
- New Law Affecting 2009 Required Minimum Distributions
- Qs and As on TSP Contribution Rules for 2009

What's New

Calculators

Lifecycle Funds

Account Access

Returns, Share Prices, & Fund Sheets

TSP Features

Forms & Publications

Info for TSP Representatives

Get E-mail Updates

Special Interests

Civilian

Uniformed Services

Participant Statements & Highlights

The TSP is a retirement savings plan for civilians who are employed by the United States Government and members of the uniformed services. [The Federal Retirement Thrift Investment Board](#), administers the Thrift Savings Plan (TSP). The Web site <http://www.frtib.gov>, provides information about the FRTIB electronic reading room, procurements, and employment opportunities.

NOTE: Our documents are best viewed with [Microsoft Internet Explorer 5.0 or higher](#), [Netscape Navigator 4.78 or higher](#), [Firefox 1.5 or higher](#), [Mozilla 1.7 or higher](#) or [Safari 1.2 or higher](#). It uses [JavaScript](#), [PDFs](#), [Flash](#), tables, and frames which may not display correctly on older browsers. It also uses [Secure Sockets Layer \(SSL\)](#) and [128-bit encryption](#) for accessing personal account information. Older browsers generally cannot support the security features needed to view personal account information and, in some cases, have been known to cause distortion of the information on the screen.

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Home Site Help What's New Forms Contact TSP

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Welcome to the Thrift Savings Plan

The Thrift Savings Plan (TSP) is a retirement savings plan for civilians who are employed by the United States Government and members of the uniformed services.

[Learn more about TSP](#)

1 2 3

My Account | Plan Participation | Investment Funds | Planning & Tools | Life Events | Participant Support

Enter search term(s)

Text size: + -

Plan Participation

Learn how to setup and manage your TSP account

- Rules for Contributions
- Managing Contributions
- How to Read your Statements
- More...

Investment Funds

Research TSP fund types and performance

- Fund Sheets
- Share Prices
- Fund Performance
- More...

Planning & Tools

Retirement planning and tools for all career stages

- Getting Started
- Nearing Retirement
- Calculators
- More...

Life Events

Help with life events impacting your TSP account

- Separating from Federal Service
- Ready Reserve
- Marriage/Divorce
- More...

A Message from the TSP's Executive Director

TSP Executive Director Gregory Long addresses current market conditions.


BULLETIN BOARD

- Account Numbers Are Now Being Mailed
- How to Change Your Address in Your TSP Account Record
- E-mail Web Updates Now Available
- Beefing Up Account Security on the Web
- Questions and Answers About Contributing to the TSP

QUICK LINKS

- About the TSP
- TSP Ticker
- Participant Statements
- Catchup Contributions
- Change Email Preferences
- Site Tour
- View Account Balance
- Forms & Publications
- Loans
- Glossary of Terms
- How Do I...
- Recent Account Activity
- Tax Information
- Withdrawals

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Account Balance

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https://tspweb2.tspsec.tsp.gov/tsp/accountBalance.do;jsessionid=526DB33F1A708FFCDDC...

Account Access, Account Balance

Account Access
Your Civilian Account

Account Balance

Your account balance, based on the most recent share prices as of close of business 05/11/2009, is shown below. This information is updated by 6 a.m. eastern time each business day. On occasion, heavy volume during the nightly processing cycle may delay the update by a few hours.

Contributions to your account are being invested as follows:

L 2040 0%, L 2030 0%, L 2020 0%, L 2010 0%, L Income 0%
G Fund 100%, F Fund 0%, C Fund 0%, S Fund 0%, I Fund 0%

Investment Fund	Shares	Share Price	Balance	Distribution	
Lifecycle Funds:					
L 2040	0.0000	\$12.8603	\$0.00	0.00%	
L 2030	0.0000	12.9865	0.00	0.00%	
L 2020	0.0000	13.1989	0.00	0.00%	
L 2010	0.0000	14.0763	0.00	0.00%	
L Income	0.0000	13.0036	0.00	0.00%	
Individual Funds:					
G Fund	Government Securities	10.3078	12.8595	132.55	100.00%
F Fund	Fixed Income Index	0.0000	12.7296	0.00	0.00%
C Fund	Common Stock Index	0.0000	10.6180	0.00	0.00%
S Fund	Small Cap Stock Index	0.0000	12.9788	0.00	0.00%
I Fund	International Stock Index	0.0000	14.5440	0.00	0.00%
Total			\$132.55	100.00%	

To see the distribution of your account balance displayed as a pie chart, click [here](#).

To see your account balance as of a different date, click [here](#).

[Account Access Menu](#)

[Your Account Balance](#) | [Participant Statements](#) | [Contribution Allocations](#) | [Interfund Transfers](#) | [Loans](#) | [Withdrawals](#) |
[Custom ID](#) | [Change Web Password](#) | [Your TSP Address](#) | [Most Recent Transactions](#) | [Blocking Electronic Access](#) | [IRS Form 1099-R](#) | [Logout](#)

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File Edit View Favorites Tools Help

Address

Home Site Help What's New Forms Contact TSP
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My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations
- Interfund Transfers
- Loans
- Withdrawals

Personal Information

- Profile Settings

Home > My Account > Account Balance

Account Balance [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Message Alert Pending Interfund Transfer submitted 11/15/2008

Your account balance below is based on share prices as of close of business 09/17/09. This information is updated by 8 a.m. Eastern time each business day. On occasion, heavy volume during the nightly processing cycle may delay the update by a few hours.

View balance as of:

Investment Fund	Shares	Share Price	Balance	Distribution of Account	Contribution Allocation
Lifecycle Funds:					
L 2040	5,673.5318	\$17.9200	\$101,669.70	42.55%	50%
L 2030	0.0000	17.1100	0.00	0.00%	0%
L 2020	0.0000	16.3700	0.00	0.00%	0%
L 2010	0.0000	15.2000	0.00	0.00%	0%
L Income	0.0000	13.2800	0.00	0.00%	0%
Individual Funds:					
G Fund – Government Securities	6,717.1399	\$12.1200	\$81,411.73	34.08%	0%
F Fund – Fixed Income Index	58.4403	11.5700	676.15	0.28%	0%
C Fund – Common Stock Index	132.9254	16.5600	2,201.24	0.92%	10%
S Fund – Small Cap Stock Index	209.1679	19.7500	4,128.98	1.73%	20%
I Fund – International Stock Index	2,072.5983	23.5600	48,830.42	20.44%	20%
Total			\$238,918.22	100.00%	

12-month Personal Rate of Return:

Catch-up Contributions YTD:

Tax-exempt Contributions YTD:

Account Distribution

Contribution Allocation

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Statements

Account Access
Your Civilian Account

Participant Statement Menu

You can view your past and present participant statements by clicking on the statement list below. As statements become available, they will be added to this Web site. Quarterly statements generally become available around mid-month in January, April, July, and October. Annual statements become available around the end of February. You can view your statements from the 3rd quarter of 2003 forward. For copies of earlier statements, you can contact the [TSP](#).

