

# Thrift Savings Plan IGHLIGHTS

**July 2012** 

### You live where?

The TSP receives a large volume of returned mail each year from addresses that are not current or just plain invalid. If one of these bad addresses is yours, get it fixed!

If you're not sure what address we have for you, log into My Account on the TSP website, choose "Statements" from the left-side menu, and open your most recent quarterly statement. You can also call the ThriftLine and speak to a Participant Services Representative.

# How to correct your address

Still employed by the Federal Government? Submit your correct address to your agency or service. Don't rely on the change of address or forwarding information you submit to the U.S. Postal Service; this has no effect on the address in your TSP account. Only your agency or service can change your address in your TSP account record.

Once you submit your correct address to your agency or service, follow up with the TSP to make sure it has been changed.

#### **Separated from service?**

Change your address online in the My Account section of the TSP website, or submit Form TSP-9, Change in Address for Separated Participant, available on the website or by request when you call the ThriftLine.



## Your New Quarterly Participant Statement

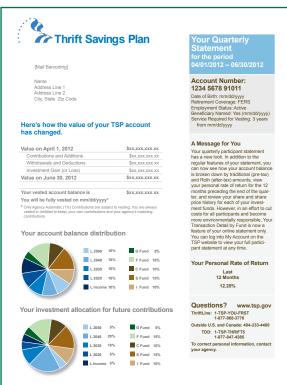
The TSP began accepting Roth TSP contributions on May 7, 2012.\* Now that some participants have the ability to make Roth (after-tax) contributions to their TSP accounts, these contributions have to be held in a balance separate from traditional TSP contributions. This is because traditional and Roth contributions have different tax treatments, and the two types of contributions and their gains (or losses) have to be accounted for separately. As a result, the introduction of Roth TSP has required us to redesign your participant statements. Your second quarter participant statement (covering April 1 through June 30, 2012) is the first to showcase the new design.

## Features of the new design.

Every aspect of the new statement is designed to account for the handling of Roth money coming into your account. If you have not made Roth contributions (or transferred Roth money into your account), most of these alterations will not be obvious to you.

What will be obvious is that the statement has a new look. The redesign aims to show you a complete snapshot of your account on the first page. You'll see:

- Vesting information (if it applies to you);
- A summary of how your account value has changed during the quarter;
- Your account balance distribution among the TSP investment funds;
- How you've told the TSP you want to invest new money coming into your account;
- A summary of the information we have for you in your TSP record, such as your date of birth, retirement coverage, and employment status:
- Your personal rate of return for the 12 months preceding the quarter's end; and
- \* At this time, not all agencies and services are accepting elections for Roth contributions because they are still making the necessary technical and programmatic changes to their payroll systems.



 A message with either information specific to your account or with a general message of interest from the TSP.

Page 2 of the statement (pictured right) provides:

- A summary of your quarterly account transactions;
- A loan summary (if you have any loan activity); and
- An accounting of your transactions during the quarter according to the source (not on beneficiary participant statements).

If you find an error in your account information or have a question, follow the instructions in the "Questions?" box (on page 1 of your statement) to correct it.

**Mailed quarterly statements are condensed.** Only 15% of TSP participants request a mailed quarterly statement. The vast majority of you access your statements through the My Account section of the TSP website. To keep costs low for all participants, we are no longer mailing the portion of the statement

