





THRIFT SAVINGS PLAN PRE-SEPARATION WORKSHOP TO RETIREMENT AND BEYOND

**Presented by the
Federal Retirement Thrift Investment Board**



Agenda

- First Steps: Preparing for Separation
- Turning Savings to Income: The TSP Retirement Income Options
- Withdrawal Rules: Other Considerations
- Planning Your Legacy: TSP Death Benefits
- Putting It All Together: Retirement Income Scenarios
- TSP Resources

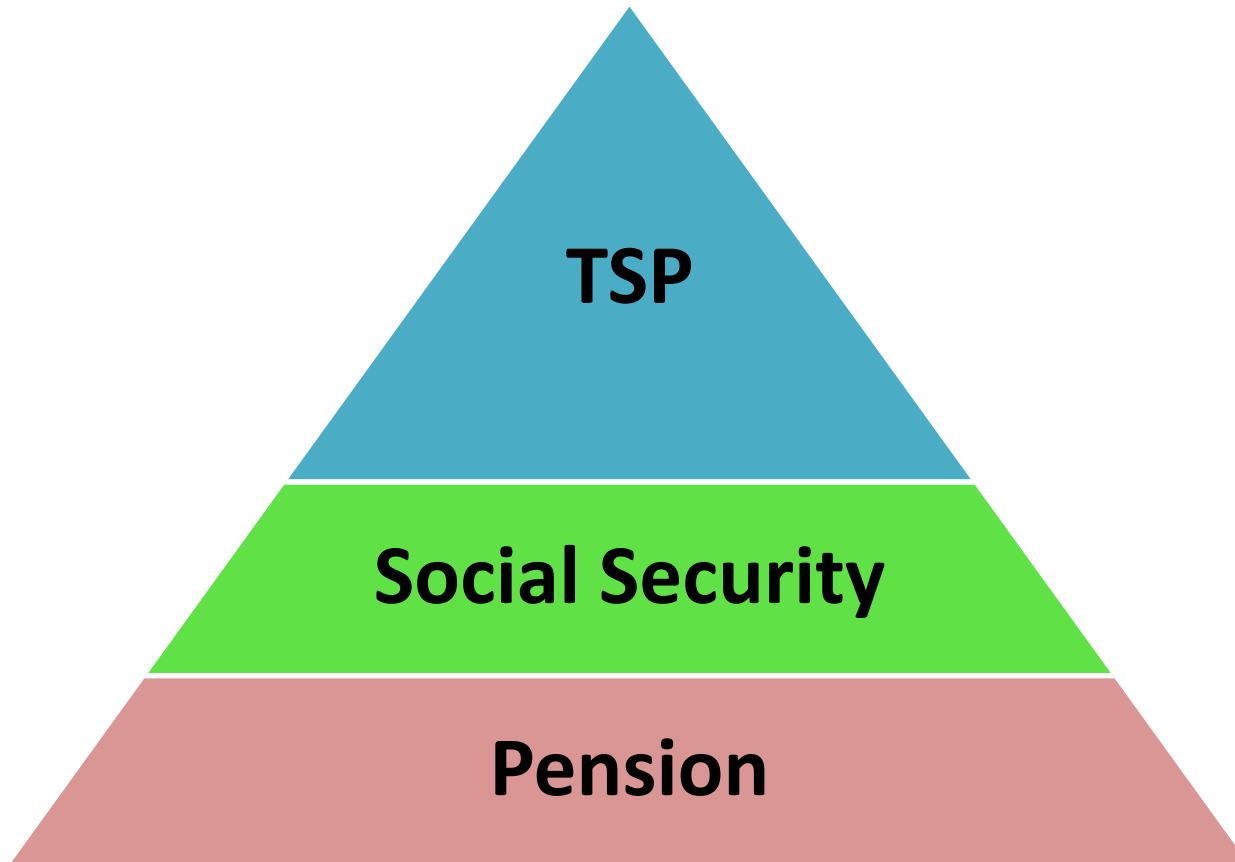


First Steps

PREPARING FOR SEPARATION



Components of Retirement Income





TSP Savings Goal

$$\begin{array}{r} \textit{Expected need} \\ - \textit{Expected fixed income} \\ \hline \textbf{\textit{TSP Savings Goal}} \end{array}$$



Have I Saved Enough for Retirement?

Calculators

How Much Should I Save? (Ballpark Estimate)

How Much Will My Savings Grow?

How Much Can I Contribute?

Paycheck Estimator

Contribution Comparison Calculator

Retirement Income Calculator

TSP Monthly Payment Calculator

Estimate Loan Payments

How Much Should I Save? (Ballpark Estimate)

The TSP is one source of your retirement income. Other major sources of retirement income include your FERS Basic Annuity or CSRS annuity (or your retired pay if you are a member of the uniformed services), Social Security benefits, individual retirement accounts (IRAs), and other savings. To find out how much you need to save for retirement, link to the Federal Government Employees Ballpark Estimate calculator below. The calculator was developed by the American Savings Education Council to calculate how much you need to save each year from now until retirement based on your estimates of retirement income and existing savings.

In-depth Retirement Planning

The Ballpark Estimate calculator is just the first step in retirement planning. For more in-depth planning, you may want to consult a financial advisor or your agency's or service's retirement or benefits counselor, visit the Office of Personnel Management website at www.opm.gov, read books and articles on retirement planning, or use more detailed software to test a variety of assumptions for estimated benefits, expenses, and rates of return.

What You Need for the Ballpark Estimate Calculator	Where to Find Information
1 Estimate of annual income from FERS Basic Annuity or CSRS annuity.	Contact your agency or service personnel office to find out how to estimate your annual income from your FERS or CSRS annuity.
2 Social Security benefit estimate, if applicable	Get your personalized benefit estimate online by requesting your Social Security Statement at www.socialsecurity.gov/myaccount .
3 Current savings balances	Access your most recent account balance in My Account , or you can call the ThriftLine . Include savings from other retirement investment accounts, as well.

[Go to Ballpark Estimate Calculator](#)



Contribution Considerations

- The limits on your TSP contributions are annual limits
- It is permissible to contribute the maximum amount over less than the full tax year
- If you embark on a second career, your TSP contributions will be aggregated with contributions to other employer plans made during the same calendar year



Maximizing Your Match

- Ed earns \$3,000 per pay period and contributes 30%
- Susan earns \$3,000 per pay period and contributes \$693

	ED	
	30% EC	4% Match
PC #1	\$900	\$120
PC #2	\$900	\$120
PC #3	\$900	\$120
PC #4	\$900	\$120
.....		
PC #16	\$900	\$120
PC #17	\$900	\$120
PC #18	\$900	\$120
PC #19	\$900	\$120
PC #20	\$900	\$120
.....		
Total PC #20	\$18,000	\$2,400

	SUSAN	
	\$693 EC	4% Matching
PC #1	\$693	\$120
PC #2	\$693	\$120
PC #3	\$693	\$120
PC #4	\$693	\$120
.....		
PC #16	\$693	\$120
PC #17	\$693	\$120
PC #18	\$693	\$120
PC #19	\$693	\$120
PC #20	\$693	\$120
.....		
Total PC #20	\$13,860	\$2,400
PC #25	\$693	\$120
PC #26	<u>\$675</u>	<u>\$120</u>
Total PC #26	\$18,000	\$3,120



Loan Considerations

- TSP loans can be settled before or within 90 days after separation
- Options
 - Reamortize or make additional payments before separation
 - Report a taxable distribution of the unpaid balance
 - TSP declares taxable distribution upon expiration of the 90-day grace period and reports to IRS
 - Participant can accelerate the distribution by signing “intent not to repay”



