



Office of Communications and Education

Annual Board Report
May 19, 2014

What We Do

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.

How We Do It

TSP.gov

YouTube

Twitter

GovDelivery

Booklets

Fact Sheets

Posters

Articles

Notices

**Annual
Statements**

**Quarterly
Statements**

**Targeted
Mailings**

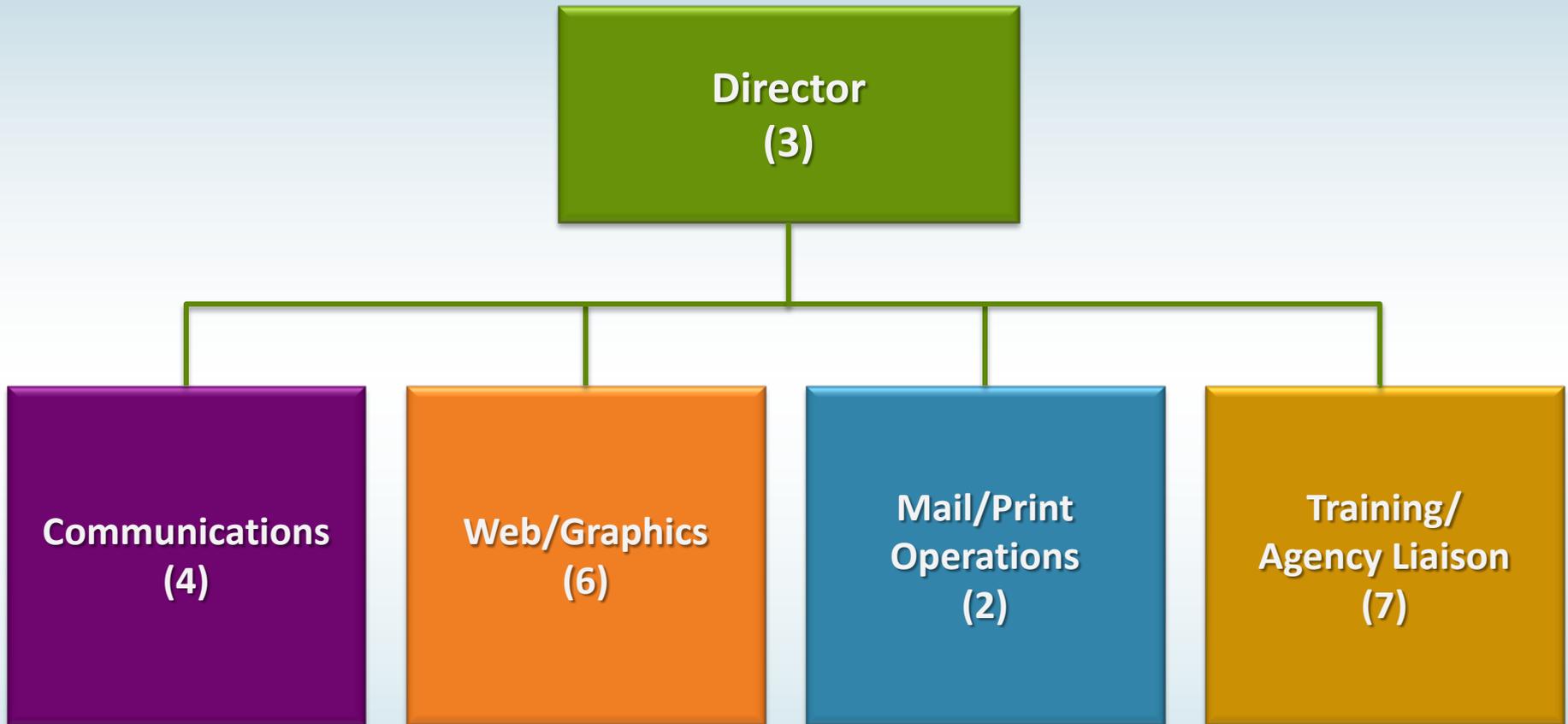
Presentations

Webinars

Exhibits

**Agency/Services
Liaison**

OCE Organization



FY 2014 Authorized Staffing Level – 33

Why We Do It



Encourage certain behaviors



Discourage other behaviors

Behaviors We Encourage

1

Begin saving early

2

Contribute enough to collect the full match

3

Invest wisely

Take 5 for Your Future



FIVE PERCENT
FIVE FUNDS
FIVE MINUTES



TAKE **FIVE** FOR YOUR FUTURE
tsp.gov/take5

Take 5 for Your Future

1

FERS

2

Age 45 and under

3

Research-driven

Take 5 for Your Future

Under 35



Brief and to the point



Seeking credible sources



Will go online

Take 5 for Your Future

TSP.gov/takeFIVE

Prof's salary is \$3,000. He isn't thinking about saving for retirement because of student loans, but he doesn't realize he's missed \$2,000 in matching money at just 3 years.