TOUR QUAR	RTERLY ACCO	OUNT SUMMA	ARY							
TSP FUNDS	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Gain or Loss This Quarter	Ending Balance	Beginni	ing Shares	Ending	Shares
Lifecycle Funds		Additions	Deductions	Iransiers	Quarter	balance	Price	Number	Price	Number
		_	_						-	
L 2050 L 2040	\$XXX,XXXX,XXXX.XXX XXX,XXXX,XXXX,XXX	\$XX,XXX,XXXXXXX XX,XXXX,XXXX	-\$xx,xxx,xxx,xxx -xx,xxx,xxx,xxx	\$XXX,XXXX,XXXX.XXX -XXX,XXXX,XXXX,XXX	\$x,xxx,xxx.xx x.xxx.xxx	\$XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$xxxxxxxx xxxxxxxx	XXXX,XXXX,XXXX XXXX,XXXX,XXXX	\$XXXXXXXX XXXXXXXX	XXX,XXXX.XXX XXX,XXXX,XXXX
L 2030	XXX,XXXX,XXX,XXX	XX.XXXXXXXXXXX	-XX,XXX,XXX,XXX	-XX,XXX,XXX,XXX	-X,XXX,XXX,XXX	XXXXXXXXXXXXX	XX.XXXX	XXX,XXXX,XXXX	XXXXXXX	XXX.XXX.XXX
L 2020	XXX,XXXX,XXXX,XXX		-XX,XXX,XXX,XXX	XXXXXXXXXXXXXX	X,XXX,XXXX,XXX	XX.XXXX,XXXX,XXX	XXXXXXXX	XXXX,XXXX,XXXX	XXXXXXXXX	2000,2000,2000
L Income	300,0000,0000.000	XX,XXX,XXXX,XXX	-xx,xxx,xxx.xx	XX,XXX,XXX,XXX	X,X00X,X00CXX	XX.XXXX,XXXX.XXX	XXXXXXXX	XXXX,XXXX,XXXX	XXXXXXXX	XXX,XXX,XXX
Individual Funds	3									
G Fund	\$xx,xxx,xxx.xx	\$xx,xxx,xxx,xxx	-\$xx,xxx,xxx.xx	\$300,0000,0000.300	\$x,xxx,xxx.xx	\$xxxxxxxxxxxx	XXX.XXXXXX	XXXX,XXXX.XXXXX	XX.XXXXX	XXX,XXX.XXX
F Fund	XX,XXX,XXXX,XXX	XX,XXX,XXX,XXX	-XX,XXX,XXX.XX	-XX,XXX,XXX,XXX	X,XXX,XXX,XX	XX.XXXX,XXX.XXX	XXXXXXXX	XXXX,XXXX,XXXX	XXXXXXXX	XXX,XXXX.XXX
C Fund S Fund	XXX,XXXX,XXXX.XXX XXX,XXXX,XXXX,XXX	XX,XXX,XXXX,XXX XX,XXXX,XXXX,XXX	-XX,XXX,XXX.XX -XX,XXX,XXX,XXX	-XXX,XXXX,XXXX,XXX XXX,XXXX,XXXX,XXX	-X,XXX,XXX,XX X,XXX,XXX,XX	XX.XXXX,XXXXXXX XX.XXXX,XXXXXXXX	XXX.XXXXX XXX.XXXXX	XXXX,XXXX,XXXX XXXX,XXXX,XXXX	XXXXXXXXX	XXX,XXXX.XXX XXX,XXXX,XXXX
I Fund	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		-XX,XXX,XXX,XX	200,000,000,000	X,XXX,XXXXXX X,XXXX,XXXXXX	XXXXXXXXXXXXXX	XX.XXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXX	XXX,XXX.XXX
YOUR QUAR	\$xx,xxx,xxx.xx udes: \$xxx,xxx.xx in c	umulative tax-exemp		\$0.00 ox.xx in catch-up conf		\$xx,xxx,xxx.xx*  r.  F Loan Distribution				
* Your balance inclu YOUR QUAR Pri	udes: \$xxx,xxx.xx in c	I SUMMARY  ant TOTA W Princip	t contributions; \$x,xo	ocxx in catch-up cont	Reversal of		Princip as of mm/dd/y	Interest	Interest in Arrears	Last Loan Paymen
* Your balance inclu YOUR QUAR Pri a Loan ID mm/	RTERLY LOAN  ncipal Amous of Of Ne	umulative tax-exemp  I SUMMARY  unt TOTA vw Princip n Repai	t contributions; \$x,xx L pal Taxable id Distribut	ox.xx in catch-up cont	Reversal of	r. F Loan Distribution Roth	as of	Interest yyy Paid	in	Loan Paymen
YOUR QUAR  YOUR QUAR  Pri a Loan ID mm/	RTERLY LOAN  ncipal Amou is of of Ne dd/yyyy Loa	I SUMMARY  Int TOTA IN Princip In Repai	t contributions; \$x,xx LL pal Taxable id Distribut	ox.xx in catch-up cont	Reversal of Traditional Balance	r. F Loan Distribution Roth	as of mm/dd/y	Interest yyy Paid	in Arrears	Loan Paymen
* Your balance incli YOUR QUAR  Pri B Loan ID mm/ XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	RTERLY LOAN  ncipal as of Ne dolyyyy Loa	I SUMMARY  Int TOTA IN Princip In Repai	t contributions; \$x,xx LL pal Taxable id Distribut	ox.xx in catch-up cont	Reversal of Traditional Balance	r.  I Loan Distribution  Roth Balance	as of mm/dd/y	Interest yyy Paid	in Arrears	Loan Paymen