Personal Data

- Before separating, ensure that all personal data on file with the TSP is correct
- Report errors to your agency for correction



Thrift Savings Plan

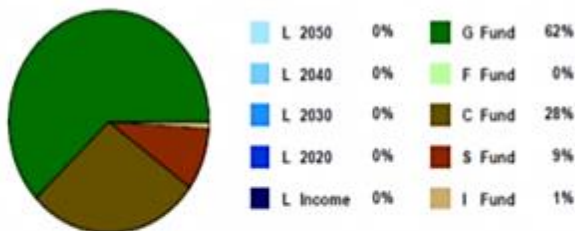


Participant Address

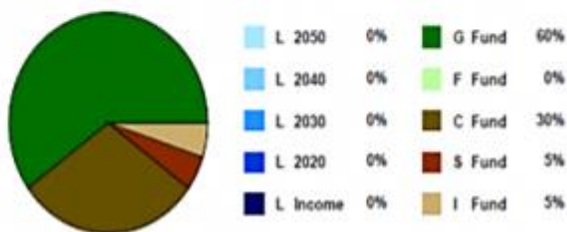
Here's how the value of your TSP account has changed.

Value on October 1, 2013	\$77,376.86
Contributions and Additions	\$676.08
Withdrawals and Deductions	-\$14,000.00
Investment Gain (or Loss)	\$1,318.74
Value on December 31, 2013	\$65,371.68
Your vested account balance is	\$65,371.68

Your account balance distribution



Your investment allocation for future contributions



Your Quarterly Statement for the period 10/01/2013 – 12/31/2013

Account Number:

Date of Birth:
Retirement Coverage: FERS
Employment Status: Active
Service Required for Vesting: 3 years
from

Participant Information

A Message for You

Great news! Now you can easily access your TSP account through your Android, iPhone, or similar smartphone by visiting the TSP's website (tsp.gov). You do not need to download an app to use this great feature. Just go to My Account from your smartphone and you will be directed to a mobile version, where you can view your account balance, transaction history, and perform contribution allocations and interfund transfers. Want to visit the non-mobile site? Just select the "Full Site" button on the top right of the screen.

Your Personal Rate of Return

Last 12 Months

10.26%

Questions? tsp.gov

ThriftLine: 1-TSP-YOU-FRST
1-877-968-3778

Outside U.S. and Canada: 404-233-4400

TDD: 1-TSP-THRIFT5
1-877-847-4385

YouTube.com/TSP4gov

To correct personal or contribution information, contact your agency.

What will I pay?

TSP



\$0.29 per \$1,000¹

401(k) Plans



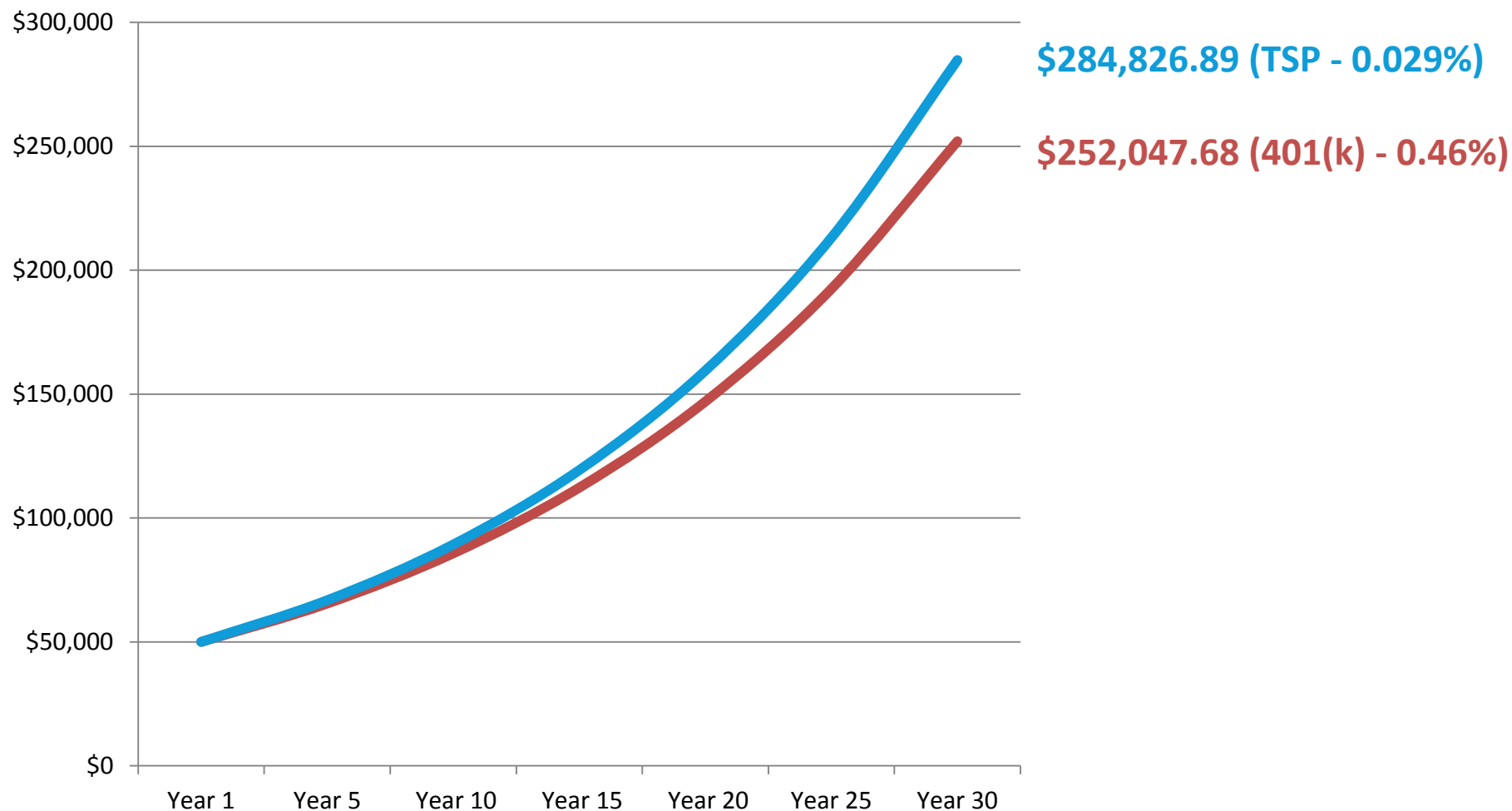
\$4.60 per \$1,000²

¹ Net administrative expenses charged to the TSP participant across all funds, 2015

² Median estimated 401(k) plan fees. Source: *NEPC 2015 Defined Contribution Plan & Fee Survey: What a Difference a Decade Makes*, 2015



