



FEDERAL RETIREMENT THRIFT INVESTMENT BOARD  
77 K Street, NE Washington, DC 20002

April 11, 2013

MEMORANDUM FOR BOARD MEMBERS KENNEDY, DUFFY, BILYEU,  
MCCRAY AND JONES

FROM: Sophie Dmuchowski, Acting Director,  
Office of Communications and Education

SUBJECT: Status of Communication and Education Initiatives

At the May 2012 Board meeting, the Office of Communications and Education presented its "looking forward" plan. This plan outlined some of the ways we were planning to meet our commitment to reach a broader audience. The information below details steps we are taking and the success we have achieved.

**YouTube and Video Clips.** We established a YouTube channel in September 2012. At the time of our last analysis at the end of March 2013, we had already posted 9 videos (3 were recordings of the recent webinars we conducted and 6 were video clips on topics ranging from differences between interfund transfers and contribution allocations to an explanation of the early withdrawal penalty tax. The 10<sup>th</sup> video will be launched within the next 2 weeks and we are developing two others. We chose all of the video clip topics based on the most frequently asked questions and areas of participant confusion. Furthermore, Office of Communications and Education staff independently developed all of the most recent videos and will continue to do so. This enables us to launch videos that are timely and of high quality, at a low cost.

Attachment 1 shows some statistics on how our YouTube channel compared to other financial organizations. Although not an extensive analysis, the statistics show that there is good news: In 7 months with 9 videos, we already had more subscribers than Fidelity's channel, which began in 2006 and had 67 videos. We were only slightly behind Schwab in subscribers, even though they had produced 194 videos. Our overall number of views shows that we generally have more views per video than other videos that are similar in nature.

**Webinars.** We have tested the waters with 3, one-hour webinars using different modes of presentation (i.e., individual presenter and panel) that were geared to different audiences (Roth for agency representatives and Roth for members of the uniformed services (Parts 1 and II)). We conducted simple surveys during the webinars to determine the usefulness of the webinar and the preferred methods of receiving information. The results on the usefulness of the webinar yielded an overall rating of 3.99

to 4.04 on a scale 1 to 5, where 5 is the most helpful. For the preferred methods of receiving information, 6 different options were presented where a ranking of 6 is the most effective method (see Attachment 2). Of the respondents, in all 3 webinars, the most effective method of receiving information was workplace seminars; the second most effective method of receiving information was interactive webinars.

We also posted the one-hour videos on the TSP's YouTube channel. Overall, the participation rate was lower than expected and we will evaluate future actions based on further analysis and return on investment. The number of viewers who are viewing the webinars on the YouTube channel continues to grow steadily. (See YouTube Statistics, Attachment 1)

**TSP Mobile Enabled Web.** FRTIB is developing a responsive web design approach that provides participants greater flexibility on where and when they can access their TSP account information. This mobile solution will provide many of the same services currently available through a web browser on a personal computer or laptop. We plan to release Version 1 of the TSP mobile solution by the end of Fiscal Year 2013.

**Interactive Tools.** In conjunction with the Office of Enterprise Planning (OEP), we are working on finalizing two separate calculators. The first is a Paycheck Estimator which allows participants to compare different contribution amounts and types (traditional and Roth) and provides an estimate of what the participant paycheck will look like under the different scenarios. The second calculator is a Retirement Income Calculator which allows the participant to see how the annuity and monthly payment withdrawal options compare. Both calculators are presented as wizards. (Note: A wizard is an interactive method of collecting information using response-driven questions.)

**Transaction Satisfaction Survey.** Beginning in May, we will be enclosing postcard-sized surveys with loan, withdrawal, and roll in (i.e., transfers in) confirmation notices. The surveys will enable us to get quick feedback on how well we are delivering these services and also allow us to identify areas for improvement (see sample shown as Attachment 3). We have limited the number of questions and established a business reply account in order to encourage a higher response rate.

#### **More Good News.**

**Participant Outreach.** Thanks to the Office of the Secretary of Defense (OSD), we are working on setting up a satellite office in the Pentagon so that we are available to provide individual support and assistance to uniformed service and civilian staffs. We are also planning on conducting 30-45 minute brown bag sessions while we are there. This outreach will be conducted as a pilot program to see what type of interest there is at locations with high concentrations of participants and potential participants.

**Awards.** The TSP submitted three products to the annual competition held by the National Association of Government Communicators. We were recently notified that all of our submissions won awards.

We have been invited to attend next week's banquet to collect our awards. More details about our awards will be available after the banquet.

