



**Office of Communications and  
Education (OCE)**



# The Agenda

- Mission Statement
- Delivering the Message Today
- The TSP Population
- The Status Quo
- Thinking Beyond Today!!!
- Wizards and Sneak Peeks
- The Ultimate Goal
- Getting There
- A Bonus
- ??s



# Mission Statement

To educate and inform participants, potential participants, beneficiaries, and TSP partners in order that participants may take full advantage of the TSP's features and benefits in meeting their retirement goals.



# Delivery Today

- **Traditional Mail and Paper-based Info.**
- **Electronically** (Web; including e-messaging)
- **Face-to-Face** (Agency/Service invitation)
- **Webinars** (Sponsored by req. agencies/services)
- **Conferences** (Presentations and booths)
- **Agency/Service Reps** (Education and material)
- **Phone** (Call centers and ThriftLine)



# A Sampling

44  
52  
54  
55

Before-tax  
After-tax  
Traditional

**The New Discover**

www.tsp.gov/roth/index.shtml

**Sum Thrift Loan**

Managing Your Account For Beneficiary Participants

Your Plan ★ Your Future

General Purpose • Resident

May 2012

## Tax Treatment of Thrift Savings Plan Payments Made Under Qualifying Orders

This fact sheet applies to you if you

- You separated from Federal civil status to perform military service
- Your release from military service occurred after August 2, 1990; and
- You were subsequently reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) contains seven provisions regarding the Thrift Savings Plan (TSP).

- FERS employees are eligible to receive Agency Automatic (1%) Contributions for the period of nonpay status associated with performing military service.
- FERS employees are eligible to receive Agency Matching Contributions<sup>1</sup> TSP accounts if they contributed to a Thrift Savings Plan (TSP) account for the period of nonpay status associated with performing military service.
- FERS and CSRS employees may elect to make contributions to their Thrift Savings Plan (TSP) accounts during their military service. FERS employees will receive Matching Contributions.
- FERS employees who were not reemployed in civilian service, and who were not reemployed in military service, may have their Thrift Savings Plan (TSP) accounts terminated. If you are terminated, your Thrift Savings Plan (TSP) account will be closed and your Thrift Savings Plan (TSP) account balance will be distributed to you.

<sup>1</sup> FERS refers to the Federal Employees' Retirement System (FERS) and the Civil Service Retirement System, and includes the Thrift Savings Plan (TSP).

<sup>2</sup> All agency contributions are deposited into the Thrift Savings Plan (TSP) account.

Qualifying orders are retirement benefits court orders, legal processes (including child support orders), and child abuse orders that meet requirements set forth in 5 C.F.R. Part 1653.<sup>3</sup> Before you receive a payment made under a qualifying order from the Thrift Savings Plan (TSP), you should review the important information in this notice. Although the TSP can assist you in receiving your payment, we cannot provide tax advice. Because tax rules are complex, you may wish to speak with a tax advisor before you make any decisions that might have tax consequences.

### 1. General Tax Information

The tax treatment of a payment made under a qualifying order depends on the type of money in the TSP account. A TSP account may contain a traditional (non-Roth) balance, a Roth balance, or a combination of the two.

Contributions to a traditional (non-Roth) TSP account are made pre-tax. This means the participant pays taxes on his or her own contributions, distributions, or earnings. Therefore, taxes on the traditional (non-Roth) portion of a payment made under a qualifying order.

Contributions to a Roth balance are made after-tax. This means that the participant paid tax on the contributions before those contributions were deposited into the TSP account. Therefore, the traditional (non-Roth) portion of a payment made under a qualifying order.

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### 2. Fund Information

As of December 31, 2011

Net Assets \$36.5 billion

2011 Administrative Expenses \$0.25 per \$1,000 account balance, .025% (2.5 basis points)

Investment Objective

Preservation of Assets

Growth

Very Low

High

Low

Moderate/High

Low

Moderate

High

Low

High

Moderate

High

Low

Court orders, legal processes, and child abuse orders which designate a specific balance (traditional, Roth, or tax-exempt) from which payment should be made.