Note: You must be able to view a PDF file (i.e., Portable Document Format) from your browser before viewing your statement online.
For more information, please read [Tips for Account Access Transactions](#).

Year 2009, Quarter 1 Statement
Year 2008, Annual Statement
Year 2008, Quarter 4 Statement
Year 2008, Quarter 3 Statement
Year 2008, Quarter 2 Statement
Year 2008, Quarter 1 Statement
Year 2007, Annual Statement
Year 2007, Quarter 4 Statement

View Statement
Save Statement to disk

Note: If you cannot view your statement online, you can save it to disk and either view or print it from disk.

Account Access Menu

[Your Account Balance](#) | [Participant Statements](#) | [Contribution Allocations](#) | [Interfund Transfers](#) | [Loans](#) | [Withdrawals](#) |
[Custom ID](#) | [Change Web Password](#) | [Your TSP Address](#) | [Most Recent Transactions](#) | [Blocking Electronic Access](#) | [IRS Form 1099-R](#) | [Logout](#)

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File Edit View Favorites Tools Help

Address Go Links

Home Site Help What's New Forms Contact TSP
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Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail
- Statements**
 - Correspondence from TSP
- Online Transactions**
 - Contribution Allocations
 - Interfund Transfers
 - Loans
 - Withdrawals
- Personal Information**
 - Profile Settings

Home > My Account > Participant Statement

Participant Statement [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Quarterly Statements Annual Statements

You can view or download your past or current quarterly participant statements. As quarterly statement information becomes available (generally around mid-month in January, April, July, and October), it will be added to this web site. You can view your statements from the 3rd quarter of 2003 forward. For copies of earlier statements, you can [contact the TSP](#).

Statement Quarter	View	Download
3rd Quarter 2008	View	Download
2nd Quarter 2008	View	Download
1st Quarter 2008	View	Download
4th Quarter 2007	View	Download
3rd Quarter 2007	View	Download
2nd Quarter 2007	View	Download
1st Quarter 2007	View	Download

Quarterly Participant Statement Delivery
Your quarterly statements are currently mailed to you.

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Contribution Allocation

Account Access, Current Contribution Allocation - Windows Internet Explorer

https://tspweb2.tspsec.tsp.gov/tsp/contribAlloc.do;jsessionid=4684A315D...

Account Access, Current Contribution Allocation

Account Access Your Civilian Account

Current Contribution Allocation

As of today, your TSP contributions (including loan payments and transfers from other plans, if applicable) are being invested as follows:

Investment Fund	Current Allocation
Lifecycle Funds:	
L 2040	0.0%
L 2030	0.0%
L 2020	0.0%
L 2010	0.0%
L Income	0.0%
Individual Funds:	
G Fund Government Securities	100.0%
F Fund Fixed Income Index	0.0%
C Fund Common Stock Index	0.0%
S Fund Small Cap Stock Index	0.0%
I Fund International Stock Index	0.0%
Total	100.0%

[Change Contribution Allocation](#)

[Account Access Menu](#)

[Your Account Balance](#) | [Participant Statements](#) | [Contribution Allocations](#) | [Interfund Transfers](#) | [Loans](#) | [Withdrawals](#) | [Custom ID](#) | [Change Web Password](#) | [Your TSP Address](#) | [Most Recent Transactions](#) | [Blocking Electronic Access](#) | [IRS Form 1099-R](#) | [Logout](#)

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address Go Links

Home Site Help What's New Forms Contact TSP
Welcome John Doe. Your last login was 05/21/09: [Logout](#)

Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations**
- Intertund Transfers
- Loans
- Withdrawals

Personal Information

- Profile Settings

Home > My Account > Contribution Allocations

Contribution Allocations [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Message Alert Pending Contribution Allocation Request submitted 05/05/2009

As of 05/05/09, your TSP contributions (including loan payments and transfers from other plans, if applicable) are being invested as follows:

Investment Fund	Current Allocation
Lifecycle Funds:	
L 2040	50%
L 2030	0%
L 2020	0%
L 2010	0%
L Income	0%
Individual Funds:	
G Fund – Government Securities	0%
F Fund – Fixed Income Index	0%
C Fund – Common Stock Index	10%
S Fund – Small Cap Stock Index	20%
I Fund – International Stock Index	20%
Total	100%

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Interfund Transfer Request

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https://tspweb2.tspsec.tsp.gov/tsp/fundTransfer.do;jsessionid=06235056F3CE471C34691

Account Access, Interfund Transfer Request

Account Access
Your Civilian Account

Interfund Transfer Request

An interfund transfer requested by 12:00 noon eastern time on a business day will generally be processed that night. The new investment percentages can be viewed online the next business day.

Enter the percentage of your current account balance that you want invested in each fund. After you have entered your percentages, click on the **Submit** button. You will then be asked to **confirm** your request.

If your interfund transfer request is submitted successfully, the next screen will inform you that your interfund transfer request is confirmed. If the Interfund Transfer Request Confirmed Web page does not appear, your transaction was not successfully submitted. This could be the result of a computer error or because your connection with TSP was "timed out." If this occurs, you must re-enter and resubmit your interfund transfer request.

Once the transfer is processed, you will be mailed a confirmation. If you would prefer to receive the confirmation via e-mail, please enter your e-mail address below. (**Note:** E-mail confirmations are formatted as HTML documents, so make sure that your e-mail application (Outlook, Eudora, GroupWise, etc.) is configured to display HTML.) Your e-mail address will **not be retained for future transactions.**

E-mail address:

Confirmed e-mail address:

The percentages you choose will be applied only to the balance that is already in your account. They will **not** affect your **future** contributions. (To change the funds in which your future contributions are invested, you must make a new [contribution allocation](#).)

To make your interfund transfer request:

- Enter the percentages in whole numbers. (Do not use decimals.)
- The total of the percentages you enter must equal 100%.
- Do not use dollar amounts.

Investment Fund	Balance	Current %	New %
Lifecycle Funds:			
L 2040	\$0.00	0.00%	<input type="text"/> %
L 2030	0.00	0.00%	<input type="text"/> %
L 2020	0.00	0.00%	<input type="text"/> %
L 2010	0.00	0.00%	<input type="text"/> %
L Income	0.00	0.00%	<input type="text"/> %
Individual Funds:			
G Fund Government Securities	132.55	100.00%	<input type="text"/> %
F Fund Fixed Income Index	0.00	0.00%	<input type="text"/> %
C Fund Common Stock Index	0.00	0.00%	<input type="text"/> %
S Fund Small Cap Stock Index	0.00	0.00%	<input type="text"/> %
I Fund International Stock Index	0.00	0.00%	<input type="text"/> %
Total	\$132.55	100.00%	

[Account Access Menu](#)

[Your Account Balance](#) | [Participant Statements](#) | [Contribution Allocations](#) | [Interfund Transfers](#) | [Loans](#) | [Withdrawals](#) | [Custom ID](#) | [Change Web Password](#) | [Your TSP Address](#) | [Most Recent Transactions](#) | [Blocking Electronic Access](#) | [IRS Form 1099-R](#) | [Logout](#)

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address Go Links

Home Site Help What's New Forms Contact TSP
Welcome John Doe. Your last login was 05/21/09: [Logout](#)

Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Home > My Account > Interfund Transfer Request

[Page help](#) [Print this page](#) Text size:

Interfund Transfer Request

1 Enter Distribution Percentage 2 Review and Submit 3 Confirmation

Note
This request will be applied only to the balance that is already in your account. It will not affect your future contributions. (To change the funds in which your future contributions are invested, you must make a new [contribution allocation](#).)

