



## Department of the Navy Civilian Benefits Center

Date: 26 June 2012

From: DON Benefits Officer  
To: All civilian employees

Subj: Roth Contributions to the Thrift Savings Plan (TSP)

1. Department of the Navy systems are now ready to accept employee's Roth TSP transactions (regular and catch-up). The TSP Video, "Introducing Roth", available at <https://www.tsp.gov/whatsnew/roth/index.shtml> provides an overview of the Roth option and Benefits Bulletin 2012-2 Roth Contributions to the Thrift Savings Plan available at <http://www.public.navy.mil/donhr/Benefits/resources/Documents/Benefits%20Bulletin%2012-2%20Roth%20Contributions%20to%20TSP.pdf> provides additional information.
2. Roth TSP may not be for everyone! Since everyone's situation is different, you should consult your financial advisor to determine whether Roth TSP contributions should be a part of your financial plan.
3. If you want to make a Roth contribution election you can do so by using EBIS at <http://www.public.navy.mil/donhr/Benefits/ebis/Pages/Default.aspx>. You can elect any whole percentage or whole dollar amount of basic pay per pay period as Roth contributions. The election may be in addition to or in lieu of an election to make traditional contributions.
4. If you make your election during the period 26 - 30 June, it will be effective 1 July and you will see the deductions in the pay check you receive on 20 July. For elections made after 30 June refer to the chart located at <http://www.public.navy.mil/DONHR/BENEFITS/Pages/EffectiveDateChart.aspx> for effective dates.
5. If you need assistance with your Roth transaction please call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are not financial advisors, but can share Roth TSP program information as well as assist in making a transaction. CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number is 866-359-5277.

You can also email your questions to [navybenefits@navy.mil](mailto:navybenefits@navy.mil). You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or social security number.

Thank you.  
Mary E. Foley