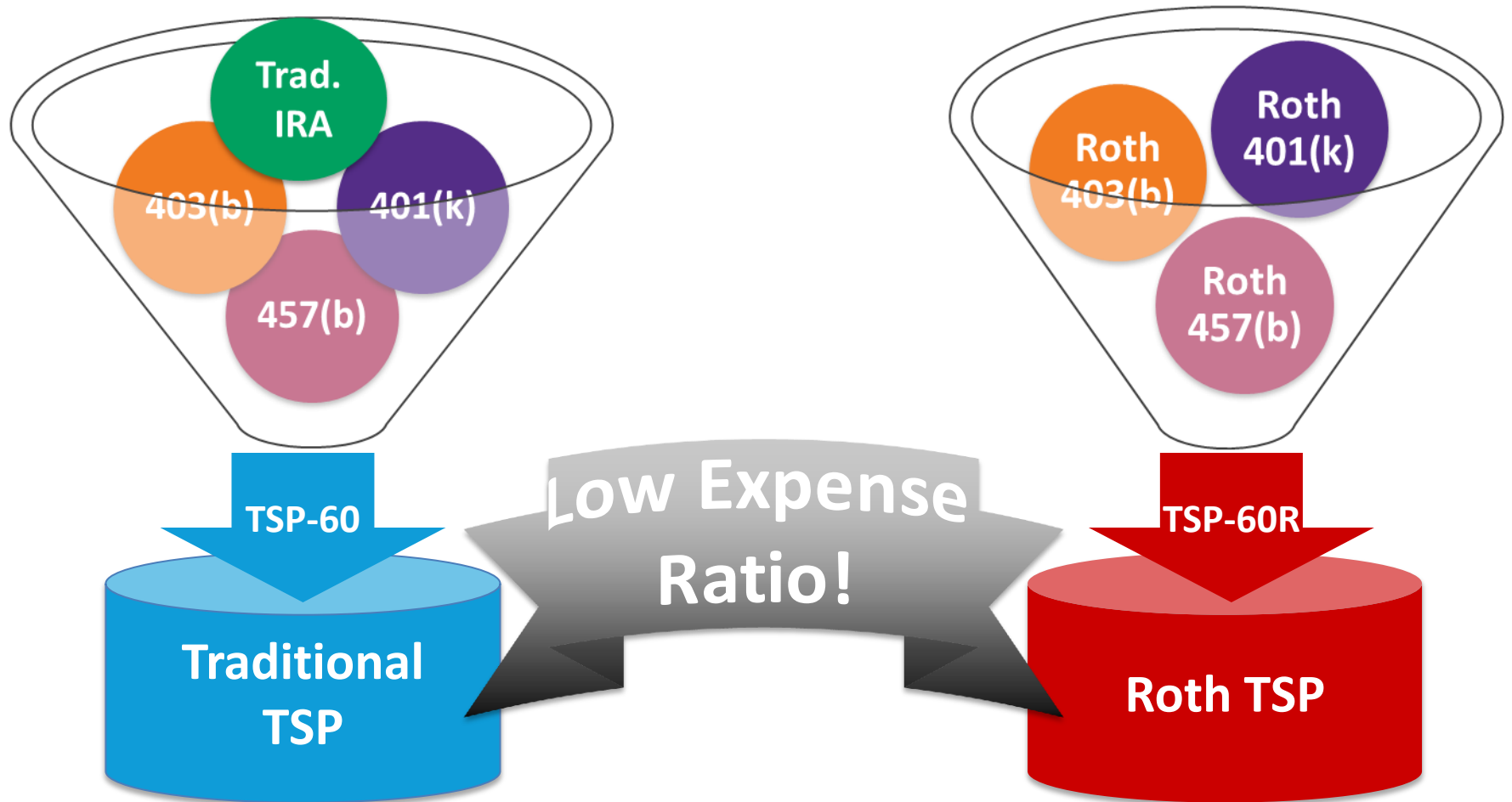
How do these costs affect account growth?



(Assumes a starting balance of \$50,000 and a 6% annual rate of return)



Transfers and Rollovers



Note: Cannot transfer/rollover Roth, Education and Inherited IRA into the TSP



Transfers and Rollovers

- Transfer (*direct rollover*)
 - Money moves directly from one account or retirement plan to the other
 - Participant does not have use of the money
- Rollover (*60-day* or *indirect rollover*)
 - Participant has use of the money for 60-days
 - May result in taxes, withholdings, and/or penalties if not properly executed



Combining TSP Accounts

- Participants with civilian and US TSP accounts can request that the two accounts be combined after separation from service
- Only the account related to the separation can be transferred
- TSP accounts cannot be combined after a full withdrawal request has been processed for the “from” account
- Tax-exempt balance in a uniformed services account cannot be transferred to a civilian TSP account
- If married and transferring the uniformed services account to a Civil Service Retirement System (CSRS) account, notarized spousal consent is required
- See the instructions for Form [TSP-65](#), Request to Combine Civilian and Uniformed Services TSP Accounts, for more information,



Age-Based Withdrawals

- Participants age 59½ or older may take a lump sum withdrawal (one-time only) while still in service
- Minimum withdrawal is \$1,000; maximum is entire vested account balance
- All or any portion may be transferred to an IRA or another eligible employer plan
- See the instructions for Form TSP-75, Age-Based In-Service Withdrawal Request, for more information



Turning Savings to Income

THE TSP RETIREMENT INCOME OPTIONS



Post-Service Withdrawals

- Partial Withdrawal
- Full Withdrawal Options
 - **Flexible Income:** Monthly payments
 - **Lifetime Income:** TSP life annuity
 - **Lump Sum:** Single payment
- **Custom:** Mixed Withdrawal Options
- See tsp.gov/plan participation or the TSP booklet, *Withdrawing Your TSP Account*, for more information





Partial Withdrawal

- Participant must be separated:
 - one-time only election, minimum \$1000
- Allows participants to take a partial distribution while continuing to enjoy the low costs and other advantages TSP offers
 - **Note:** Option only available if you have not elected an age-based in-service withdrawal or elected a full withdrawal
- Gives participants an opportunity to transfer a portion of their account to an IRA or another qualified plan
- Participant should discuss all options with tax or financial professional before making withdrawal decision



TSP Retirement Income Options

- **Deferred Income:** Let your money grow
- **Flexible Income:** Monthly Payments
- **Lifetime Income:** TSP Life Annuity
- **Lump Sum:** Single Payment Withdrawal
- **Custom Solutions:** Mixed Withdrawal



Deferred Income

(Leave It In – Let It Grow)

- If you don't need income from the TSP immediately upon retirement, you can leave your savings in the plan and “do nothing”
- After separation, you can still transfer or roll in money from traditional IRAs or eligible employer retirement plans
- You can continue to build wealth by staying invested in the TSP funds and earning market returns
- Income taxes are deferred until you begin receiving income distributions
- By April 1st of the year following the year you become 70½ AND are separated from service, you must begin to take “Required Minimum Distributions” from your TSP account, to include Roth balance