**You live where?**

The TSP receives a large volume of returned mail each year from addresses that are not current or just plain invalid. If one of these had addresses is yours, get it fixed!

If you're not sure what address we have for you, log into My Account on the TSP website, choose "Statements" from the left side menu, and open your most recent quarterly statement. You can also call the Thrift line and speak to a Participant Services Representative.

### How to correct your address

Still employed by the Federal Government? Submit your correct address to your agency or service. Don't rely on the change of address or forwarding information you submit to the U.S. Postal Service; this has no effect on the address in your TSP account. Only your agency or service can change your address in your TSP account record.

Once you submit your correct address to your agency or service, follow up with the TSP to make sure it has been changed.

Separated from service? Change your address online in the My Account section of the TSP website, or submit Form TSP-9, Change in Address for Separated Participant, available on the website or by request when you call the Thrift line.

**Thrift Savings Plan HIGHLIGHTS**

July 2012

## Your New Quarterly Participant Statement

The TSP began accepting Roth TSP contributions on May 7, 2012. \* Now that some participants have the ability to make Roth (after-tax) contributions to their TSP accounts, these contributions have to be held in a balance separate from traditional TSP contributions. This is because traditional and Roth contributions have different tax treatments, and the two types of contributions and their gains (or losses) have to be accounted for separately. As a result, the introduction of Roth TSP has required us to redesign your participant statements. Your second quarter participant statement (covering April 1 through June 30, 2012) is the first to showcase the new design.

**Features of the new design.** Every aspect of the new statement is designed to account for the handling of Roth money coming into your account.

If you have not made Roth contributions (or transferred Roth money into your account), most of these alterations will not be obvious to you.

What will be obvious is that the statement has a new look. The redesign aims to show you a complete snapshot of your account on the first page. You'll see:

- Vesting information (if it applies to you);
- A summary of how your account value has changed during the quarter;
- Your account balance, distribution among the TSP investment funds;
- How you've told the TSP you want to invest new money coming into your account;
- A summary of the information we have for you in your TSP record, such as your date of birth, retirement coverage, and employment status;
- Your personal rate of return for the 12 months preceding the quarter's end; and

\* At this time, not all agencies and services are accepting allocations for Roth contributions because they are still making the necessary technical and programmatic changes to their payroll systems.

8/20/2012



# TSP Population

## Average ages

All:	44.5
US:	32.3
FERS:	46.7
CSRS	61.6

## No. of active participants

US:	724,000
FERS:	2,389,000
CSRS:	175,000



# The status quo

Risk, the bottom line:

**Participants and beneficiaries  
are likely to be less prepared  
for retirement.**



# Goal

**To help participants and beneficiaries  
retire with dignity.**

**CONNECT!**

**EDUCATE!**

**ENGAGE!**



# Thinking beyond today!!!

- **YouTube** – The online video-sharing website. Second largest search engine in the world. As of May 2011, YouTube had 800 million monthly unique users worldwide who upload more than 48 hours of video to the site every minute
- **Video Clips** – Short messages for busy lives.
  - 67% of 18-34-year-olds on YouTube (38.7 million)
  - 59% of 35-49 year-olds on YouTube (34.2 million)
  - 52% of 50-64 year-olds on YouTube (25.7 million)
  - 48% of 65 + year-olds on YouTube (10.9 million)
- **Webinars** – Webinars and Podcasts used by 69% of professionals surveyed
- **Mobile Apps** – Mobile devices continue to reshape the way Americans use the Internet and the Web. Habitual. US favorite mobile activities: 67% check bank account; 51% conduct bank transactions; 43% budgeting



# More...

## Thinking beyond today!!!

**E-mail Collection** – Among online adults 92% use e-mail; 61% use it everyday. (In 2002, 55% of all Americans used e-mail; 70% as of 2011)

**Social Media** – In 2002, 11% of Internet users visited social network sites; 65% as of 2011. 55% of Millennials visit social network sites (several times – once per day) spend average of 23 minutes online each day

**Online Transactions** – Immediate online help. Potentially, faster processing. Lower error rate and higher acceptance rate.