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* Your balance incli YOUR QUAR  Pri a Loan ID mmmi xxxxxxxxx YOUR TRAN	ncipal Amou of No. Loa SXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Umulative tax-exemple SUMMARY  I SUMMARY  TOTA  Princip  Repai  C.Xx Sxx,xxx  TAIL BY SOU	L Taxable de Distribut	e Nontaxable ion Distribution	Reversal of Traditional Balance \$xx,xxx.xx	r.  F Loan Distribution  Roth Balance  Agg  yee Aut  (1	as of mm/dd/y \$xxxxxx. ency ematic	Interest yyy Paid xx	in Arrears \$300,3000.300	Loan Paymen mm/dd/yy
* Your balance inch YOUR QUAR  Pri Bannin X0000000 Sxx  YOUR TRAN  Payroll Office E	ncipal Amou of No. Loa SXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Umulative tax-exemple SUMMARY  unt TOTA Princip Repair  K.XX Stock, 2000  Transaction Ty,	L Taxable de Distribut	Nontaxable  Nontaxable  Employee Traditional  \$xx,xxx,xxx,xxxxxxxxxxxxxxxxxxxxxxxxx	Reversal of Traditional Balance \$xx,xxx.xx	FLoan Distribution Roth Balance  Ag Aut h (1	as of mm/dd/y \$xxxxxxx. ency enatic (1%)	Interest yyyy Paid	in Arrears \$300,3000.300	Loan Paymer mm/dd/yy
* Your balance inch YOUR QUAR  Pri Bannin X0000000 Sxx  YOUR TRAN  Payroll Office E	RTERLY LOAN ncipal of Ne to of Ne to	I SUMMARY  unt trive n Repair	t contributions; \$x,xo  L Taxable id Distribut  CXX  RCE <sup>‡</sup>	e Nontaxable ion Distribution  Employee Traditional \$300,000.00	Reversal of Traditional Balance \$xxx,xxxxx	F. Loan Distribution  Roth Balance  yee Auto (1)	as of mm/dd/y \$xx,xxx. ency matic (%) \$xxxxxx xxxxx	Interest Paid OXX  Matching \$XX,XXX,XX X,XXX,XX	in Arrears \$300,3000.300	Total  xx,xxxx.xx  xx,xxxx.xx
* Your balance inch YOUR QUAR  Pri Bannin X0000000 Sxx  YOUR TRAN  Payroll Office E	RTERLY LOAN nncipal Amount of N. Loa so of Section DE string Date	I SUMMARY INTO TOTAL TOT	t contributions; \$x,xo  L Taxable id Distribut  CXX  RCE <sup>‡</sup>	Nontaxable Nontaxable Distribution  Employee Traditional SXX,XXX,XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Reversal of Traditional Balance \$XX,XXXX,XXXX,XXXX,XXX,XXX,XXX,XXX,XXX,	r. Roth Balance  Agg yee Autch (1	as of mm/ddly \$xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Interest Paid XXX  Matching \$XX,XXXXXX X,XXXXXXX X,XXXXXXXXXXXXXXX	in Arrears \$xx,xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Total  XX,XXX.XX  XX,XXX.XX  XX,XXX.XX  XX,XXX.XX
* Your balance inch YOUR QUAR  Pri Bannin X0000000 Sxx  YOUR TRAN  Payroll Office E	RTERLY LOAN nncipal Amount of N. Loa so of Section DE string Date	I SUMMARY  unt trive n Repair	t contributions; \$x,xo  L Taxable id Distribut  CXX  RCE <sup>‡</sup>	e Nontaxable ion Distribution  Employee Traditional \$300,000.00	Reversal of Traditional Balance \$xxx,xxxxx	r. Roth Balance  Agg yee Autch (1	as of mm/dd/y \$xx,xxx. ency matic (%) \$xxxxxx xxxxx	Interest Paid OXX  Matching \$XX,XXX,XX X,XXX,XX	in Arrears \$xx,xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Total XX,XXX.XX