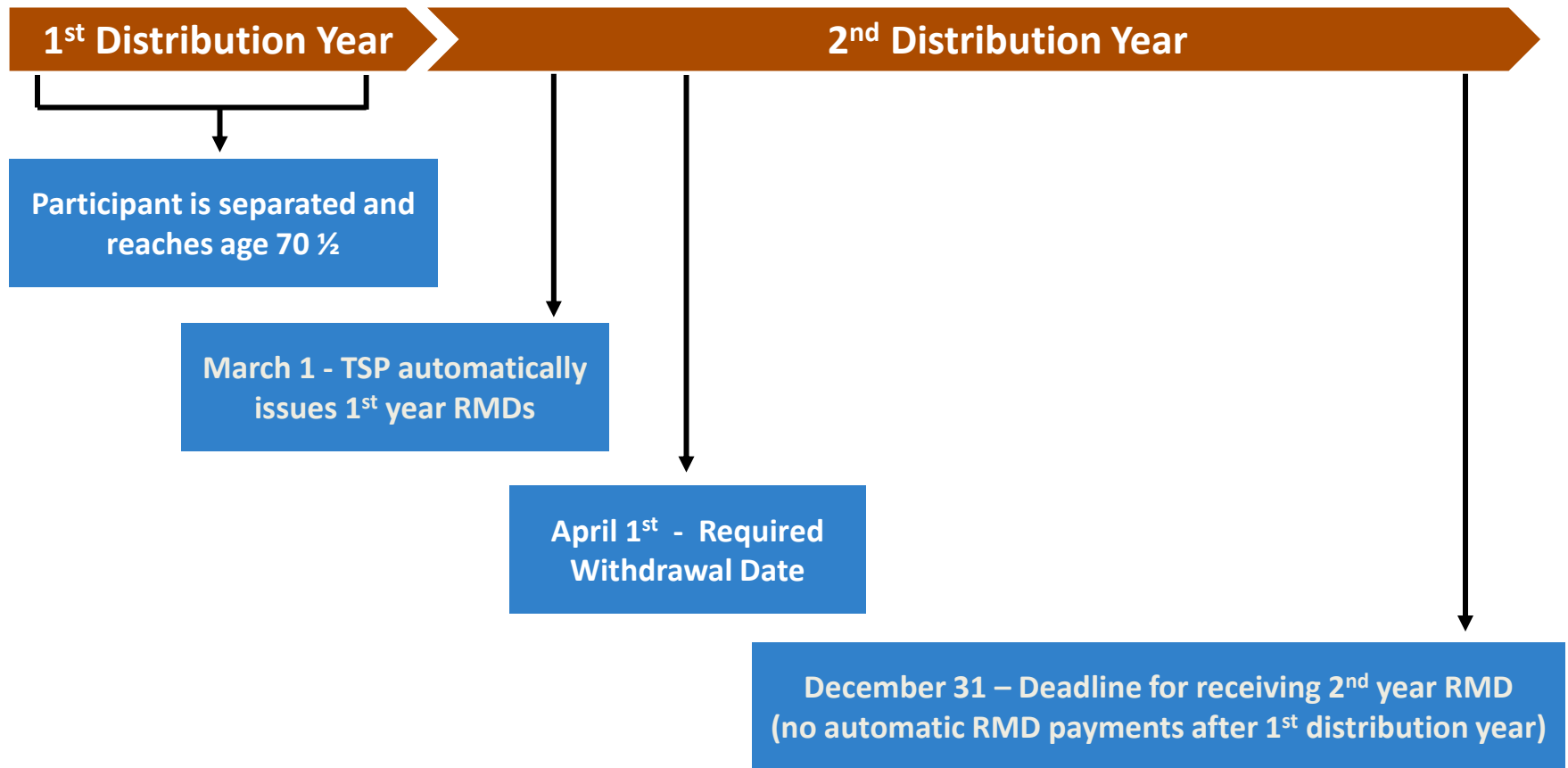
Required Minimum Distributions (RMD)

- Participants age 70½ AND separated must receive (and pay taxes on) income from the TSP every year
- The minimum amount of income (RMD) is recalculated annually
- First year RMD must be received by April 1 of the year following the year you turn 70½
 - Subsequent RMDs must be received by December 31 every year

See TSP tax notice: Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions, for more information



Required Minimum Distributions





Uniform Lifetime Table

Uniform Lifetime Table for Calculating Minimum Distributions*

Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
70	27.4	90	11.4	110	3.1
71	26.5	91	10.8	111	2.9
72	25.6	92	10.2	112	2.6
73	24.7	93	9.6	113	2.4
74	23.8	94	9.1	114	2.1
75	22.9	95	8.6	115+	1.9
76	22.0	96	8.1		
77	21.2	97	7.6		
78	20.3	98	7.1		
79	19.5	99	6.7		
80	18.7	100	6.3		
81	17.9	101	5.9		
82	17.1	102	5.5		
83	16.3	103	5.2		
84	15.5	104	4.9		
85	14.8	105	4.5		
86	14.1	106	4.2		
87	13.4	107	3.9		
88	12.7	108	3.7		
89	12.0	109	3.4		

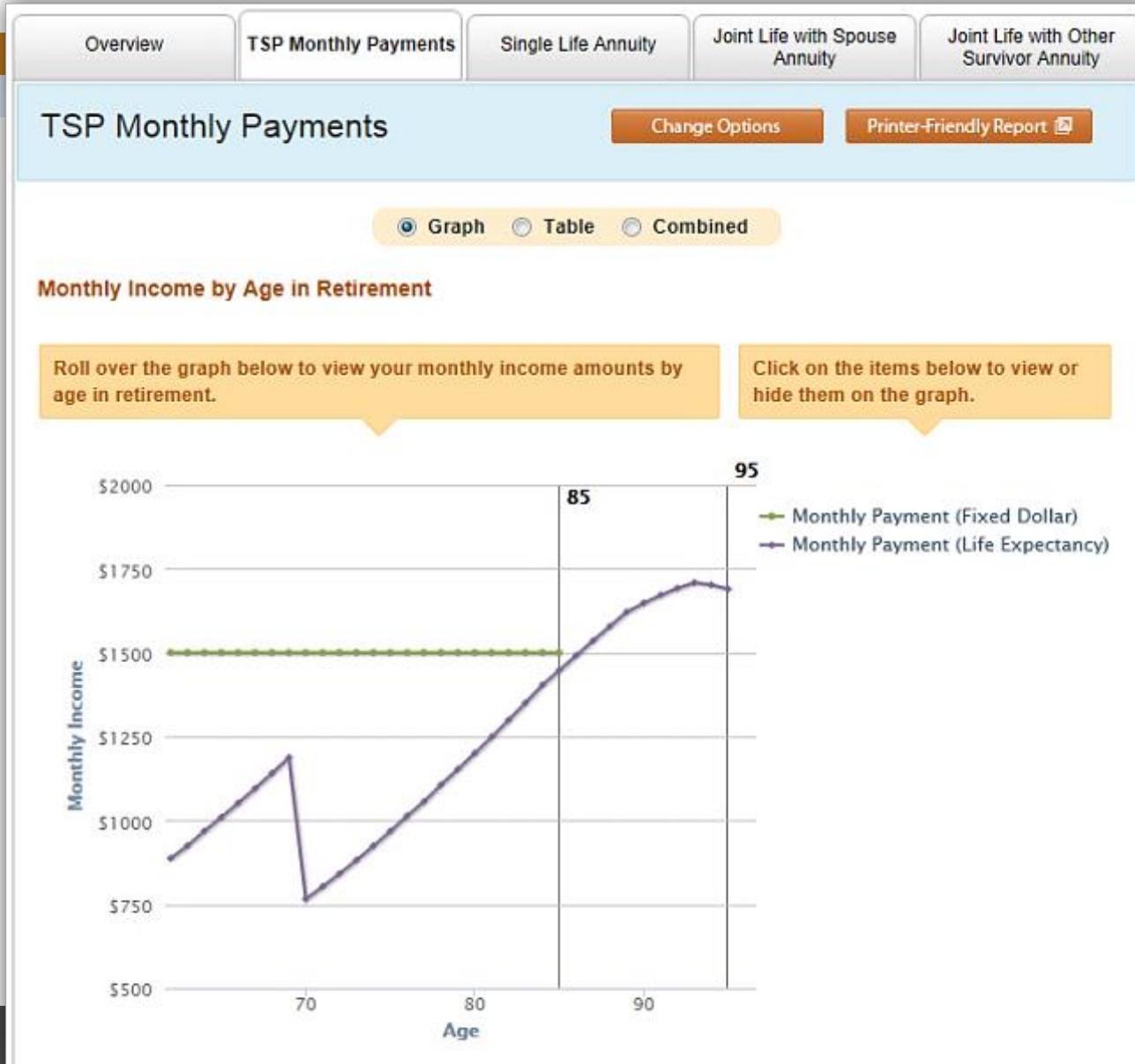


Flexible Income

- **Monthly Payments: Fixed Dollar Amount**
 - Amount specified by participant
 - Minimum payment \$25
 - Amount may be changed annually
- **Monthly Payments: Based on Life Expectancy**
 - Payments are computed by TSP
 - Amount automatically adjusts annually