**Interactive Tools** – Calculators, games etc. Tools to help where words fail.





# TSP-70...on paper



## TSP-70 Request for Full Withdrawal April 2012

**THRIFT SAVINGS PLAN REQUEST FOR FULL WITHDRAWAL TSP-70**

**I. INFORMATION ABOUT YOU**—This section is required.

1. This request applies to my  Civilian Account **OR**  Uniformed Services Account

2.  I am a  Civilian Account  Uniformed Services Account

3.  I am a  Civilian Account  Uniformed Services Account

4.  Foreign address?  Check here

5.  I am a  Civilian Account  Uniformed Services Account

6.  I am a  Civilian Account  Uniformed Services Account

7.  I am a  Civilian Account  Uniformed Services Account

8.  I am a  Civilian Account  Uniformed Services Account

9.  I am a  Civilian Account  Uniformed Services Account

10.  I am a  Civilian Account  Uniformed Services Account

11.  I am a  Civilian Account  Uniformed Services Account

12.  I am a  Civilian Account  Uniformed Services Account

13.  I am a  Civilian Account  Uniformed Services Account

14.  I am a  Civilian Account  Uniformed Services Account

15.  I am a  Civilian Account  Uniformed Services Account

16.  I am a  Civilian Account  Uniformed Services Account

17.  I am a  Civilian Account  Uniformed Services Account

**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.  0% Single Payment

b.  0% Life Annuity (Must equal \$3,500 or more. Also complete Page 4.)

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

1 0 0 % (Total A, B, and C) \$ .00 per month (\$25.00 or more)

OR

Compute my payments based on my life expectancy.

**V. DIRECT DEPOSIT INFORMATION**—Completing this section is optional. Single payments and/or monthly payments that are not being transferred to a traditional IRA, eligible employer plan, or Roth IRA can be paid by direct deposit to a checking or savings account at a financial institution. Do not complete this section if you want direct deposit for annuity payments. The annuity provider will send you the necessary paperwork for direct deposit of these payments.

24. Pay by direct deposit (check all that apply):  Single Payment  TSP Monthly Payments

25. Type of Account:  Checking  OR  Savings

26.  I am a  Civilian Account  Uniformed Services Account

27.  I am a  Civilian Account  Uniformed Services Account

28.  I am a  Civilian Account  Uniformed Services Account

**VI. CERTIFICATION AND NOTIFICATION**—This section is required. I certify that I have read the information in this package, as well as the Withdrawal Booklet and the TSP tax notice, and that I understand that my withdrawal election is irrevocable. I certify that the information I have provided on all pages of this form is true and completed to the best of my knowledge. I also certify that I am separated from Federal service and that I do not expect to be rehired by the Federal Government within 30 days of my separation. **Warning:** Any intentional false statement in this application or willful misrepresentation concerning it is a violation of law that is punishable by a fine or imprisonment for as long as 5 years, or both (18 U.S.C. § 1001).

29.  I am a  Civilian Account  Uniformed Services Account

30.  I am a  Civilian Account  Uniformed Services Account

31.  I am a  Civilian Account  Uniformed Services Account

**VII. FEDERAL TAX WITHHOLDINGS**—Completing this section is optional. Withholding will not apply to amounts transferred to an IRA or eligible employer plan in which an interest-free loan is not involved. If you complete this section, you should not complete IRS Form W-4P. If you complete this section incorrectly or choose a withholding option that does not apply to your elected withdrawal, and the rest of your form is completed correctly, your withdrawal will be processed using the standard IRS withholding rule.

