

Start on the  
*right track*  
with the  
**TSP!**



Thrift Savings Plan

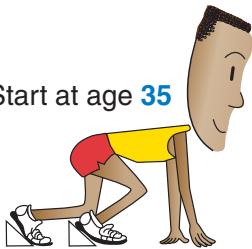
# Starting sooner will take you farther.

Start at age 45

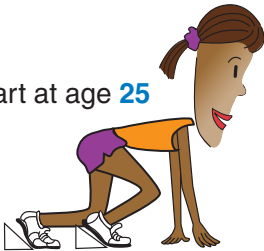


FINISH  
at age 65

Start at age 35



Start at age 25



If you are a FERS employee earning \$30,000 a year . . . and you save 5% of your pay each year in the TSP until age 65 (assuming an 8% annual rate of return, compounded monthly) . . .

. . . and you start saving at age 45, your money will grow to **\$147,000**.

Start at age 35, and you will have **\$373,000**.

Start at age 25, and your money will grow to **\$873,000**.

Even if you are a late starter, the TSP is a winning investment. Why? Because, if you are a FERS employee, when you contribute 5%, 10% goes into your TSP account, thanks to your agency's contributions. Where else can you double your money instantly?

To get an idea of how your own account could grow, use the "Projecting Your Account Balance" calculator on our Web site at [www.tsp.gov](http://www.tsp.gov).

## When you start to save early you win in two ways:



### **You get more matching contributions.**

Be sure you contribute as soon as you are eligible for agency matching contributions. Otherwise, for every pay period when you don't contribute, you lose agency money that can never be recaptured. Your agency matches the first 3% of your basic pay that you contribute dollar for dollar. It matches the next 2% at 50 cents on the dollar. So, to get the full agency match, you must contribute 5%. (Your agency also gives you an amount equal to 1% of your pay whether or not you contribute.) If you really want a head start, you can begin to contribute as soon as you are hired, even if you are not yet eligible for agency matching contributions.



### **Your money has more time to grow.**

The longer you leave your money in your account, the more your money has the opportunity to grow through compounding. And because your contributions and earnings are not taxed until you take your money out, there is more money in your account to grow.

**Be a winner!** Read the *Summary of the Thrift Savings Plan* and sign up through your agency employing office at any time.



**Thrift Savings Plan  
for Federal Employees**