Modeling Monthly Payments





Changes to Monthly Payments

- You can change:
 - TSP-73, From life expectancy to fixed dollar payments
 - (One-time-only, October 1 - December 15)
 - TSP-73, The amount of your fixed dollar payments
 - (Once a year, October 1 - December 15)
 - TSP-78, The way your monthly payments are handled
 - Direct deposit
 - Transfers
 - Withholdings
 - TSP-79, From monthly payments to a final single payment



Investing After Separation

- Separated participants can continue to make active investing decisions, including two unrestricted interfund transfers per month
- Will continue to get market returns depending on which funds you are invested in



Lifetime Income

- TSP life annuity
 - Income is assured for the life of the annuitant(s)
 - Funds are transferred from TSP to the annuity provider, and benefits are “locked in” when the request is processed



Annuity Features

	Single Life	Joint Life with Spouse	Joint Life with Other Survivor
Survivor benefit (50% or 100%)		✓	✓
Level payments	✓	✓	✓
Increasing payments	✓	✓	
Cash refund	✓	✓	✓
10-year certain	✓		



Single Life Annuity Example

Cost Comparison of Features

Age	Level Payments			Increasing Payments		
	Basic Features	w/ Cash Refund	w/ 10 Year Certain	Basic Features	w/ Cash Refund	w/ 10 Year Certain
65	\$1,680.00	\$1,527.00	\$1,635.00	\$1,174.00	\$1,046.00	\$1,144.00
66	\$1,680.00	\$1,527.00	\$1,635.00	\$1,210.00	\$1,078.00	\$1,178.00
67	\$1,680.00	\$1,527.00	\$1,635.00	\$1,246.00	\$1,110.00	\$1,214.00
68	\$1,680.00	\$1,527.00	\$1,635.00	\$1,283.00	\$1,143.00	\$1,250.00
69	\$1,680.00	\$1,527.00	\$1,635.00	\$1,322.00	\$1,177.00	\$1,288.00
70	\$1,680.00	\$1,527.00	\$1,635.00	\$1,362.00	\$1,213.00	\$1,326.00
71	\$1,680.00	\$1,527.00	\$1,635.00	\$1,402.00	\$1,249.00	\$1,366.00
72	\$1,680.00	\$1,527.00	\$1,635.00	\$1,444.00	\$1,287.00	\$1,407.00
73	\$1,680.00	\$1,527.00	\$1,635.00	\$1,488.00	\$1,325.00	\$1,449.00
74	\$1,680.00	\$1,527.00	\$1,635.00	\$1,532.00	\$1,365.00	\$1,493.00
75	\$1,680.00	\$1,527.00	\$1,635.00	\$1,578.00	\$1,406.00	\$1,538.00



Lump Sum Withdrawal

- **Single Payment Withdrawal**
 - You can request all or any percentage of your account balance as a single payment



Mixed Withdrawal

IV. WITHDRAWAL ELECTION — This section is required. Choose one or more methods. Indicate percentages in whole numbers. If choosing monthly payments, include the dollar amount of each payment **or** choose to have the TSP compute your payments based on your life expectancy.

23. I would like to withdraw my entire account balance as follows:

a.

	1	0
--	---	---

 .0% Single Payment

b.

	2	0
--	---	---

 .0% Life Annuity (Must equal \$3,500 or more. Also complete Page 6.)

c.

	7	0
--	---	---

 .0% TSP Monthly Payments → Tell us how to pay your monthly payments:

100 % (Total a, b, and c)

\$

--	--

 ,

--	--	--

 .00 per month (\$25.00 or more)

OR

☒ Compute my payments based on my life expectancy.



Withdrawal Wizard



Thrift Savings Plan

[Home](#) | [Site Help](#) | [What's New](#) | [Forms & Publications](#) | [Contact TSP](#)

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

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[Life Events](#)

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Enter search term(s)



[Home](#) > [My Account](#) > [Withdrawals](#)



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Account:

Uniformed Services

Go

Request for Full Withdrawal: Uniformed Services

1 About You

2 Spouse Information

3 Withdrawal Information

4 Review Withdrawal

5 Certification

6 Finish

Account Information

[Account Balance](#)

[Recent Transactions](#)

[Activity Summary](#)

[Statements](#)

[Correspondence from the TSP](#)

[Message Center](#)

Online Transactions

[Contribution Allocations](#)

[Interfund Transfers](#)

You may withdraw your entire account balance as a Single Payment, a Life Annuity, as TSP Monthly Payments, or any combination of these three options.

Note: The minimum threshold to purchase an annuity is \$3,500. You may choose to purchase an annuity as long as you have at least \$3,500 in your traditional (non-Roth) balance.

Indicate the percentage of your account that you would like for each withdrawal option. Be certain that your percentages total to 100%:

Single payment	<input type="text" value="10"/>	.0 %
Life annuity	<input type="text" value="20"/>	.0 %
TSP Monthly payments	<input type="text" value="70"/>	.0 %
Total	<input type="text" value="100"/>	.0 %

Cancel

Previous

Continue



Planning & Tools

Learn more about designing your investment plan

Get the most out of your retirement savings by carefully developing a plan for your TSP account.

Investment Strategy

Review a list of questions you should ask yourself before you invest, and find out how to maximize your retirement savings using the benefits of compounding, tax deferral, and account consolidation.

[Learn more](#)

Calculators

Use these calculators to help you plan for a comfortable retirement:

 [How Much Should I Save?](#)
(Ballpark Estimate)

 [How Much Will My Savings Grow?](#)

 [How Much Can I Contribute?](#)

 [Paycheck Estimator](#)

 [Contribution Comparison Calculator](#)

 [Retirement Income Calculator](#)

 [TSP Monthly Payment Calculator](#)

 [Estimate Loan Payments](#)

Retirement Planning Phases

It is never too early or too late to take advantage of what the TSP has to offer. Consider how to make your TSP savings work for you through contribution elections, catch-up contributions, and asset allocations throughout your career and as you near retirement.

[Learn more](#)

Living in Retirement

Consider how to adjust your asset allocation and determine an effective withdrawal strategy to meet your unique needs during retirement.

[Learn more](#)





Withdrawal Rules

OTHER CONSIDERATIONS



Submitting Withdrawal Forms

- Separated participants should not submit withdrawal forms until officially separated and the separation code is received by the TSP
- Married participants must print their withdrawal form from the TSP website
 - Provide notarized participant signature
 - Return the withdrawal request to the TSP for processing



Spouses' Rights

Retirement Plan	Requirement*	Exceptions†
FERS or Uniformed Services	Notarized spouse signature required**	Whereabouts unknown or exceptional circumstances - TSP-16 or TSP-U-16 required
CSRS	Spouse is entitled to notification of the participant's withdrawal election	Whereabouts unknown - TSP-16 required