**Withholding on Single Payments**

32. The TSP must withhold 20% of the taxable portion of your single payment for Federal income tax. Indicate the dollar amount of withholding you want in addition to the mandatory 20% for Federal income tax:

\$ .00

**Withholding on Monthly Payments**

The type and duration of monthly payments you elect will determine the required Federal tax withholding and which options below are available to you. You can use the monthly payment calculator on the TSP website (www.tsp.gov) to calculate the estimated duration of your payments.

33. For monthly payments that will last less than 10 years (less than TSP payments), indicate the dollar amount of withholding you want on each monthly payment in addition to the mandatory 20% for Federal income tax:

\$ .00

34. For monthly payments that will last 10 years or more (120 payments or more), or are computed based on life expectancy (I want):

a.  No withholding

b.  Withholding based on my marital status:

Single  Married  Married, but withdrawn at higher single rate

Allowances (Enter the total number of allowances. If zero, enter 0.)

c.  Withhold this additional dollar amount: \$ .00 (Note: You must also complete item 34b.)

**TRANSFER—TRADITIONAL**

This page is optional. You and the IRA trustee or plan administrator must complete this page if you want to transfer (i.e., direct rollover) all or a part of the traditional (non-Roth) portion of your single or eligible monthly payments to a traditional IRA, an eligible employer plan, or a Roth IRA. Your traditional TSP balance consists of traditional contributions, tax-savings contributions, all agency contributions, and the earnings associated with these contributions. **Note:** If you choose to transfer money from your traditional (non-Roth) balance to a Roth IRA, you will have to pay tax on that portion when you file your tax return for the year.

**VIII. YOUR TRANSFER ELECTION FOR TRADITIONAL BALANCE**—After you complete this section, take or send this page (including the instructions on the back) to your IRA or plan. Your IRA trustee or plan administrator must complete Section III. You must submit the completed package in order for your transfer to be processed.

35. **Single Payment.** Indicate the percentage of your traditional (non-Roth) single payment that you want to transfer:  %

36. **Monthly Payments.** Indicate the percentage of your traditional (non-Roth) monthly payments that you want to transfer:  %

**IX. TRANSFER INFORMATION FOR TRADITIONAL BALANCE**—This section is to be completed by the IRA trustee or plan administrator. The account described here must be a traditional IRA, eligible employer plan, or Roth IRA. Please return this completed form to the participant. Do not submit transfer forms of financial institutions or plans.

37. Type of Account:  Traditional IRA  Eligible Employer Plan  Roth IRA

38.  I am a  Civilian Account  Uniformed Services Account

39.  Check this box if tax-exempt balances are accepted into the account identified above.

40. Provide the name and mailing address information below exactly as it should appear on the front of the check.

The financial institution or plan will need to use this information to identify the transfer.

I confirm the accuracy of the information in this section and the identity of the individual named above. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them into the IRA or eligible employer plan identified above.

41.  I am a  Civilian Account  Uniformed Services Account

42.  I am a  Civilian Account  Uniformed Services Account

43.  I am a  Civilian Account  Uniformed Services Account

44.  I am a  Civilian Account  Uniformed Services Account

**TRANSFER—ROTH**

This page is optional. You and the IRA trustee or plan administrator must complete this page if you want to transfer (i.e., direct rollover) all or a part of the Roth portion of your single or eligible monthly payments to a Roth IRA or to a Roth account maintained by an eligible employer plan. Your Roth TSP balance consists of all employee contributions that you designated as Roth when you made your contribution election and the earnings associated with these contributions. Withdrawals of Roth contributions are paid tax free. The earnings associated with these contributions are paid tax free only if all payments have passed since January 1 of the calendar year in which you made your first Roth contribution, and you have reached age 59½ or have a permanent disability. (See note on back.)