**Annual Report on Financial Literacy.** I've attached a copy of the latest Annual Report on Financial Literacy Efforts of the FRTIB that was presented to Congress earlier this year (Attachment 4). This report provides information on the Agency's efforts to improve financial literacy.

## YouTube Statistics

YouTube Channel Name	Date Joined	Number of Subscribers	Number of YouTube Videos	Number of Video Views
TSP4gov	September 7, 2012	897	9	54,676
Fidelity	September 27, 2006	669	67	3,147,719
Charles Schwab	July 16, 2006	961	194	1,876,630
USAA	April 7, 2006	2,043	272	439,316
Vanguard	December 3, 2005	1559	126	442,777

YouTube Channel Name	Video Title	Date Published	Number of Views	Length of Video
<b>TSP4gov</b>	10% Early Withdrawal Penalty Tax Contribution Allocations and Interfund Transfers	12/11/12	13,882	3:56
	How to Change Your Address	10/19/12	10,456	3:11
	Is Roth Right for Me? (Civilian)	10/19/12	5,199	2:06
	Is Roth Right for Me? (US)	10/19/12	16,393	4:15
	Roth is Coming	9/4/12	5,829	4:23
	Roth TSP for US Members (Part I)	10/19/12	1,616	2:24
	Roth TSP for US Members (Part II)	1/22/13	944	58:28
	Roth for H.R. Representatives	1/31/13	691	1:01:57
<b>Fidelity</b>	Saving for Retirement	10/25/12	1,216	51:36
	Retirement Planning: Personal Economy	10/25/12	84,361	:15
	Financially Preparing for the Unexpected	3/1/13	846	:31
	Tax Implications with Retirement Accounts	10/7/12	7,687	1:37
<b>Charles Schwab</b>	Rolling Your 401k to a Roth or Traditional IRA	2/13/13	375	1:38
	What to do with your old 401k	3/25/13	152	2:29
	401(k) Loans	2/13/13	246	3:14
	Schwab OnInvesting for iPad	2/13/13	179	2:41
<b>USAA</b>	Schwab OnInvesting for iPad	1/15/13	112	1:14
	Mine was Earned	1/7/13	3,229	:31
	Obstacles - Retirement	1/7/13	743	:32
<b>Vanguard</b>	How concerned are you about inflation?	3/20/13	58	1:24
	Are EFTs regulated	10/10/12	315	2:26
	What causes bond ETF premiums	9/18/12	480	1:58
	How should I evaluate active and index ETFs?	12/19/12	401	2:04

**WEBINAR**

**Attachment 2**

**Survey question 1: How helpful was today's webinar?**

Scale: 1= Least helpful; 5 = Most helpful

**September 12, 2012 - Roth TSP for HR Professionals**

Answer Options	1	2	3	4	5	Rating Average	Response Count
	5	6	49	101	73	3.99	234
<i>answered question</i>							234

**December 19, 2012 - Roth TSP for Uniformed Service Members**

Answer Options	1	2	3	4	5	Rating Average	Response Count
	1	8	18	48	42	4.04	117
<i>answered question</i>							117

**January 17, 2013 - Roth TSP for Uniformed Service Members, Part II**

Answer Options	1	2	3	4	5	Rating Average	Response Count
	4	1	12	23	20	3.90	60
<i>answered question</i>							60



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**Attachment 2**

**Survey question 2: Rank the effectiveness of methods of receiving information**

Scale: 6 = Most effective; 1 = Least effective

**September 12, 2012 - Roth TSP for HR Professionals**

Answer Options	1	2	3	4	5	6	Rating Average	Response Count
Online calculators	48	40	34	36	37	34	3.33	229
Interactive webinars	50	49	29	27	38	36	3.27	229
Archived webcasts	37	51	51	44	27	19	3.13	229
YouTube style videos	40	39	50	39	35	26	3.30	229
Self-paced tutorials	20	30	44	58	55	22	3.72	229
Workplace seminars	34	20	21	25	37	92	4.25	229
<i>answered question</i>								229

**December 19, 2012 - Roth TSP for Uniformed Service Members**

Answer Options	1	2	3	4	5	6	Rating Average	Response Count
Online calculators	31	13	20	20	19	15	3.24	118
Interactive webinars	24	24	22	11	16	21	3.29	118
Archived webcasts	23	23	23	18	20	11	3.19	118
YouTube style videos	13	25	21	31	14	14	3.42	118
Self-paced tutorials	8	19	26	23	28	14	3.73	118
Workplace seminars	19	14	6	15	21	43	4.14	118
<i>answered question</i>								118

**January 17, 2013 - Roth TSP for Uniformed Service Members, Part II**

Answer Options	1	2	3	4	5	6	Rating Average	Response Count
Online calculators	15	10	6	10	9	9	3.25	59
Interactive webinars	10	11	13	6	5	14	3.46	59
Archived webcasts	8	10	14	14	10	3	3.29	59
YouTube style videos	9	12	12	11	10	5	3.27	59
Self-paced tutorials	6	12	13	11	9	6	3.32	59
Workplace seminars	9	4	1	7	16	22	4.41	59
<i>answered question</i>								59



# How did we do?

tsp.gov

If you called the TSP to get help with completing your form, why?