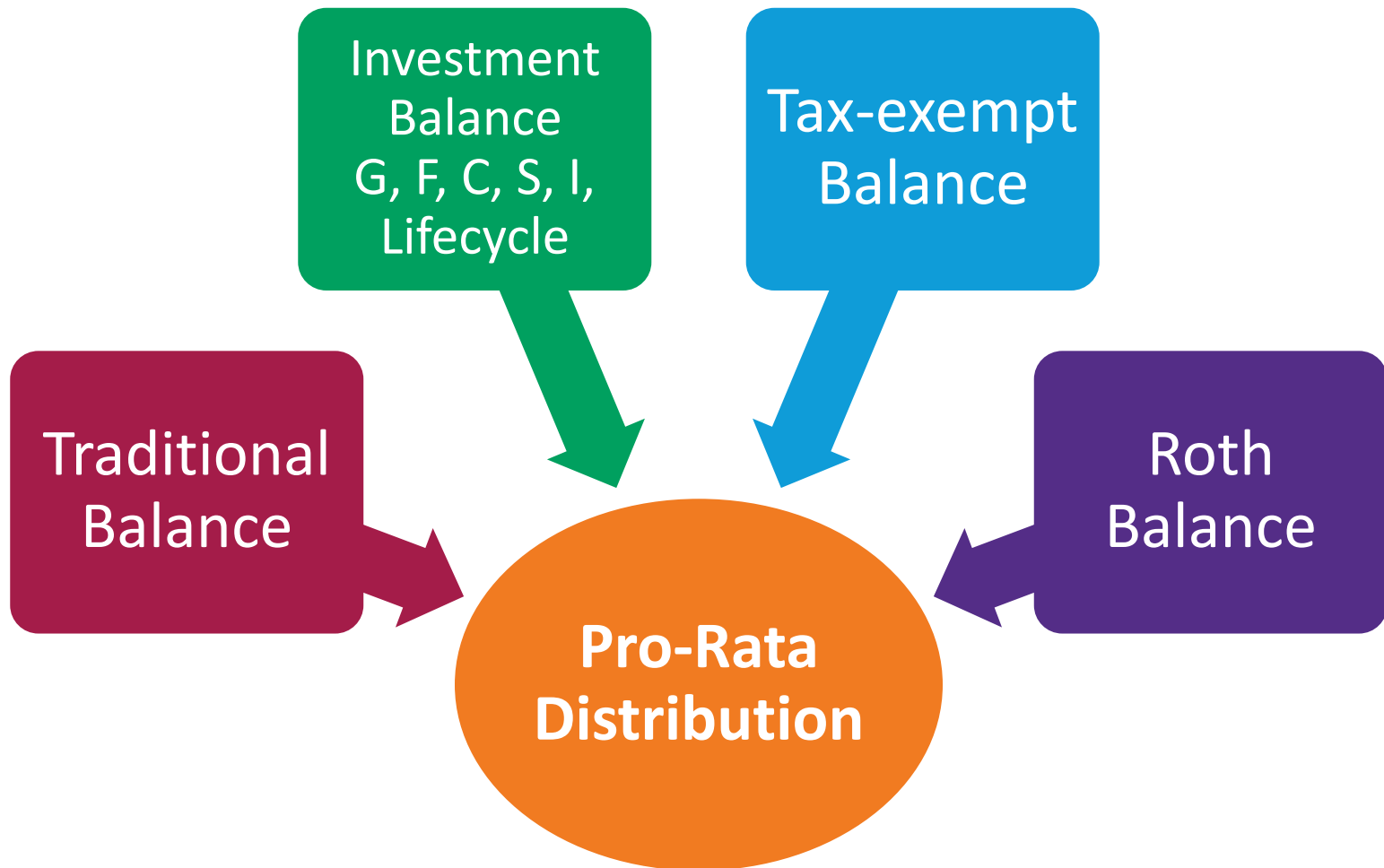
* If account balance is less than \$3,500, spouse's signature/notice is not required

**If married but no spouse signature: Spouse is entitled to a Joint Life Annuity with 50% Survivor Benefits, Level Payments, and no cash refund feature

† Waiver of spouse's signature/notification valid for 90 days from approval



Pro-Rata Distribution Rule



Pro-Rata: All withdrawal options will be paid proportionally from each balance



Tax Withholdings & Portability

Type of Payment	Eligible for transfer or rollover?	Federal income tax withholding rate
Lump sum distributions: Single payments, age-based and partial withdrawals, final withdrawal following a series of monthly payments	Yes	20% (mandatory) unless transferred
Monthly payments for less than 10 years	Yes	20% (mandatory) unless transferred
Monthly payments for 10 years or more	No	As if Married w/3 (may be decreased or waived)
Monthly Payments based on life expectancy	No	As if Married w/3 (may be decreased or waived)



Changing Payment Scenario

Before (2015)

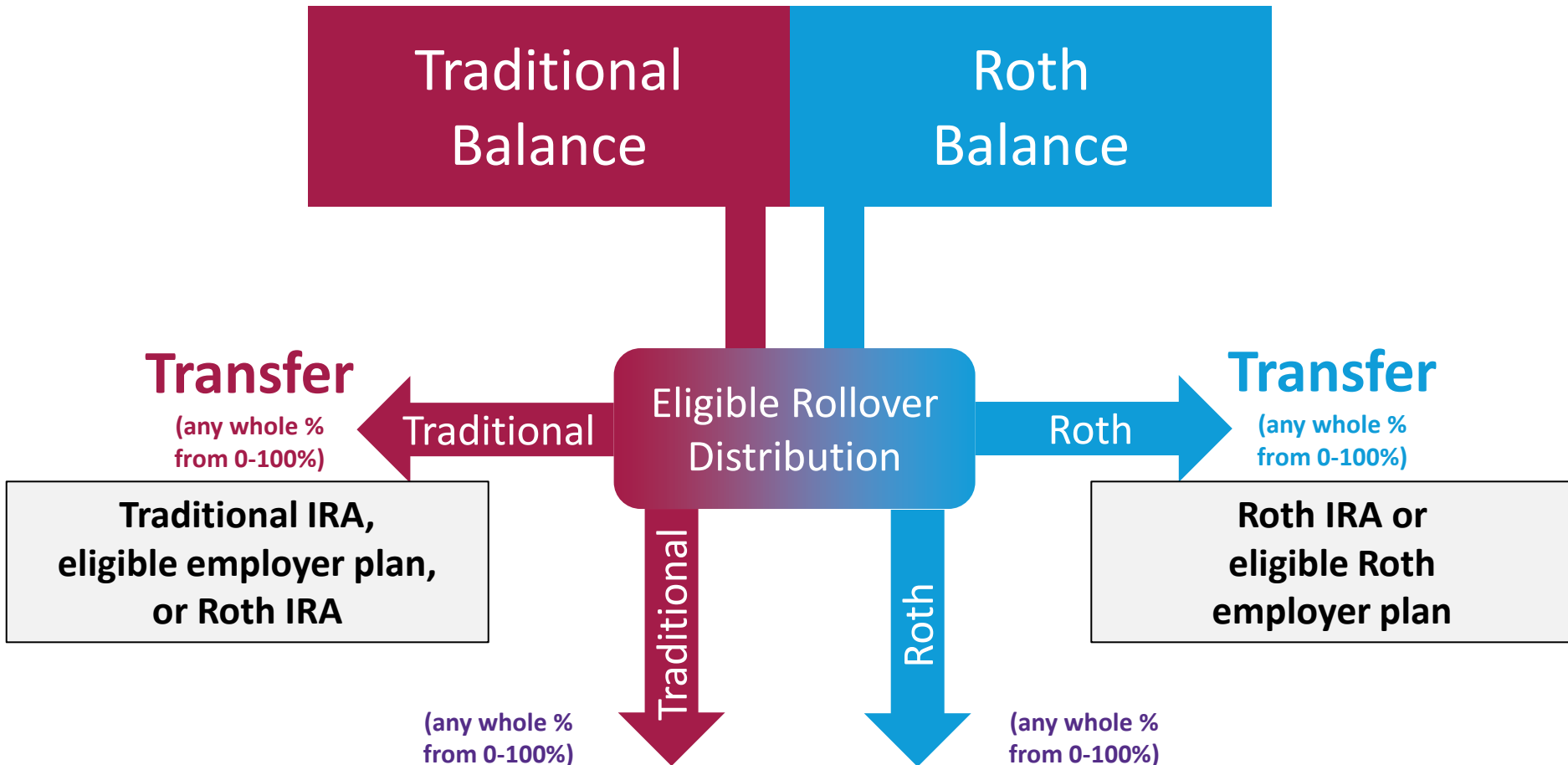
- Opening balance - \$105k
- Monthly payment - \$800
- Estimated number of payments - 132
- Payment type - periodic payments
- Withholding- As if married with 3 dependents
- Net monthly payment - \$800