**X. YOUR TRANSFER ELECTION FOR ROTH BALANCE**—After you complete this section, take or send this page (including the instructions on the back) to your IRA or plan. Your IRA trustee or plan administrator must complete Section XI. You must submit the completed package in order for your transfer to be processed.

44. **Single Payment.** Indicate the percentage of your Roth single payment that you want to transfer:  %

45. **Monthly Payments.** Indicate the percentage of your Roth monthly payments that you want to transfer:  %

**XI. TRANSFER INFORMATION FOR ROTH BALANCE**—This section is to be completed by the IRA trustee or plan administrator. The account described here must be a Roth IRA or a Roth account maintained by an eligible employer plan. Please return this completed form to the participant. Do not submit transfer forms of financial institutions or plans.

46. Type of Account:  Roth IRA  Eligible Employer Plan—Roth Account

47.  I am a  Civilian Account  Uniformed Services Account

48. Provide the name and mailing address information below exactly as it should appear on the front of the check.

The financial institution or plan will need to use this information to identify the transfer.

I confirm the accuracy of the information in this section and the identity of the individual named above. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them into the Roth IRA or eligible employer plan identified above.

49.  I am a  Civilian Account  Uniformed Services Account

50.  I am a  Civilian Account  Uniformed Services Account

51.  I am a  Civilian Account  Uniformed Services Account

**Complete this page if you chose a life annuity in item 11 or 23b.**

**XII. ANNUITY ELECTION**—Choose only one annuity. If you choose a joint life annuity, you must complete Section III. If the annuity choice is marked by an asterisk (\*), you must also complete Section IIIV.

52. Your Gender:  Male  Female

53. Indicate your annuity choice by checking one of the options below:

**Single Life—Level Payments:**

1% no additional features

2% Cash refund (Complete Section III)

3% 10-year certain (Complete Section III)

4% 10-year certain (Complete Section III)

**Single Life With Spouse—Level Payments:**

1% no additional features

2% 10% to survive no additional features

3% 10% to survive no additional features

4% 10% to survive no additional features

5% 10% to survive no additional features

6% 10% to survive no additional features

7% 10% to survive no additional features

8% 10% to survive no additional features

9% 10% to survive no additional features

10% 10% to survive no additional features

**Joint Life With Spouse—Increasing Payments:**

1% no additional features

2% Cash refund (Complete Section III)

3% 10-year certain (Complete Section III)

4% 10% to survive no additional features

5% 10% to survive no additional features

6% 10% to survive no additional features

7% 10% to survive no additional features

8% 10% to survive no additional features

9% 10% to survive no additional features

10% 10% to survive no additional features

**Joint Life With Joint Annuitant Other Than Spouse—Level Payments:**

1% no additional features

2% Cash refund (Complete Section III)

3% 10-year certain (Complete Section III)

4% 10% to survive no additional features

5% 10% to survive no additional features

6% 10% to survive no additional features

7% 10% to survive no additional features

8% 10% to survive no additional features

9% 10% to survive no additional features

10% 10% to survive no additional features

**XIII. INFORMATION ABOUT SPOUSE OR OTHER JOINT ANNUITANT**

54.  I am a  Civilian Account  Uniformed Services Account

55.  I am a  Civilian Account  Uniformed Services Account

56.  I am a  Civilian Account  Uniformed Services Account

57. Gender:  Male  Female

58.  I am a  Civilian Account  Uniformed Services Account

**XIV. BENEFICIARY DESIGNATION FOR YOUR TSP ANNUITY**—If you chose an annuity with a cash refund or 10-year certain feature (options in Section II) marked by an asterisk (\*), you must provide the requested information and indicate the share of your annuity intended for each designation. (Contingent beneficiaries are not allowed.) Use whole percentages. Percentages must total 100.

