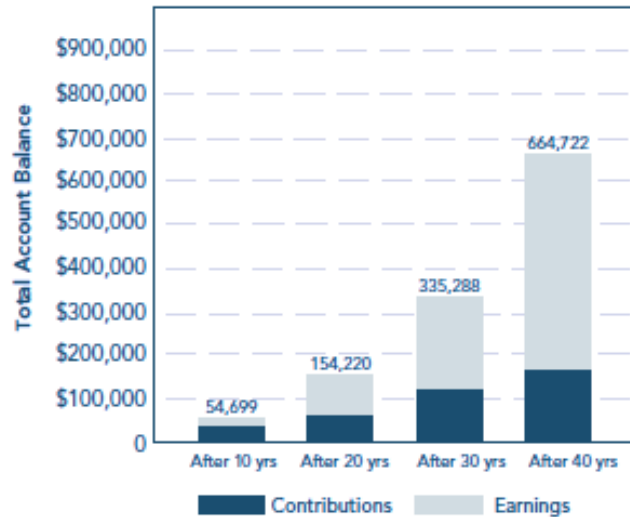




The TSP is a retirement savings plan similar to 401(k) plans offered to private sector employees.



Earnings Potential of Your TSP Account



A member's retirement system determines whether they can participate in the TSP. Members are eligible to participate if they are in the following groups:

- A federal employee covered by the Federal Employees Retirement System (FERS)
- A federal employee covered by the Civil Service Retirement System (CSRS)
- A member of the uniformed services
- A civilian in certain other categories of federal service such as some congressional positions and some justices and judges

Members can confirm with their personnel or benefits office if they are not sure which retirement system applies to them.

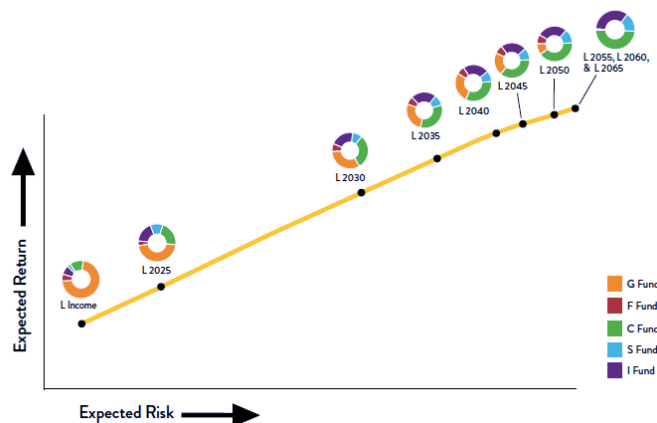
The purpose of the TSP is to provide members with a long-term retirement savings and investment plan. Saving for your retirement through the TSP provides many advantages, to include the following:

- Automatic payroll deductions
- A diversified choice of investment options, including professionally designed lifecycle funds
- A choice of tax treatments for contributions:
 - Traditional (pre-tax) contributions and tax-deferred investment earnings
 - Roth (after-tax) contributions with tax-free earnings at retirement if you satisfy the IRS requirements

Agency/Service Contributions to Your Account (FERS and BRS Participants Only)

You put in:	Your agency/service puts in:		And the total contribution is:
	Automatic (1%) Contribution	Matching Contribution	
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Your contribution + 5%

Members can manage their own account or put money in one of the Life-cycle (L) Funds that are invested according to a professionally determined mix of the G, F, C, S, and I Funds based on various time horizons. The amount a member contributes and their investment allocation are the most important factors affecting the growth of their TSP account. If they choose the L- Funds they would invest in the one closest to their retirement year.



For more information regarding TSP visit: <https://www.tsp.gov/>