- Because it was difficult to complete
- Because I needed additional information
- I did not call the TSP to get help
- Other, please explain: \_\_\_\_\_

Did you know there was an interactive tool on the TSP website to help you complete your request form?

- Yes, I used it
- Yes, but I didn't use it
- No

In the future, how would you like to receive transaction confirmation letters? (Choose all that apply.)

- Email
- Mail

How would you rate your overall experience with completing your transaction?

- Better than I expected
- About what I expected
- Worse than I expected

What, if anything, would you improve? (Check all that apply.)

- Wait time
- Quality of information
- Clarity of information provided
- Other, please explain: \_\_\_\_\_



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## **2012 Annual Report on Financial Literacy Efforts of the Federal Retirement Thrift Investment Board**

**February 8, 2012**

## **Introduction**

The Thrift Savings Plan (TSP) Open Elections Act of 2004 contains the following requirement:

**REPORT ON FINANCIAL LITERACY EFFORTS.** The Board shall annually report to the Committee on Governmental Affairs of the Senate and the Committee on Government Reform in the House of Representatives on its Thrift Savings Plan education efforts on behalf of plan participants. Pub. L. 108-469, §2, 118 Stat. 3891, 3892.

In 2012, financial literacy initiatives undertaken by the Federal Retirement Thrift Investment Board (FRTIB) included a large number of print products, web-based offerings, and in-person training sessions for employees and agency representatives.

Financial literacy and numeracy are critical elements of retirement readiness. To that end, we are committed to delivering compelling messaging that encourages participants to save for retirement; to educate, communicate, and interact with participants to help them make smart choices; and to deliver innovative products and programs to assist participants in achieving their retirement goals.

### **Roth TSP Education**

The TSP Enhancement Act of 2009 (P.L. 111-31, Title I) authorized the addition of a Roth 401(k) feature to the TSP. The Roth TSP feature was implemented in May 2012, accompanied by a massive Roth education effort comprising feature articles in print and on the Web, posters, leaflets, videos, webinars, live training sessions, and a Web-based Contribution Comparison Calculator that allows participants to compare the effects of Roth vs. traditional contributions on take-home pay, projected account balances, and retirement income. The Roth education effort also required changes to virtually every publication, form, and notice in our inventory. As of December 31, 2012, these efforts had resulted in 101,000 participants making Roth TSP contributions, and total Roth balances of nearly \$130 million. Sample posters and output from the Roth Contribution Comparison Calculator comprise Appendices A and B, respectively.

### **TSP4gov on YouTube**

During 2012, we began developing short video clips to help participants explore various aspects of the TSP, and opened a TSP channel on YouTube. Participants can now visit [www.YouTube.com/TSP4gov](http://www.YouTube.com/TSP4gov) to access an array of videos and archived webinars. An image of the menu screen may be found at Appendix C.

### **New Participant Statements**

We redesigned our quarterly and annual statements for 2012, incorporating numerous best practices in statement presentation and design. The redesigned statements display information on Roth TSP balances (for participants who have them), and provide participants with a wealth of information to help them make informed decisions with respect to managing their retirement investments. This includes the rates of return for the TSP funds, administrative expenses, personal rates of return, and vesting information, all in a user-friendly format.

### **Secure Message Center**

2012 saw the addition of a secure messaging feature to the TSP website ([www.tsp.gov](http://www.tsp.gov)). Participants can send their TSP investment questions electronically and receive a return message or a personal call within 24 business hours. Answers to the most frequently asked questions are posted to the message center for 24-7 access.

### **Interactive Form Wizards**

Interactive form wizards were developed on the website to walk participants through the completion of complicated withdrawal forms. As an alternative to completing a paper form, participants can access the withdrawal wizards through their accounts on the TSP website. The wizards walk participants through a series of questions and fill out the forms electronically. They even provide a customized checklist of what needs to be done to complete the forms and get them to the TSP.