After (2015)

- Opening balance - \$100k
- Monthly payment - \$850
- Estimated number of payments - 117.6
- Payment type - eligible rollover distribution
- Withholding (20%) - \$170
- Net monthly payment - \$680

Eligible Rollover Distributions

TSP Account



Distribution to Participant

Whatever isn't transferred will be distributed and is eligible to be rolled over within 60 days



Exceptions to the IRS Early Withdrawal Penalty

The 10% IRS Early Withdrawal Penalty does not apply to payments that are:

- Received at age 59½ or later
- Received after you separate/retire during or after the year you reach age 55 (or the year you reach age 50 if you are a public safety employee as defined in section 72(t)(10)(B)(ii) of the internal revenue code)
- TSP monthly payments based on life expectancy
- Annuity payments
- Ordered by a domestic relations court
- Made because of death
- Made from a beneficiary participant account
- Received in a year you have deductible medical expenses that exceed 10% of your adjusted gross income (7.5% if you or your spouse is 65 or over)
- Received as a result of total and permanent disability*



* Participant must provide the justification to IRS when they file their taxes



Planning Your Legacy

TSP DEATH BENEFITS



Death Benefits

- To Whom
 - Based on Form [TSP-3](#), Designation of Beneficiary
 - Participant responsible for mailing or faxing form directly to TSP
 - Do not submit forms to agency/service
 - If there is no TSP-3 on file at the TSP, then statutory order of precedence:
 - Spouse, natural and adopted children, parents, estate, next of kin
- How paid
 - Death reported on Form [TSP-17](#), Information Relating to Deceased Participant
 - The beneficiary will receive IRS Form 1099-R reporting the distribution

See tsp.gov/life events or the TSP booklet, Death Benefits, for more information



Payments to Spouse Beneficiaries

- Spouse beneficiaries automatically have a Beneficiary Participant Account (BPA) established upon notification of death of TSP participant
- Balance is automatically invested in the beneficiary's age-appropriate L Fund
- Beneficiary participants have same investment and withdrawal options as separated TSP participants
 - Exception: TSP cannot accept transfers or rollovers from other equivalent employer plans or IRAs (traditional or Roth) into BPAs
 - Interfund transfers to any TSP investment funds are permitted



Payments to Spouse Beneficiaries

- Spouse may designate beneficiaries using Form TSP-3
- Death benefit payments from a BPA are single payments to the designated beneficiaries; cannot be transferred or rolled over to an IRA (to include inherited IRA) or eligible employer plan
- Required Minimum Distribution from BPA is based on the age of the TSP participant



Payments to Non-Spouse Beneficiaries

- Paid as a single payment
 - Taxable portion of payments to beneficiary subject to 20% tax withholding
 - Payments transferred to an inherited IRA account not subject to withholding
- Benefits of an Inherited IRA
 - Allows beneficiaries, other than spouse, to take the IRC minimum required distribution amount based on their age
 - If a 24-year-old beneficiary's entitlement is \$100,000, IRC minimum required distribution must start by Dec 31 of the year following the participant's death
 - The first year IRC minimum required distribution would be \$1,720 based on age 25
 - The remaining balance continues to grow
 - Each year the IRC minimum required distribution increases slightly providing a lifetime benefit
- Inherited IRAs are complicated and a tax professional or IRA provider should be contacted to discuss this option



To Help Your Transition Go Smoothly...

- Read the withdrawal booklet and tax notice
- Ensure that personal (indicative) data on file with the TSP is correct
- Make sure your agency reports your separation to the TSP before submitting withdrawal forms
- If you have a TSP loan, it must be repaid or declared a taxable distribution before your withdrawal can be submitted and processed
- Consider using the online withdrawal wizards to ensure that forms are complete and in good order – and keep a copy for your records



Remember . . .

- Married FERS and uniformed services participants must print their withdrawal form from the TSP website, and provide notarized participant and spousal signatures
- Stay in touch! You are responsible for updating your TSP address once you are separated
 - Via TSP-9, Website or ThriftLine

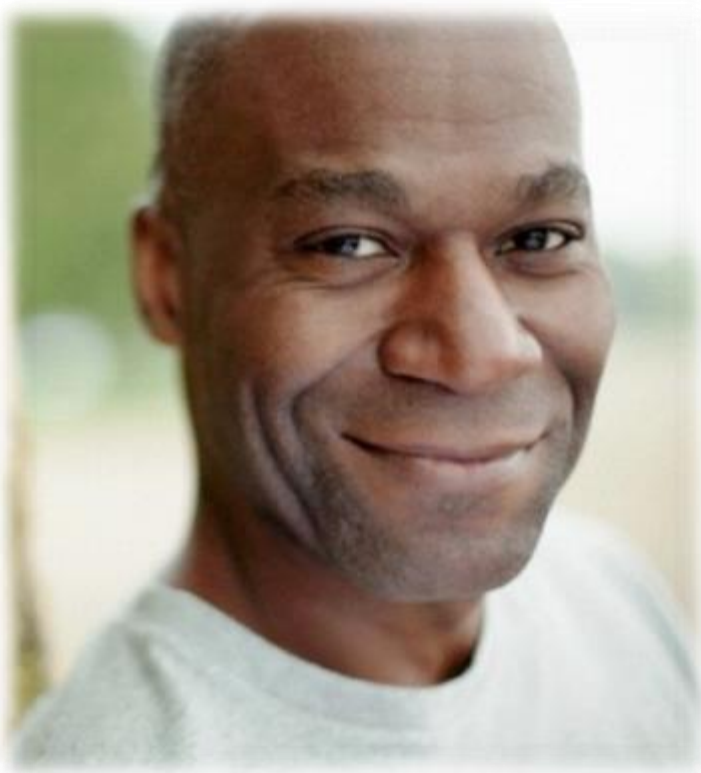


Putting it all Together

RETIREMENT INCOME SCENARIOS



Gary



- Gary is 70 and has been retired and living comfortably on his CSRS pension. He will soon be required to start receiving income from his TSP, but he would like to take only the required minimum amount.
- **Goals:** postpone income; preserve maximum wealth for beneficiaries



Brenda

- Brenda is retiring at age 60. She believes her FERS/FSPS pension and Social Security would support her retirement lifestyle if only she could eliminate her mortgage payments.
- **Goals:** pay off mortgage





Douglas

- Douglas is 62 and retiring with 12 years of FERS/FSPS-covered service. He won't receive enough income from his pension and Social Security payments to cover his basic living expenses. Douglas transferred his 401(k) accounts to the TSP, and he believes his savings will make up for the shortfall.
- **Goals:** guaranteed income for living expenses; excess funds available for discretionary spending