INSTRUCTIONS: Enter the percentage of your current account balance that you want invested in each fund.

To make your interfund transfer request:

- Enter percentages in whole numbers. (Do not use decimals.)
- The total of the percentages you enter must equal 100%.
- Do not use dollar amounts.

Investment Fund	Balance	Current %	New %
Lifecycle Funds:			
L 2040	\$101,669.70	42.55%	<input type="text"/> %
L 2030	0.00	0.00%	<input type="text"/> %
L 2020	0.00	0.00%	<input type="text"/> %
L 2010	0.00	0.00%	<input type="text"/> %
L Income	0.00	0.00%	<input type="text"/> %
Individual Funds:			
G Fund – Government Securities	81,411.73	34.08%	<input type="text"/> %
F Fund – Fixed Income Index	676.15	0.28%	<input type="text"/> %
C Fund – Common Stock Index	2,201.24	0.92%	<input type="text"/> %
S Fund – Small Cap Stock Index	4,128.98	1.73%	<input type="text"/> %
I Fund – International Stock Index	48,830.42	20.44%	<input type="text"/> %

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TSP Loans

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https://tspweb2.tspsec.tsp.gov/tsp/loan.do;jsessionid=0823505BF3CE471C3469117F4AEB

Account Access, Loan Menu

Account Access

Your Civilian Account

Loan Menu

Please be advised that under Loan Program rules effective July 1, 2004:

- o You must wait 60 days from the time a loan is repaid in full until you are eligible to apply for another loan of the same type (general purpose or residential);
- o You can have only one general purpose loan and one residential loan at a time;
- o The TSP will deduct a \$50 fee from the proceeds of each loan issued on or after July 1, 2004.

Amount Available / Loan Request	Find out the amount you are eligible to borrow and the current loan interest rate, or apply for a loan. If you have recently submitted a loan application, check the status of that request by clicking on Status of Loan Request .
Status of Loan Request	Check on the status of a loan request.
Outstanding Loans	Get information on an outstanding loan, or how to reamortize a loan.

[Account Access Menu](#)

[Your Account Balance](#) | [Participant Statements](#) | [Contribution Allocations](#) | [Interfund Transfers](#) | [Loans](#) | [Withdrawals](#) | [Custom ID](#) | [Change Web Password](#) | [Your TSP Address](#) | [Most Recent Transactions](#) | [Blocking Electronic Access](#) | [IRS Form 1099-R](#) | [Logout](#)

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File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address Go Links >>

Home Site Help What's New Forms Contact TSP
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Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Home > My Account > TSP Loans

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations
- Interfund Transfers
- Loans**
- Withdrawals

Personal Information

- Profile Settings

TSP Loans [Page help](#) [Print this page](#) Text size:

Outstanding Loans	You currently do not have any outstanding loans on file.
Loan Request Status	You currently do not have any loan requests on file. Why do I not see my loan request?
TSP Loan Rules	<p>The current interest rate is: 4.500%</p> <p>Amount of loan that may be available to you: \$xx.xxx.xx</p> <ul style="list-style-type: none"> This amount may be different when you apply for a loan because your account balance is recalculated each business day based on the daily share prices. <p>What are the rules for obtaining a TSP loan?</p> <ul style="list-style-type: none"> You can have only one general purpose loan and one residential loan at a time. You must wait 60 days from the time the loan is repaid in full until you are eligible to apply for another loan of the same type (general purpose to residential). The TSP will deduct a \$50 fee from the proceeds of each loan issued. For complete rules, read the TSP Loans booklet. <p><input type="button" value="▶ Make a Loan Request"/></p>

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Account Access, Menu

Account Access

Your Civilian Account

Menu

Please choose from the following items:

- o [Your Account Balance](#)
- o [Participant Statements](#)
- o [Contribution Allocations](#)
- o [Interfund Transfers](#) ([Interfund Transfer Rule Change in Effect May 1, 2008](#))
- o [Loans](#)
- o [Withdrawals](#)
- o Your TSP Address (for separated participants only)
- o [Create / Modify Custom ID](#)
- o [Change Web Password](#)
- o [Most Recent Transactions](#)
- o [Blocking Electronic Access](#)
- o [IRS Form 1099-R](#) (only for participants who received payments from their TSP accounts or who had taxable distributions of their loans)

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Print Mail News RSS Feeds

Address Go Links

Home Site Help What's New Forms Contact TSP
 Welcome John Doe. Your last login was 05/21/09: [Logout](#)

Thrift Savings Plan

My Account | Plan Participation | Investment Funds | Planning & Tools | Life Events | Participant Support Enter search term(s)

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations
- Interfund Transfers
- Loans
- Withdrawals

Personal Information

- Profile Settings**

Home > My Account > Profile Settings

Profile Settings [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Sign In

- [Create or Change Your own Custom User ID](#)
- [Create or Change Your own Custom Password](#)

Participant Statement Delivery

- [Request Quarterly Paper Statements](#)
- [Cancel Annual Paper Statements](#)

TSP Address

- [Change TSP Address](#) (for seperated participants only)

Email Notifications

- [Subscribe / Update Email Preferences](#)

Online Transactions

- [Disable Online Transactions Access to your Account](#)

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Fund Performance

TSP: Monthly Returns (Last 12) for 5 TSP Funds & 4 Indices; 2009 May 04 - Windows Internet Explorer

http://www.tsp.gov/rates/monthly-tsp-indices.html

TSP: Monthly Returns (Last 12) for 5 TSP Funds & 4 I...