### **Educational Materials in Print and on the Web**

The workhorses in the TSP educational arsenal are our print materials and the TSP website. The print products are distributed to employing agencies and services, and made available through our call centers and the TSP ThriftLine (877-968-3778). Participants can also view and/or download publications through our website. These products help participants fully understand the details of their TSP benefits and the consequences or risks of their choices. The TSP website offers informative articles, online calculators, and interactive pie charts along with information on share prices, historical returns, and administrative expenses to assist participants in making informed decisions about their retirement investments. A list of new or substantially revised educational materials issued in 2012 is enclosed at Appendix D.

We also produce technical bulletins as needed to keep agency human resources and payroll personnel informed of changes to TSP policies and procedures, and to keep them abreast of new TSP features. In 2012, we produced a total of 43 bulletins to help our agency and service partners administer the TSP.

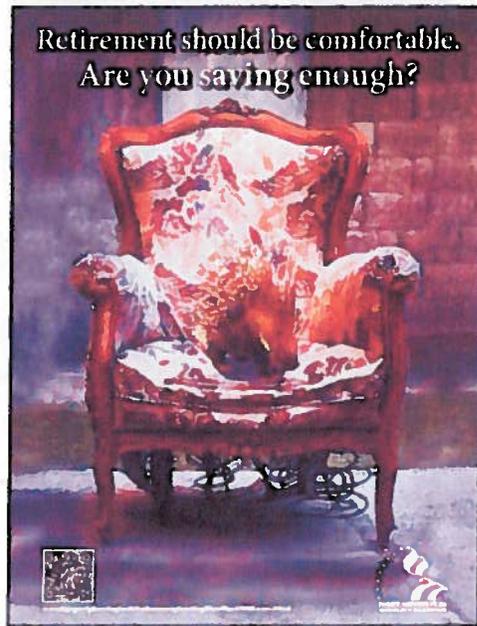
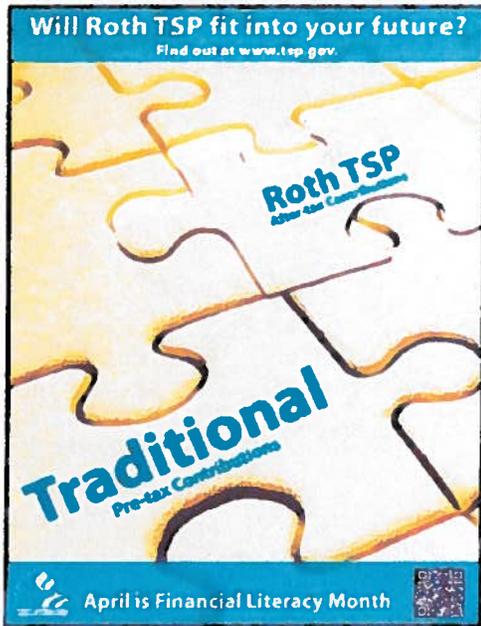
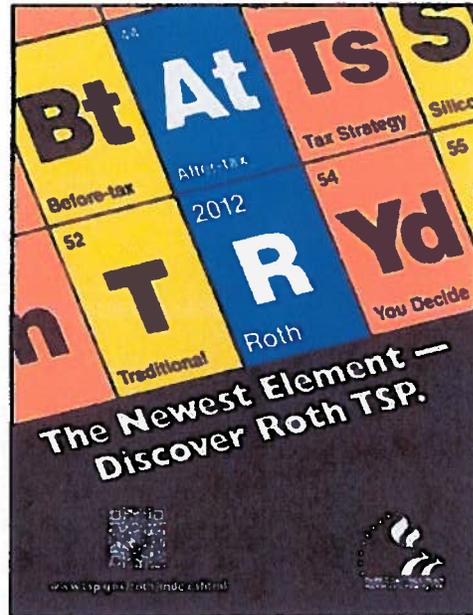
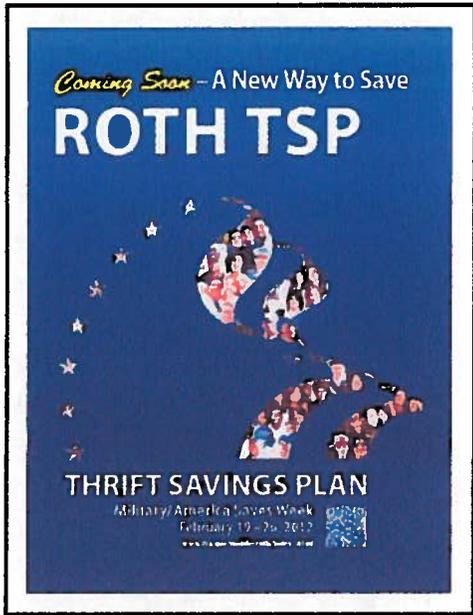
### **In-Person Agency Representative Training/Employee Briefings**

By law (5 U.S.C. §8350) the Office of Personnel Management (OPM) is required to operate a training program for retirement counselors in the employing agencies of government. This law is intended to ensure that employees are able to obtain current information and a level of personal service in response to their retirement-related questions. Since 1987, we have worked synergistically with OPM to sustain a network of TSP agency representatives within that community of retirement counselors. The TSP agency representatives receive training and stay current by attending specialized TSP training sessions. In 2012, 679 agency representatives attended a total of 47 training sessions led by the TSP training staff. Additional information about the content of the courses and training schedule is provided under the "Information for Agency/Service Representatives" link on our website.