John



- John is an air traffic controller and will be retiring at age 50 with 20 years of FERS/FSPS-covered service. He wants to begin receiving income from his TSP as soon as possible in order to travel and enjoy his retirement while he is still young.
- **Goals:** immediate income; avoidance of early withdrawal penalty

Rebecca



- Rebecca is a single mother. When she retires next year, her daughter will be just 12 years old.
- Goals: retirement income from TSP; provide for her child in case of her untimely death

Barbara

- Barbara is retiring at age 66. She is not sure whether she will need income from the TSP to maintain her retirement lifestyle. She has a young grandson, and she wants to help with his education funding.
- Goals: income available if needed; cash available for gifting





TSP RESOURCES

MY ACCOUNT

☒ TSP Account Number

OR

☐ User ID

▶ [Forgot your account number or user ID?](#)

[Log In](#)

HOW THE TSP FITS INTO FERS

 [Watch now](#)

1 2 3

[My Account](#)

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[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



Text size:  

Plan Participation

How to set up and manage your TSP account

- [TSP and Your Retirement](#)
- [Enrolling in the TSP](#)
- [Investing Contributions](#)

[Learn more ▶](#)

Investment Funds

Information on TSP fund options and performance

- [Fund Comparison](#)
- [Lifecycle Funds](#)
- [Share Prices](#)
- [Monthly Returns](#)

[Learn more ▶](#)

Planning & Tools

Retirement planning and tools for all career stages

- [Before You Invest](#)
- [Maximize Your TSP Savings](#)
- [Calculators](#)

[Learn more ▶](#)

Life Events

Help with life events affecting your TSP account

- [Entering Gov't Service](#)
- [Called to Active Duty](#)
- [Family Changes](#)

[Learn more ▶](#)

QUICK LINKS

- ▶ [Change Your Address](#)
- ▶ [Forms & Publications](#)
- ▶ [Loan and Annuity Rates](#)
- ▶ [Fund Performance](#)
- ▶ [Contribution Limits](#)
- ▶ [Email Updates](#)
- ▶ [TSP Training for Benefits Officers](#)
- ▶ [Account Security](#)

ACCOUNT SHORTCUTS


- ▶ [Account Balance](#)
- ▶ [Recent Transactions](#)
- ▶ [Contribution Allocation](#)
- ▶ [Interfund Transfer](#)
- ▶ [Statements](#)

BULLETIN BOARD


- [Information for Federal Public Safety Employees \(Updated\)](#)
- [How can compound earnings work for me?](#)
- [OPM Cybersecurity Incident \(Updated\)](#)
- [Trouble with Your TSP Password? \(Updated\)](#)
- [How the TSP Fits Into FERS](#)
- [Add your email address to your TSP account](#)
- [1st quarter participant statements are online and in the mail](#)
- [G Fund and the debt limit](#)



TSP Website (www.tsp.gov)



Thrift Savings Plan

 **MY ACCOUNT**

☒ TSP Account Number

OR

☐ User ID

► **Forgot your account number or user ID?**

Log In

Access Your Account

- View account balance
- View Annual & Quarterly Statements
- Change your contribution allocation
- Request inter-fund transfers
- Request loans and withdrawals
- Create (or change) a user ID
- Change or request a Web password

[My Account](#)[Plan Participation](#)[Investment Funds](#)[Planning & Tools](#)[Life Events](#)[Participant Support](#)



Contacting the TSP



Log into your account from the home page:

MY ACCOUNT
TSP Account Number
User ID (OR)
Forgot your account number or user ID?

You can:

- View your account balance
- Change your contribution allocation
- Request an interfund transfer
- Request a loan or withdrawal
- Create (or change) a user ID
- Change or request a Web password

Learn about:

- Benefits of TSP participation
- TSP eligibility and how to establish your account
- Contribution types and limits
- Rollovers and transfers
- Contribution allocations and interfund transfers
- Loans and withdrawals

Get information on:

- TSP fund options
- Earnings components and expense ratios
- Daily and historical share prices
- Current and historical rates of return

Learn how to:

- Develop an investment strategy
- Maximize your retirement savings
- Determine how much to save and contribute
- Use the calculators to estimate loan payments, TSP monthly payments, and annuity payments

Manage your TSP account when you:

- Enter or leave Government service
- Get married, have children, or get divorced
- Are called to active duty

Get quick access to:

- Current limits and rates
- TSP forms and publications
- Plan news

ThriftLine
1-TSP-YOU-FIRST®
(1-877-968-3778)

MAIN MENU



* Outside U.S. and Canada: 404-233-4400 (not toll free)

** If you have both a civilian and a uniformed services account, you will be taken to the account that is specific to the PIN you entered. If you have customized your PIN to be the same for both accounts, you will be asked which account you wish to access.

TSP4Gov (1/2015)



TSP4gov is the official
YouTube channel
of the Thrift Savings Plan

Learn more

TSP IS NOW
ON TWITTER!



FOLLOW US
@TSP4GOV



Secure Message Center: Civilian

Answer Center

Messages

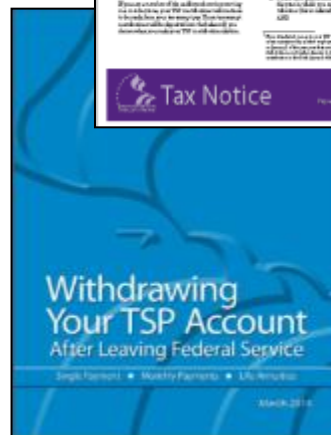
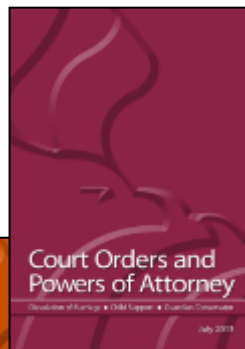
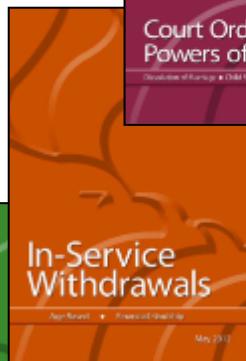
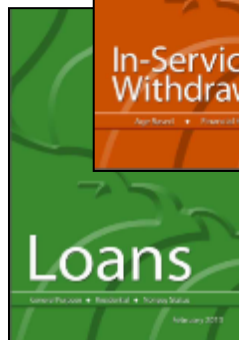
The answers to many of your questions can be found right here in the Message Center. If you don't see your question in the list of frequently asked questions, you can search for the answer using our search tool below.

Find an Answer

Go



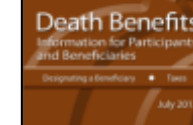
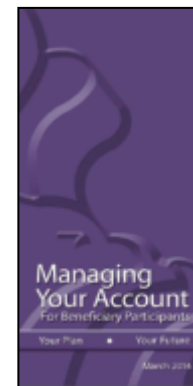
TSP Publications



If you're thinking about moving the money in your TSP account to another account, you'll need to ask the provider these questions first to make sure the money is yours to move.

Question	Yes/No	TSP
1. The money is yours (not a loan or gift).	Yes	\$20,000
2. The money is yours (not a loan or gift).	Yes	\$20,000
3. The money is yours (not a loan or gift).	Yes	\$20,000
4. The money is yours (not a loan or gift).	Yes	\$20,000
5. The money is yours (not a loan or gift).	Yes	\$20,000
6. The money is yours (not a loan or gift).	Yes	\$20,000
7. The money is yours (not a loan or gift).	Yes	\$20,000

To know if you're allowed to move the money, you'll need to ask the provider these questions first to make sure the money is yours to move.





Post-Training Survey

<http://tsptraining.questionpro.com>



QUESTIONS???