Returns & Share Prices

Monthly Returns
for the G, F, C, S, and I Funds

Returns were updated on **May 4, 2009**

Time Period	G Fund %	F Fund %	LBA Bond Index %	C Fund %	S&P 500 Stock Index %	S Fund %	Dow-Jones Wilshire 4500 Completion Index %	I Fund %	EAFE Stock Index %
2008									
May	.32	(.74)	(.73)	1.27	1.30	4.88	4.76	1.09	.97
June	.32	(.08)	(.08)	(8.41)	(8.43)	(7.63)	(7.50)	(8.15)	(8.18)
July	.40	(.01)	(.08)	(.80)	(.84)	(.79)	(.94)	(3.72)	(3.21)
Aug.	.33	.92	.95	1.46	1.45	2.17	1.95	(4.16)	(4.05)
Sep.	.31	(1.31)	(1.34)	(8.94)	(8.91)	(10.32)	(10.87)	(12.31)	(14.46)
Oct	.31	(2.40)	(2.36)	(16.83)	(16.79)	(20.99)	(20.63)	(20.59)	(20.18)
Nov	.31	3.30	3.25	(7.18)	(7.18)	(11.13)	(11.39)	(6.72)	(5.41)
Dec	.24	3.73	3.73	1.07	1.06	4.68	4.53	7.66	6.01
2009									
Jan	.19	(.86)	(.88)	(8.41)	(8.43)	(8.19)	(7.47)	(11.93)	(9.81)
Feb.	.21	(.39)	(.38)	(10.64)	(10.65)	(10.22)	(9.78)	(10.23)	(10.26)
Mar	.24	1.38	1.39	8.81	8.76	8.64	8.62	7.20	6.34
Apr.	.21	.49	.48	9.58	9.57	15.00	15.03	12.13	12.80
Year-to-date	.85	.62	.59	(2.41)	(2.49)	2.98	4.31	(4.97)	(2.92)
Last 12 Months	3.45	3.93	3.84	(35.26)	(35.31)	(33.35)	(33.12)	(43.06)	(42.76)

Percentages in () are negative.

The G Fund is managed internally by the Federal Retirement Thrift Investment Board. Assets of the F, C, S, and I Funds are managed externally. The Board currently has contracts with Barclays Global Investors, a U.S.-based subsidiary of Barclays PLC (a publicly listed financial services company based in London, England) to manage the F, C, S, and I Fund assets. The F, C, S, and I Funds invest in commingled trust funds, in which the assets of tax-deferred employee benefit plans are combined and invested together. The F, C, S, and I Funds and the Barclays funds are passively managed index funds.

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Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support

Home > Investment Funds > Individual Funds

C Fund: Common Stock Index [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Funds Overview

- Comparison Matrix
- TSP Expense Ratio
- Lifecycle Funds

Individual Funds

- G Fund
- F Fund
- C Fund**
- S Fund
- I Fund

Fund Performance

- Share Price History
- Summary of Returns
- Monthly Returns
- Annual Returns

Key Features Fund Information **Performance** Fund Facts

Monthly Returns (Last 12 Months)

Annual Returns (Last 10 Years)

Average Annual Returns After Expenses

	C Fund*	S&P 500 Index
1-Year	-36.99%	-37.00%
3-Year	-8.34%	-8.36%
5-Year	-2.18%	-2.19%
10-Year	-1.40%	-1.38%
Since Inception	8.54%	8.80%

*After expenses

Growth of \$100 since Inception

1000
900
800
700
600
500
400
300
200
100

1/88 12/08

C Fund \$559.26
Inflation \$181.38

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NEW SCREENS

The following screen captures represent enhanced functionality and detail not currently available to visitors of TSP.gov

Activity Detail by Source

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Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Account Information

- Account Balance
- Recent Transactions
- Activity Summary
- Activity Detail**
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations
- Interfund Transfers
- Loans
- Withdrawals

Personal Information

- Profile Settings

Home > My Account > Activity Detail

Activity Detail [Page help](#) [Print this page](#) Text size: [+](#) [-](#)

Activity Detail from mm/dd/yy to mm/dd/yy

Detail by Fund **Detail by Source**

Payroll Office	Posting Date	Transaction Type	Employee	Agency Automatic (1%)	Matching	Balance
xxxxxx xxxx xxxxxxxx	99/99/99	Contribution	\$999.99	\$999.99	\$999.99	\$999.99
xxxxxx xxxx xxxxxxxx	99/99/99	Loan Payment	\$999.99	\$999.99	\$999.99	\$999.99
xxxxxx xxxx xxxxxxxx	99/99/99	Contribution	\$999.99	\$999.99	\$999.99	\$999.99

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Activity Summary

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Thrift Savings Plan

My Account Plan Participation Investment Funds Planning & Tools Life Events Participant Support Enter search term(s)

Home > My Account > Activity Summary

Account Information

- Account Balance
- Recent Transactions
- Activity Summary**
- Activity Detail
- Statements
- Correspondence from TSP

Online Transactions

- Contribution Allocations
- Interfund Transfers
- Loans
- Withdrawals

Personal Information

- Profile Settings

Activity Summary Page help Print this page Text size: + -

Activity Summary from mm/dd/yy to mm/dd/yy

Investment Fund	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Gain Loss	Ending Balance
Lifecycle Funds:						
L 2040	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
L 2030	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
L 2020	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
L 2010	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
L Income	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
Individual Funds:						
G Fund – Government Securities	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
F Fund – Fixed Income Index	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
C Fund – Common Stock Index	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
S Fund – Small Cap Stock Index	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99
I Fund – International Stock Index	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99	\$999.99

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L Funds DVD Update

- Developed in 2005 for the L Funds rollout
- 588,039 participants are currently investing --
16% Uniformed Services; 15% FERS; 9% CSRS
- Updating the DVD as a general educational tool
 - Introduction for new participants; refresher for others
 - Briefings
 - Web access
- Focus groups and web-based survey respondents provided input for the revision

L Funds DVD Update

- Very different approach
- Data DVD format for the PC
 - Modular with three tracks
 - Video
 - Interactive (games)
 - Calculators (widgets) that can be downloaded from the DVD and used independently on the PC

L Funds DVD Update

- Scheduled for a Fall release
- Will be available in DVD format
- Will be hosted through the TSP Web site
(working out the bandwidth issues)
- No cost



EXPLORING THE L-FUNDS

Welcome!

***We're glad you've chosen to learn
more about the L-Funds!***

From this DVD, you'll get a personalized learning experience based on your investing experience and needs. To make that happen, we'll need to ask you a few questions. But first, let's learn a little bit more about this DVD.