In addition to these "train the counselor" sessions, in 2012 our training staff delivered 343 TSP briefings to groups of civilian employees and uniformed service members. A total of 17,961 employees attended the sessions in person, and another 990 participated from off-site via webinar, conference call, and video teleconference. We provide these sessions free of charge to employing agencies and services. Representative responses to several of these training sessions are enclosed at Appendix E.

We also set up TSP exhibits at conferences and financial/benefits fairs for civilian employees and members of the uniformed services. In 2012, we participated in 25 such events, enabling members of our staff to "talk TSP" with more than 4,100 attendees. A list of these events is at Appendix F.

**Appendix A: New TSP Posters for 2012**



## Appendix B: Sample Output from the Roth Contribution Comparison Calculator

### Contribution Comparison Calculator

1 Introduction 2 Assumptions Available 3 Results

Click to show fields

### Your Results

#### Effect on Paycheck

You have chosen to keep the impact on your paycheck equal, therefore your Roth TSP contribution percentage and contribution amount will be lower than a traditional TSP contribution. The downward adjustment to the Roth contribution is necessary to account for the income taxes that you pay up front instead of in the future.

	Traditional	Roth
Paycheck impact	\$259.62 per check \$6,750.00 per year	\$259.62 per check \$6,750.00 per year
Contribution percentage	15.0%	11.3%
Contribution amount	\$346.15 per check \$9,000.00 per year	\$259.62 per check \$6,750.00 per year

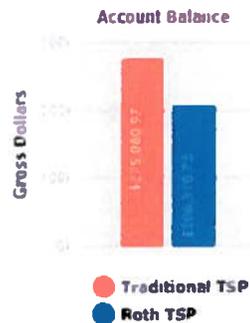
Additional: Roth TSP contributions will not reduce your adjusted gross income (AGI) the way that traditional contributions will. Higher AGI means you may lose out on certain tax advantages.

#### Account Balance

You have chosen to keep the impact on your paycheck equal, therefore your gross pre-tax traditional balance will be higher because the higher contribution percentage allows you to put aside a higher dollar amount and potentially receive a greater return through earnings.

The higher traditional balance may be offset, however, by an income tax you pay on it when you make a withdrawal. The Roth TSP balance, on the other hand, will be tax-free in retirement, provided you meet IRS requirements, 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 TSP contributions are the right choice for you now.



#### Annual Income

This net (after-tax) annual income comparison provides a more accurate reflection of whether you might be better off paying taxes up front (Roth TSP) or when you withdraw your money (traditional TSP).

It all comes down to what tax bracket you are in now and which one you think you may fall in while in retirement. Therefore, you may wish to consult a tax advisor to assist you with your retirement planning and contribution decisions.



**Appendix C: Menu Screen, [www.YouTube.com/TSP4gov](http://www.YouTube.com/TSP4gov)**

The screenshot shows the YouTube channel page for 'Official Thrift Savings Plan Channel'. The channel name is at the top left, with a subscriber count of 127 and a video count of 21297. Below the channel name are tabs for 'Home', 'Browse videos', and 'Search'. The main content area displays a grid of video thumbnails with titles and view counts. On the right side, there is a 'About Official Thrift Savings Plan Channel' section with a description and a list of categories.

**Official Thrift Savings Plan Channel** 127 subscribers 21297 videos

Home Browse videos Search

Uploads Playlist Favorites

**Account Overview**

**About Official Thrift Savings Plan Channel**

The Official Thrift Savings Plan Channel provides information about the Thrift Savings Plan (TSP), a government pension and investment plan for federal employees and members of the uniformed services. It includes the TSP website.