that details your transactions each quarter by fund (unless you are a beneficiary participant). This section, Your Transaction Detail by Fund, shows how each transaction affects your fund shares and balances. You can view this section by accessing your statement online. If you'd like this section and you don't have Internet access, you can call the ThriftLine and ask to have it mailed to you.

Rates of Return											
L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund		
Monthly 2012											
4.87% 3.99 1.86 - 0.78 - 6.85	4.34% 3.54 1.68 - 0.63 - 6.00	3.77% 3.10 1.49 - 0.52 - 5.23	3.03% 2.53 1.23 - 0.38 - 4.20	1.18% 0.98 0.54 0.01 - 1.38	0.13% 0.12 0.14 0.15 0.14	0.88% 0.05 - 0.61 1.12 0.91	4.50% 4.34 3.30 - 0.62 - 5.99	7.59% 3.99 2.30 - 0.71 - 6.91	5.36% 5.14 0.13 - 1.87 - 11.40		
			An	nual 2002 –	2011						
- - -	- - -	- - -	- - -	- - -	5.00% 4.11 4.30 4.49	10.27% 4.11 4.30 2.40	- 22.05% 28.54 10.82 4 96	- 18.14% 42.92 18.03 10.45	- 15.98% 37.94 20.00 13.63		
- -	16.53 7.36	15.00 7.14	13.72 6.87	7.59 5.56	4.93 4.87	4.40 7.09	15.79 5.54	15.30 5.49	26.32 11.43		
- - -	25.19 13.89 - 0.96	22.48 12.48 - 0.31	19.14 10.59	8.57 5.74	2.97 2.81	5.99 6.71	26.68 15.06	34.85 29.06	- 42.43 30.04 7.94 - 11.81		
	2050  4.87% 3.99 1.86 -0.78 -6.85	2050 2040  4.87% 4.34% 3.99 3.54 1.86 1.68 - 0.78 - 0.63 - 6.85 - 6.00  16.53 - 7.36 - 31.53 - 25.19 - 13.89	2050     2040     2030       4.87%     4.34%     3.77%       3.99     3.54     3.10       1.86     1.68     1.49       -0.78     -0.63     -0.52       -6.85     -6.00     -5.23       -     -     -       -     -     -       -     -     -       -     -     -       -     -     -       -     16.53     15.00       -     7.36     7.14       -     -     25.19     22.48       -     13.89     12.48	L 2050 2040 2030 2020  4.87% 4.34% 3.77% 3.03% 3.99 3.54 3.10 2.53 1.86 1.68 1.49 1.23 -0.78 -0.63 -0.52 -0.38 -6.85 -6.00 -5.23 -4.20	L 2050 2040 2030 2020 Income	L 2050         L 2040         L 2030         L 2020         L Income Income         G Fund           Hund           ## 2050         L 2020         L Income         G Fund           ## 2002           ## 2004           4.87%         4.34%         3.77%         3.03%         1.18%         0.13%           3.99         3.54         3.10         2.53         0.98         0.12           1.86         1.68         1.49         1.23         0.54         0.14           -0.78         -0.63         -0.52         -0.38         0.01         0.15           -6.85         -6.00         -5.23         -4.20         -1.38         0.14           -         -         -         -         -         5.00%           -         -         -         -         -         5.00%           -         -         -         -         -         4.30           -         -         -         -         -         4.49           -         -         -         -         -         4.93           -         -         -         -         -         -	L 2050         L 2040         L 2030         L 2020         L Income Income         Fund         Fund           4.87%         4.34%         3.77%         3.03%         1.18%         0.13%         0.88%           3.99         3.54         3.10         2.53         0.98         0.12         0.05           1.86         1.68         1.49         1.23         0.54         0.14         -0.61           -0.78         -0.63         -0.52         -0.38         0.01         0.15         1.12           -6.85         -6.00         -5.23         -4.20         -1.38         0.14         0.91           -         -         -         -         -         5.00%         10.27%           -         -         -         -         -         5.00%         10.27%           -         -         -         -         -         5.00%         10.27%           -         -         -         -         -         4.11         4.11           -         -         -         -         -         4.30         4.30           -         -         -         -         -         4.49         2.40	L 2050         L 2040         L 2030         L 2020         L Income Income         G Fund         Fund         Fund           Hond           Fund         Fund         Fund           Fund           Fund           Fund           Fund           Fund           Fund           Fund           Fund           Fund           4.87%         4.34%         3.77%         3.03%         1.18%         0.13%         0.88%         4.50%           3.99         3.54         3.10         2.53         0.98         0.12         0.05         4.34           1.86         1.68         1.49         1.23         0.54         0.14         -0.61         3.30           -0.78         -0.63         -0.52         -0.38         0.01         0.15         1.12         -0.62           -6.85         -6.00         -5.23         -4.20         -1.38         0.14         0.91         -5.99           -         -         -         -         -         5.00%         10.27%         -22.05% <t< td=""><td>L 2050 2040 2030 2020 Income Fund Fund Fund Fund Fund  **Northly** 2050 2040 2030 2020 Income** Fund Fund Fund  **Northly** 2050 505 Fund  **Northly** 2050</td></t<>	L 2050 2040 2030 2020 Income Fund Fund Fund Fund Fund  **Northly** 2050 2040 2030 2020 Income** Fund Fund Fund  **Northly** 2050 505 Fund  **Northly** 2050		

The returns for the TSP funds represent net earnings after deduction of administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and investment management fees. Additional information about the TSP funds, the related indexes, and their respective 1-, 3-, 5-, and 10-year returns can be found in the TSP Fund Information sheets on the TSP website.

The Lifecycle 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.



<sup>\*</sup> The Government Securities Investment (G) Fund; the Fixed Income Index Investment (F) Fund; the Common Stock Index Investment (C) Fund; the Small Capitalization Stock Index (S) Fund; the International Stock Index Investment (I) Fund