Continue ▶

TSP Investments

- TSP Investment Funds
- The L Funds



C Fund
S Fund
I Fund
F Fund
L Fund
G Fund



TSP Investment Funds

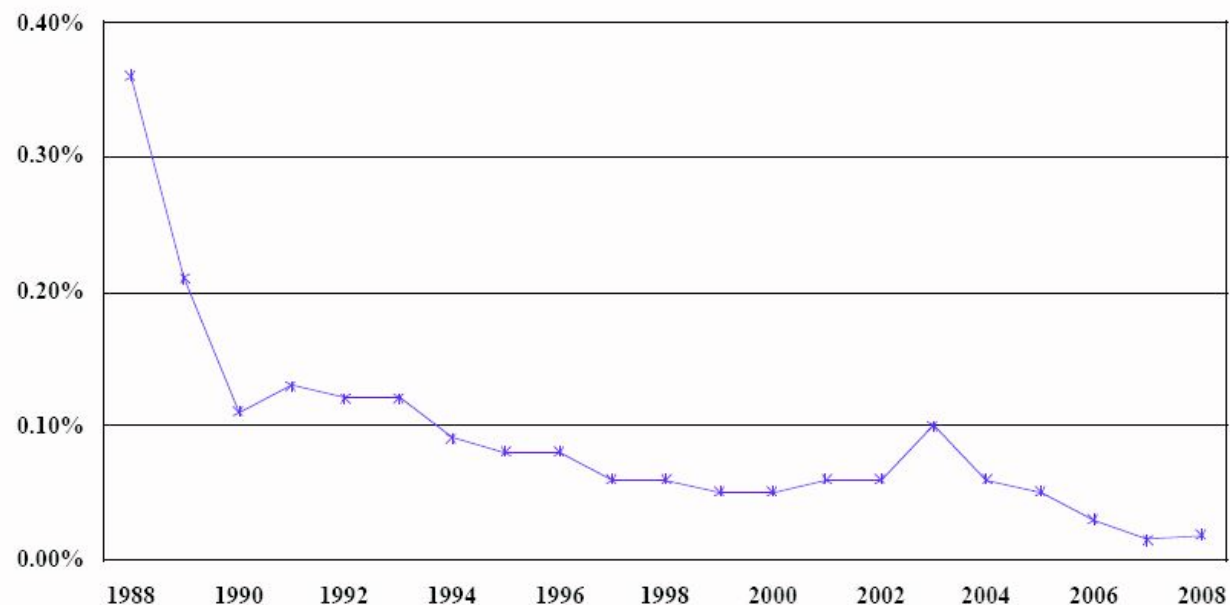
- Total: \$206.9 billion
- G Fund: \$110.9 billion
- F Fund: \$ 13.0 billion
- C Fund: \$ 43.1 billion
- S Fund: \$ 9.8 billion
- I Fund: \$ 11.0 billion
- L Funds: \$ 19.1 billion

TSP L Funds

- The five Lifecycle Funds
 - L 2040 Fund
 - Time horizon 2035 and later
 - L 2030 Fund
 - Time horizon 2025 through 2034
 - L 2020 Fund
 - Time horizon 2015 through 2024
 - L 2010 Fund
 - Time horizon 2008 through 2014
 - L Income Fund
 - For those already or within 1 year of withdrawing their account

- In December 2010, the L 2010 Fund will be incorporated into the L Income Fund; at that time the L 2050 Fund will be established

Thrift Savings Fund Expense Ratio 1988 - 2008



The TSP expense ratio is the annual amount of accrued TSP administrative expenses, after forfeitures, charged to participant accounts, expressed as a percent of the average assets for that year. It represents a blended ratio for all TSP funds.

Expense ratios may also be expressed in basis points. One basis point is 1/100th of one percent, or .01%. Therefore, the 2008 expense ratio of .02% is "2 basis points." Expressed either way, this means that expenses charged to each TSP account in 2008 were approximately 20 cents per \$1,000 of investment.

Rollovers Into the TSP

- 2008 – Approximately 23,000 totaling \$443 million
- In the first quarter of this year, we've accepted 5,034 rollovers for approximately \$99.2 million
- Major spike in March – we almost doubled our average amount

TSP Loan Program



and



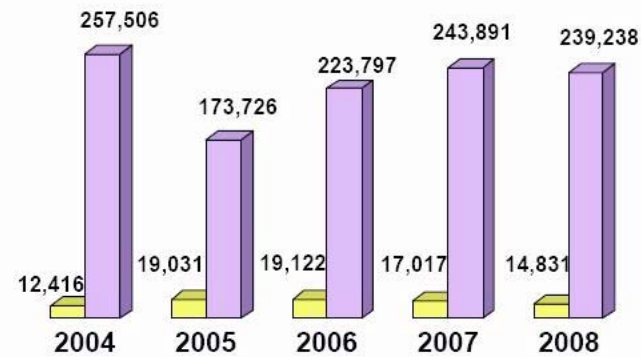
Loan Activity

- Total loans for 2008
 - Disbursed: 239,238 (less than 2007)
 - Average loan: \$12,725 (slightly higher than 2007)
- Total loans so far in 2009
 - Disbursed: 74,870
 - Average loan: \$13,247
- On track for a lower number of loans this year in spite of the economy – 224,610

Loan Disbursements

(Civilian and Uniformed Services)

Number Disbursed



Residential
General

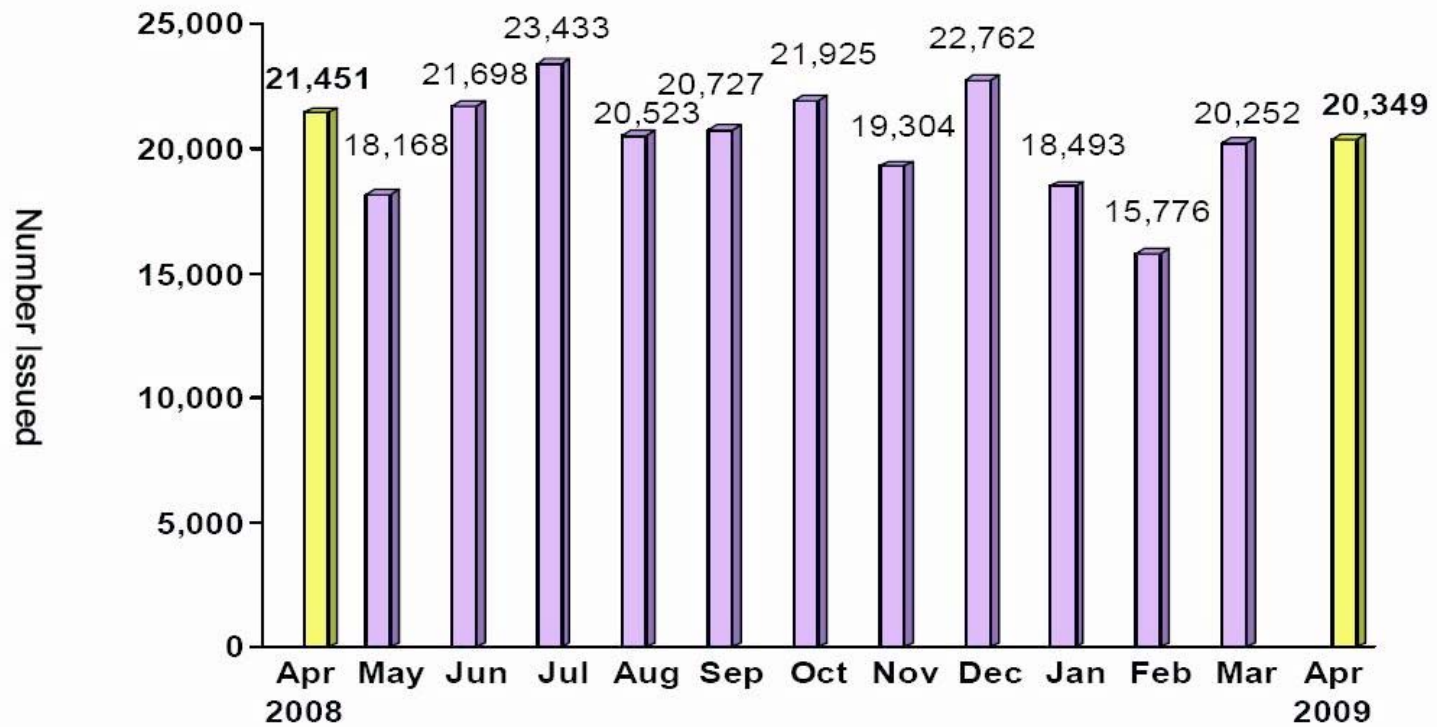
Dollars (in millions)



