

TSP AND YOU WORKBOOK

Use this handout to fill in information that will help you participate in and manage your TSP funds. Information you complete in this workbook can be used in each class activity.

WHAT IS THE THRIFT SAVINGS PLAN?

TSP BENEFITS

ENROLLMENT AND ACCOUNT ACCESS

How to enroll:

Where and how to access account information:

BENEFICIARY INFORMATION AND SPOUSES' RIGHTS

How to designate a beneficiary:

Spouses' rights:

CONTRIBUTIONS

Factors to help you figure out how much to contribute:

Total elective deferral limits:

Tax-exempt limits:

Catch-up contributions:

TSP INVESTMENT FUNDS AND OPTIONS

Investments and risk:

Index-based funds:

G fund:

F fund:

C fund:

S fund:

I fund:

Life-cycle funds:

TSP INVESTMENT OPTIONS

ACTIVITY: TSP AND YOU: FUNDS, OPTIONS AND CHOICES

Fill in the blank with the correct answer to the questions below.

1. The _____ earns interest without any risk of loss of account principal.
2. The amount of time until you will begin using your retirement income is your _____.
3. The objective of the _____ is to track the performance of the S&P 500 index funds.
4. The _____ are professionally designed mixes of securities, bonds and stocks based on a chosen time horizon.
5. There are _____ fund options in the Thrift Savings Plan.
6. The _____ invests entirely in non-U.S. companies and is designed to track the EAFE index.
7. Many financial experts maintain that investing in _____ is one of the best ways to invest for the long term.
8. The _____ has a moderate to high level of volatility and a five-year average return of 2.25 percent.
9. There is risk involved in every type of investment tool, and the tendency of investments to experience these ups and downs is referred to as _____.
10. The longer your time horizon, the more _____ you can usually be with your investments.

TSP WITHDRAWALS

Before age 59½:

After age 59½:

TSP LOAN PROGRAM

RESOURCES

ADDITIONAL NOTES