by TSP4gov

Categories: See all 21297

Country: United States

**10% Early Withdrawal Penalty For** 1:14  
292 views · 1 month ago

**R-17 TSP for R-R Respondents** 5:10  
550 views · 2 months ago

**After-tax** 2:24  
550 views · 2 months ago

**Find out if Your TSP is Right for You** 4:55  
236 views · 2 months ago

**How to Change Your Address** 2:23  
1620 views · 2 months ago

**How to Change Your Address** 1:11  
4311 views · 2 months ago

## Appendix D:

### New and revised TSP Materials - 2012

#### Annual Letter from the Executive Director

#### Highlights Newsletter

<u>Date</u>	<u>Title</u>
January/February 2012	Is Roth for You?
April 2012	Your Roth Questions Answered
July 2012	Your New Quarterly Participant Statement
October 2012	New TSP Tools and Materials

#### Military Saves Articles

<u>Date</u>	<u>Title</u>
April 2012	TSP Rolls Out Roth in May
May 2012	Roth TSP: More Questions and Answers
August 2012	Contribution Allocations and Interfund Transfers: What's the Difference?
November 2012	Tools You'll Want to Use from the TSP

#### YouTube videos:

Introducing Roth  
Is Roth Right for Me? (Civilian version)  
Is Roth Right for Me? (Uniformed Services version)  
How to Change Your Address  
Contribution Allocations and Interfund Transfers  
The 10% Withdrawal Penalty Tax

#### Posters

Spring 2012  
America/Military Saves Week  
Financial Literacy Month  
Fall 2012

#### Web content/communications changes to include:

Messages from the Executive Director  
Plan News  
Home page banners  
E-messaging service for members of the uniformed services  
E-messaging for civilian participants

#### Quarterly Participant Statements

#### Notices

<u>Notice Number</u>	<u>Notice Name</u>
GC/U 706	Refund of Catch-up Contributions Across Plans
JU 101	Form TSP-65 Confirmation (civilian to uniformed services)
JC 102	Form TSP-65 Confirmation (uniformed services to civilian--no tax exempt money)
JC 103	Form TSP-65 Confirmation (uniformed services to civilian--with tax exempt money)
JC/U 104	Form TSP-65 Rejection
LC/U 120	Taxable Distribution (reserved for Agency use only)
LC/U 401	Pending Taxable Distribution (default)
LC/U 403	Taxable Distribution
LC/U 404	Separated Participant with Outstanding Loan
LC/U 406	Pending Taxable Distribution Reminder for Default
MC/U 105	Required Minimum Distribution
MS 105	Required Minimum Distribution
MC/U 106	Required Minimum Distribution and G Fund Transfer Notice
TC/U 401	Confirmation for Funds Transferred to TSP
TC/U 402	Rejection for Funds Transferred to TSP
TC/U 403	Confirmation for Roth Funds Transferred to TSP

WC/U 101	Age-Based and Partial Withdrawal Confirmation
WS 101	Partial Withdrawal Confirmation for Beneficiary Participants
WC 103	Automatic Enrollment Refund Confirmation
WC/U 104	Financial Hardship Withdrawal Confirmation
WC/U 202	Annuity Estimate
WC/U 204	Withdrawal Rejection (hardship withdrawal)
WS 204	Withdrawal Rejection (full withdrawal–beneficiary participant)
WC/U 207	Withdrawal Rejection (full withdrawal)
WC/U 208	Withdrawal Rejection (age-based withdrawal)
WC/U 209	Withdrawal Rejection (partial withdrawal)
WC/U 301	Full Separation Withdrawal Confirmation
WS 301	Withdrawal Confirmation (beneficiary participant)
WC/U 400	Recalculation for Transfers Into the TSP (dollar amount)
WC/U 401	Life Expectancy Recalculation
WC/U/S 402	Annual Notice to Change Amount of Monthly Payment
WC/U 403	Change in Monthly Payment Type
WS 403	Change in Monthly Payment Type
XC/U 401	Restoration of Abandoned Account Confirmation
XC 402	Restoration of Statutory Forfeiture

\* C=Civilian; U=Uniformed Services; S=Spouse (Beneficiary Participant)

#### Forms

<u>Form Number**</u>	<u>Form Name</u>
TSP-1	Election Form
TSP-U-1	Election Form
TSP-1-C	Catch-Up Contribution Election
TSP-U-1-C	Catch-Up Contribution Election
TSP-13-S-C	Spouse Election of Payment Method for Court-Ordered Payment
TSP-20	Loan Application
TSP-21-G	Loan Agreement (General)
TSP-21-R	Loan Agreement (Residential)
TSP-25	Automatic Enrollment Refund Request
TSP-26	Loan Payment Coupon
TSP-44	Refund of Excess Deferrals
TSP-60	Request for Transfer Into the TSP
TSP-60-R	Request for Roth Transfer into the TSP
TSP-65	Request to Combine Civilian and Uniformed Services TSP Accounts
TSP-70	Request for Full Withdrawal
TSP-70-A	Late Request for Full Withdrawal
TSP-72	Request for TSP Materials for Separated Participant
TSP-73	Change in Monthly Payment Amount
TSP-75	Age-Based In-Service Withdrawal Request
TSP-76	Financial Hardship In-Service Withdrawal Request
TSP-77	Request for Partial Withdrawal When Separated
TSP-78	Monthly Payments Maintenance
TSP-79	Change From Monthly Payments to Final Payment
TSP-81	Death Benefit Election for a Non-Spouse Beneficiary
TSP-90	Withdrawal Request for Beneficiary Participants