Loans Disbursements

13 Months

April 2009

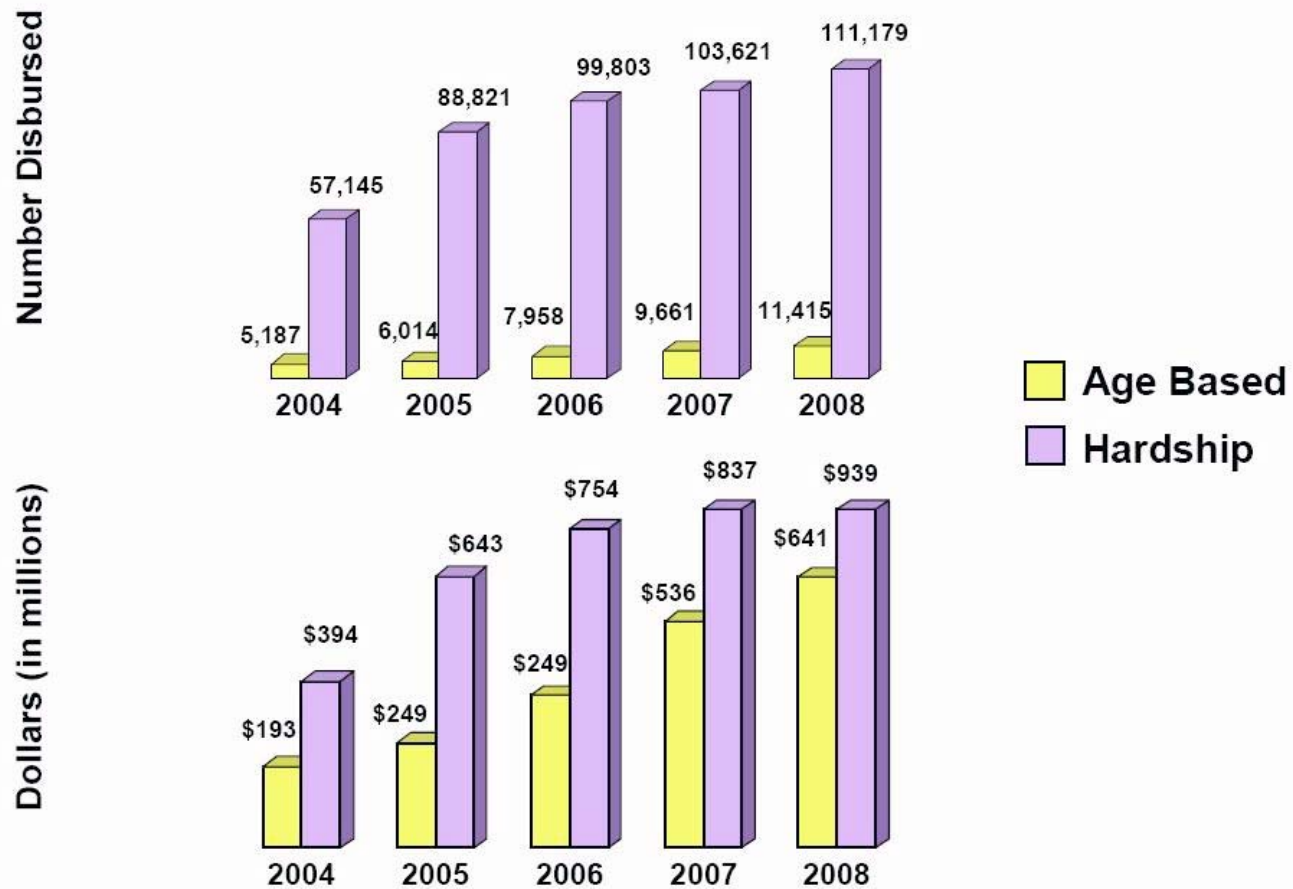


In-Service Withdrawals

- Usage is varying –
- Financial Hardships (trending a little lower)
 - 2008: 111,179 Average: \$8,444
 - 2009: 32,674 Average: \$8,657
- Age-Based (trending a little higher)
 - 2008: 11,415 Average: \$56,154
 - 2009: 4,337 Average: \$51,811