59.  I am a  Civilian Account  Uniformed Services Account

60.  I am a  Civilian Account  Uniformed Services Account

61.  I am a  Civilian Account  Uniformed Services Account

62.  I am a  Civilian Account  Uniformed Services Account

63.  I am a  Civilian Account  Uniformed Services Account

64.  I am a  Civilian Account  Uniformed Services Account

65.  I am a  Civilian Account  Uniformed Services Account

66.  I am a  Civilian Account  Uniformed Services Account

67.  I am a  Civilian Account  Uniformed Services Account

68.  I am a  Civilian Account  Uniformed Services Account

69.  I am a  Civilian Account  Uniformed Services Account

70.  I am a  Civilian Account  Uniformed Services Account

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8/20/2012

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PREVIOUS EDITIONS OBSOLETE

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Do not write in this section. Form TSP-70, Page 5 (4/2012)  
PREVIOUS EDITIONS OBSOLETE

Do not write in this section. Form TSP-70, Page 6 (4/2012)  
PREVIOUS EDITIONS OBSOLETE



# TSP-70...the wizard

Wizard



# Sneak Peek

## Contribution Comparison Calculator

1 Introduction

2 Retirement Profile

3 Results

### Your Retirement Profile

How many years until you retire?   years

How many years will you spend in retirement?   years

Current annual salary \$

Expected rate of return  %

Contributions per year, as a percentage of your salary  %

Show equal paycheck impact (amount deducted) for Roth and traditional contributions. 

Current household tax rate  %

Estimated retirement household tax rate  %

Pay frequency

Calculate



# Results

## Your Results

### Effect on Paycheck

Since you have checked the option to minimize the impact Roth contributions have on your paycheck (and match the traditional paycheck impact), making Roth or traditional contributions will not impact your net paycheck.

In order to keep your net paycheck the same, however, your Roth TSP contribution percentage and contribution amount will be lower than a traditional contribution. The downward adjustment is necessary to account for the income taxes being paid now instead of in the future.

	Traditional	Roth
Paycheck impact:	\$91.35 per check \$2,375.00 per year	\$91.35 per check \$2,375.00 per year
Contribution percentage:	5.0%	4.8%
Contribution amount:	\$96.15 per check \$2,500.00 per year	\$91.35 per check \$2,375.00 per year

Additionally, Roth TSP contributions will not reduce your AGI the way that traditional contributions will. A higher AGI means you may lose out on certain tax advantages today.

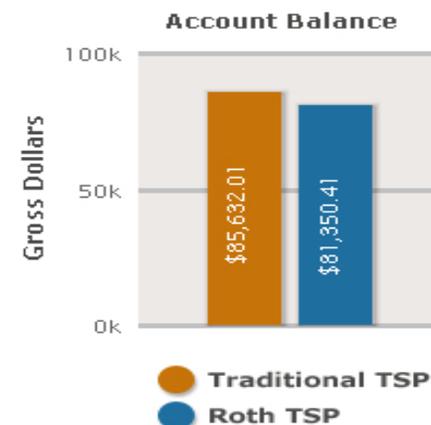
### Account Balance

Since you have checked the option to minimize the impact Roth contributions have on your paycheck (and match the traditional paycheck impact), you will contribute less to your Roth TSP balance.

Your gross (pre-tax) traditional balance will be higher because the higher contribution and percentage amounts allow you to generate a higher base amount and return through interest.

The higher traditional balance may be offset, however, by any income tax you pay on it during retirement. The Roth TSP balance, on the other hand, will be tax-free in retirement because you paid the taxes on those contributions when you made them during your career.

Predicting your tax bracket in retirement is the key to determining if Roth TSP or traditional contributions are the right choice for you here and now.





# Goal

**CONNECT!**  
**EDUCATE!**  
**ENGAGE!**



# Getting there

- Comprehensive assessment of current products and practices
- Develop a robust, best in class strategy based on results
- Ongoing metrics to maintain effectiveness
- Develop and acquire resources
- Develop and acquire technology



# A Bonus



# Questions

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