\*\* U=Uniformed Services version

*Many forms were redesigned such that certain versions could either be eliminated or collapsed into a single version.*

#### Booklets

<u>Booklet Number</u>	<u>Booklet Name</u>
TSPBK02	Withdrawing Your TSP Account After Leaving Federal Service
TSPBK04	Loans
TSPBK08	Plan Summary
TSPBK11	Court Order

TSPBK12  
TSPBK30  
TSPBK31  
TSPBK32  
TSPBK33

In-Service Withdrawals  
Managing Your Account  
Death Benefits: Information for Participants and Beneficiaries  
Managing Your Account for Beneficiary Participants  
Your TSP Account: A Guide for Beneficiary Participants

**Leaflets**

Leaflet Number

TSPLF13  
TSPLF15  
TSPLF29  
TSPLF30

Leaflet Name

How to Read Your Quarterly TSP Participant Statement  
Considering Your Next Move? TSP Withdrawals  
How to Read Your Quarterly TSP Participant Statement for Beneficiary Participants  
Roth: A New TSP Element

**Tax Notices**

Tax Notice Number

TSP-536  
TSP-537  
TSP-582  
TSP-583  
TSP-775  
TSP-776  
TSP-780

Tax Notice Name

Important Tax Information About Payments From Your TSP Account  
Special Tax Withholding Rules for Thrift Savings Plan Payments to Nonresident Aliens  
Tax Treatment of Thrift Savings Plan Payments Made Under Qualifying Orders  
Important Tax Information About Thrift Savings Plan Death Benefit Payments  
Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions  
Tax Information About TSP Withdrawals and Required Minimum Distributions for Beneficiaries  
Tax Information for TSP Participants Receiving Monthly Payments

**Fact Sheets**

Fact Sheet Number

OC03-03  
OC03-11  
OC04-11  
OC91-13  
OC91-16  
OC94-20  
OC95-4  
OC95-5  
OC95-10A  
OC95-10B

Fact Sheet Name

Catch Up Contributions  
Your Shares in the TSP Funds  
Nonpay Status Rules Chart  
Annual Limit on Elective Deferrals  
The Thrift Savings Plan and IRAs  
Transfers From the Thrift Savings Plan to Eligible Retirement Plans  
Effect of Nonpay Status on Your TSP Account  
TSP Benefits that Apply to Members of the Military Who Return to Federal Civilian Service  
Bankruptcy Information—Petitions filed before October 17, 2005  
Bankruptcy Information—Petitions filed on or after October 17, 2005

## **Appendix E: Representative Responses to TSP Training Sessions**

### **8. What did you like best about this training? Why?**

1. It was comprehensive, and included clear explanations of the new choices in TSP
2. Investing in the TSP.  
Give me an idea the best allocations of my money.
3. the Q&A
4. provided more understanding of the system
5. Very informative.Learned much. Will make changes do to what I learned.
6. The instructor was very engaging and easy to understand. The topics covered were all very important.
7. I liked the ability to ask questions during the training because allowed for more audience participation.
8. the instructor is absolutely fantastic: knowledge + ability to communicate
9. Covered both simple and complex aspects of TSP.
10. Options after retirement. I am close to retirement.
11. Always something new to learn about the TSP.
12. ability to ask questions
13. Instructor's knowledge and ability to communicate the topic and the importance of the plan.
14. The speaker knew his subject well and did a wonderful job at relaying the materials

*Employee comments, National Institute of Standards and Technology employee survey, September 2012*