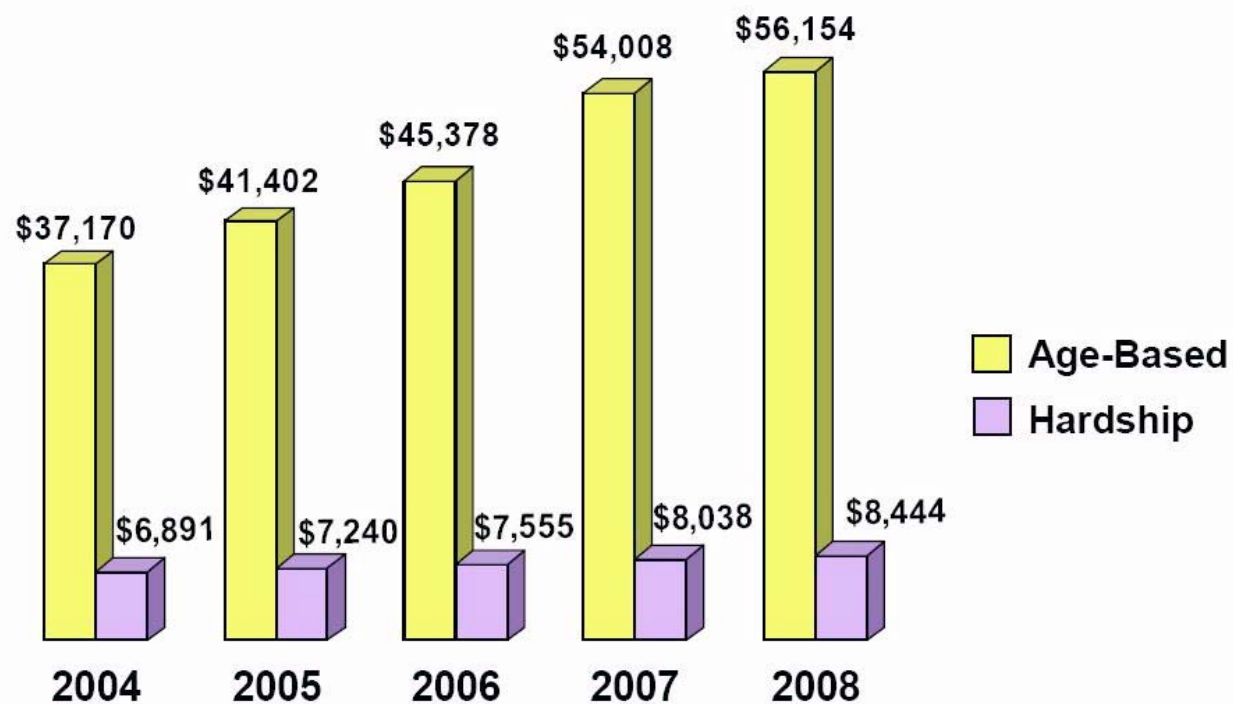
In-Service Withdrawals

(Civilian and Uniformed Services)



Average In-Service Withdrawal Amounts

(Civilian and Uniformed Services)



Withdrawals



The Retirement Wave
It's still coming....

Volumes

- Withdrawals are trending about the same as 2008; monthly payments continue to increase
- January – April 2009: 44%
 - Withdrawal requests – approximately 138,000
- Withdrawals are almost half of all transactions received by paper. Processing time is normally between 5 and 10 business days.

Interesting Withdrawal Tidbits

- Issued more than 1 million withdrawal payments in 2008; over 900,000 were post-separation withdrawals
- Average amounts in 2008:
 - Single payments: \$40,183
 - Annuities: \$121,519
 - Monthly payments: \$607/month

Withdrawal Tidbits

■ 2009 Averages

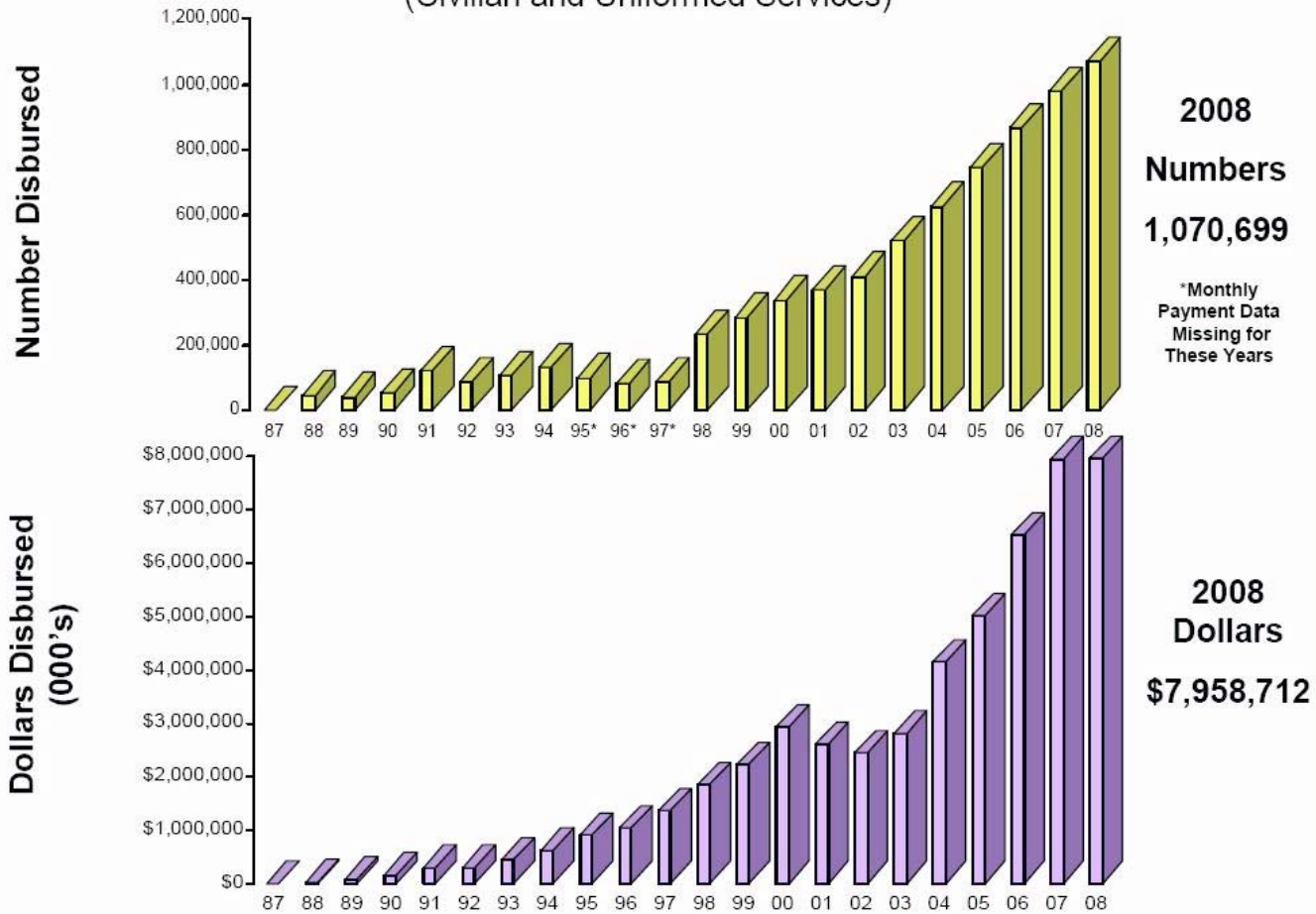
- Single payments: \$35,897
- Annuities: \$107,842
- Monthly payments: \$565

■ Required minimum distribution hiatus for 2009

■ Annuity interest rate value calculation change (announcement later this month)