## **Thrift Savings Plan, June 13, 2012**

### **COMMENTS:**

- Explained about all the funds great
- I wish he had gotten to the post-retirement options.
- It was useful to hear about the new Roth options.
- TOO LONG.
- I loved this presentation. Some insider information would have been incredible, but understandable the capacity of the presenter would not allow it.
- Outstanding info - solid presentation.
- Good speaker and good information.
- You must give him more time.
- He was VERY GOOD.
- Very good speaker, loads of information
- This was the most I've learned about TSP since I joined!The information was very good.
- speaker was excellent and managed to convey the information in an understandable manner.
- Good information.
- Probably provide a current print out of ones TSP holdings.
- Good information on the new Roth TSP option. Candid remarks appreciated. He seemed a bit rushed to deliver all points in his presentation. Perhaps allocate additional time for this topic.
- Most of the information provided can be found on the TSP Website.
- I'm still not sure about the Roth IRA program. I am under CSRS and have a TSP account with no matching funds from my employeer.
- I did not understand most of what was presented. It seemed more geared to those quite conversant with financial planning terminology. As I am not, I did not get anything out of the presentation.
- this was okay but probably a little less honest than the ones you can get over lunch hour at Main State from the SDFCU because the guy represented TSP.
- Presenter did a great job and successfully towed the line between good points and "insider trading tips"
- The speaker answered participants' questions very well.I learnt something which I will apply in the future.
- Good overview, would have like more information on the new Roth but, time didn't permit.
- As with the FSPS presenter, this speaker knew his material, delivered it well, offered valuable counsel and insights, and stuck to the topic. Good session.
- Fantastic presenter.
- Great speaker/presenter. I made immediate changes to my TSP account and long-term planning because of this presentation.

*Employee comments, Foreign Service Institute employee survey, June 2012*

Date: 10/25/2012 05:50 PM  
Subject: TSP Training

Dear Emma and Alain,  
Thank you so much for inviting Kelly and I to the TSP training today. Both sessions were extremely helpful. This trainer's seminars were the most knowledgeable I've seen on the subject. At some point, we plan to invite him to the Court of Appeals. When we do, we hope to return the favor.  
Best, [REDACTED]

**To Whom It May Concern:**

The Transportation Security Administration (TSA) would like to extend our appreciation to [REDACTED] for presenting "TSP at a Glance" briefings held on November 20, at TSA HQs, in Arlington, VA.

Approximately 100 employees attended the briefings and we have received a lot of positive feedback from our employees! Employees are already asking when we will invite a representative back for 2013.

Thank you so much for making time on your schedule to visit and share valuable TSP information. We appreciate you coming and are looking forward to seeing you next year during our annual Financial Education Fair on April 30 (if you are available)!

Sincerely,

[REDACTED]  
for [REDACTED]  
Deputy Program Manager  
Benefits and Work Life Program  
Office of Human Capital

*Agency feedback from TSP briefing sessions*

## **2012 TSP Participation in Conferences and Benefits Fairs**

In 2012, the Federal Retirement Thrift Investment Board (Agency) attended and/or actively participated in a total of 25 conferences and Federal Benefit fairs. A total of 16 sessions supported the Federal civilian sector, 2 supported the U.S. Postal Service union workers, and 8 events were in support of the Department of Defense and the remaining uniformed services. Of the 16 events supporting the Federal civilian sector, we attended 5 conferences sponsored by employee organizations such as Blacks in Government (BIG) or Federally Employed Women (FEW). For reference, the 25 events attended are part of the 472 TSP training events conducted in 2012 by the Agency.

With regards to the cross-over outreach, the conferences sponsored by Federal employee organizations along with DoD sponsored events allowed the Agency to reach out to both Federal civilian employees and members of the uniformed services in attendance.

### **Federal Civilian Program Benefits Fairs, Training or Conferences- 16**

Includes:

#### **Federal Agency Benefits Fairs, Conferences or Training Events- 11**

OPM Conference  
Financial Literacy Fair  
Financial Fair  
Federal Railroad Administration  
University of Maryland Financial Fair  
TSA  
OPM Fall Festival  
Department of Homeland Security  
Department of Veterans Affairs  
Department of Transportation  
National Institute of Standards

#### **Federal Employee Organization Annual Conference- 5**

Blacks In Government (BIG), Exhibit & Brief  
Society of American Indian Government Employees (SAIGE)  
27<sup>th</sup> Federal Asian Pacific American Council National Conference  
Federally Employed Women (FEW)  
National Image Conference

**Postal Union Conferences- 2**

Includes:

National Association of Letter Carriers  
National Rural Letter Carriers Association

**Uniformed Services Conferences and Forums- 8**

Includes DoD sponsored events and DoD affiliated organizations that support the uniformed services.

**Military Organization Annual Conferences- 8**

AFCEA/USNI Western Conference  
NG Bureau's Military Saves  
Joint Base Myer Henderson  
DoD Military Saves Week  
Navy League (Sea-Air-Space)  
Modern Day Marine  
Association for Financial Counseling and Planning Education  
Association of the US Army