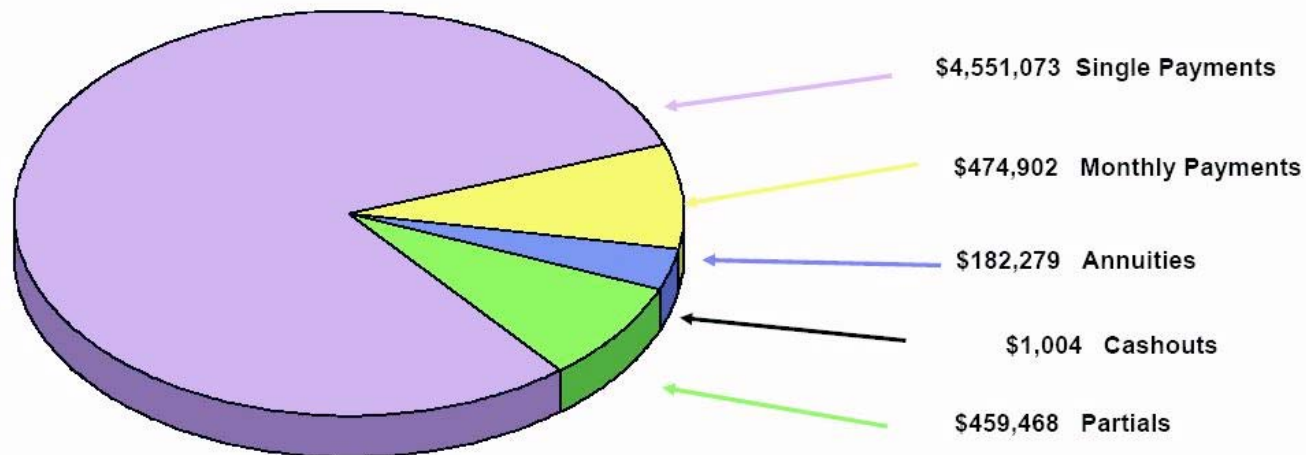
Withdrawal History

(Civilian and Uniformed Services)



Separated Participant Withdrawals 2008

(Civilian and Uniformed Services)



Total Amount Paid in 2008 \$ 5,668,727

Total Amount Paid in 2007 \$ 5,960,484

Total Amount Paid in 2006 \$ 4,885,780

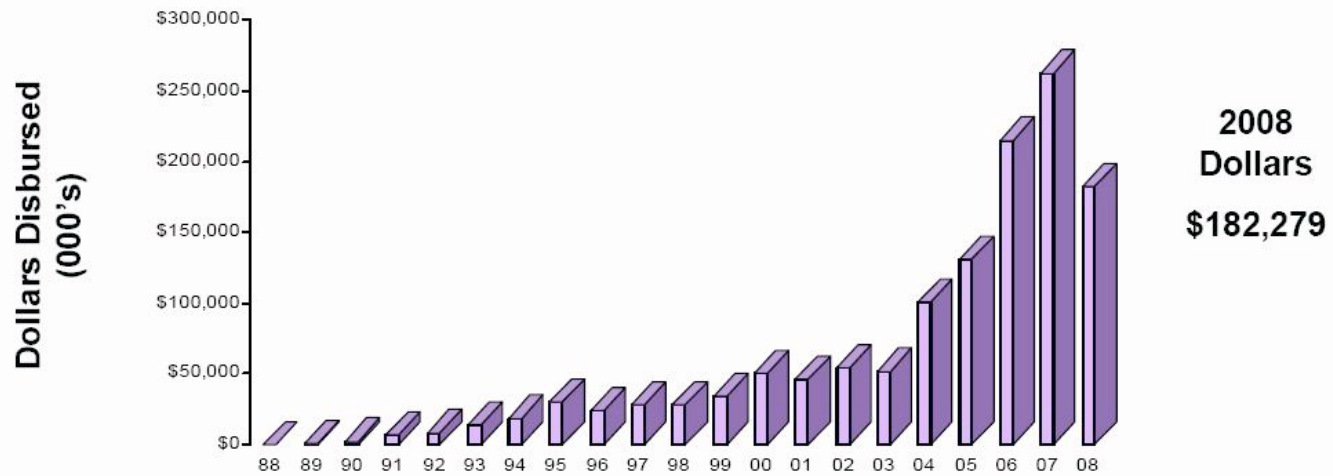
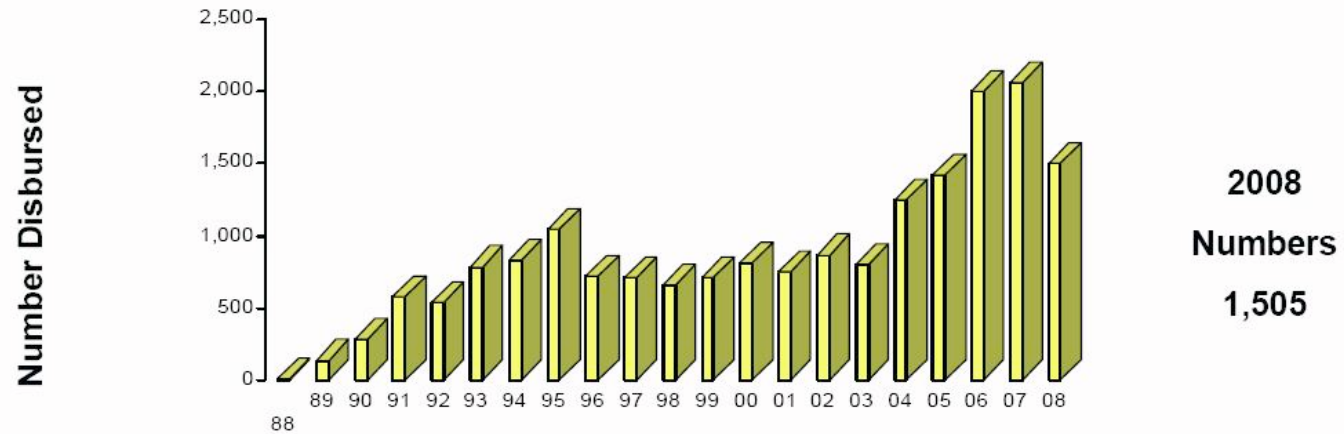
Total Amount Paid in 2005 \$ 3,725,568

Total Amount Paid in 2004 \$ 3,104,280

Dollars (000's)

Annuity Purchase History

(Civilian and Uniformed Services)



Monthly Payment Program

- Usage continues to increase
- Changes
 - In 2008 we re-scheduled the payments to avoid first 3 days of the month (end of year issues)
 - In 2009/2010, we're working on
 - Annual change requests throughout the year
 - Rollovers into the TSP

TSP-3 Review Project

- Proactive approach for participants who are having problems
- Calling participant when a form has significant errors
- Working well, but it's labor intensive

Coming Up

- Interim TSP-3 for the Web site
 - Percentages only; NO fractions
 - Working on a fillable version with some limited editing
- Revised TSP-3
 - Major changes to the form
 - OCR readable
 - Fillable through TSP Account Access; additional editing
 - Scheduled for late this year

TSP Death Benefits

- 2008: Averaging 1,038 per month
- 2009: Averaging 1,103 per month
- Don't accept death bed TSP-3's; fax them to the TSP immediately. If not received on or before the date of death, they will not be accepted.

Publication and Forms Revisions

- Most of the publications and forms are being updated
 - Forms: Moving to the OCR design
 - Forms TSP-9 and 15 have been introduced
 - Publications: Revisions are ongoing but the legislation will drive the major changes.

Resources for Agency Representatives

- TSP Bulletins
- TSP Web site -- check announcements periodically
- TSP Training
- 2008 TSP Participant Survey and 2000-2005 TSP Behavior and Demographics Reports available at in the electronic reading room of www.frtib.gov

Questions