SCROLL TO FOLLOW FRED'S CAREER PATH



IF YOU'RE YOUNGER THAN 45, RETIREMENT SEEMS FAR AWAY

But you could be missing out on \$1,000s in **MATCHING MONEY** from your agency right now if you aren't contributing at least 5% of your salary to your TSP account. And you can never get that money back.

IF Fred contributes:
• 0% his agency will increase it to 10%
• 4% his agency will increase it to 6%
• 5% his agency will increase it to 7%
• 6% his agency will increase it to 6%



FIVE PERCENT

On top of your salary, your agency will also contribute up to 5% of your pay to your TSP account each paycheck. But you only get the full amount if you contribute at least 5% too. Can't afford 5%? Every \$1 makes a difference.

Fred is intimidated by investing. His money options aren't clear, so he chooses **5 FUNDS** - a simple fund designed by our experts for people who'll need their money in the near, mid, or later.



FIVE FUNDS

The TSP's strength is its simplicity. Choose from **5 CORE FUNDS** you can mix and match, and **5 LIFECYCLE FUNDS** that are professionally designed based on when you'll need your money.

Fred took full advantage of agency matching and started early, so his savings had 30-plus years to grow. He retired happily at age 65, just like he'd planned.



THE BOTTOM LINE

Contribute at least 5%. Choose from 5 funds. Make changes in 5 minutes.

Consistent and early saving can mean the difference between a comfortable retirement and a difficult one. It's a lot easier if you start while you're young.

Take 5 for Your Future

ARE YOU LOSING
\$1,000s
RIGHT NOW?

Don't miss another cent.



TAKE **FIVE** FOR YOUR FUTURE

YOUNGER THAN 45? Now is the time to Take FIVE for Your Future.

FIVE PERCENT

On top of your salary, your federal agency will contribute up to 5% of your pay to your TSP retirement account with each paycheck. That could mean thousands of dollars over time. But you only get the full amount if you contribute at least 5% too. Can't afford 5%? Every dollar makes a difference.

Plus, since you're younger than 45, time is your biggest ally when it comes to the growth of your savings. Starting now can mean the difference between a comfortable retirement and a difficult one.

Learn more at tsp.gov

FIVE MINUTES

Increasing your contributions is easy. Just log into your agency's payroll system and choose the "Thrift Savings Plan" option. Enter either a percentage of your salary or a fixed dollar amount. You can also download Form TSP-1 from tsp.gov and send it to your agency's payroll or benefits office. Call us at 1-877-968-3778 and choose option 3 for help.

GOT 5 MINUTES? Increase your contributions through your agency's payroll system. For example:

- Employee Express
- myPay
- LiteBlue
- EBIS
- NFC EPP

HERE'S HOW IT WORKS: If your salary is \$60,000, then 5% is about \$115 per biweekly paycheck. In 20 years, you could have close to \$231,000.*

IN 30 YEARS, YOU COULD HAVE MORE THAN \$502,000!*

*Figures include matching contributions and assume a 6% annual rate of return compounded monthly.

FIVE FUNDS

Whether you're comfortable with investing or not, the TSP's strength is its simplicity. We offer 5 individual funds you can mix and match, and 5 Lifecycle funds that are professionally designed based on when you'll need your money. For example, our experts designed L 2030 and L 2040 for people like you. Take on as little or as much investment risk as you choose.

Don't let free agency money slip away —

YOU CAN NEVER GET IT BACK.

Take 5 for Your Future



Take 5 for Your Future

The screenshot shows the TSP website interface. At the top, there's a navigation bar with 'Home', 'Site Help', 'What's New', 'Forms & Publications', and 'Contact TSP'. Below that, a large blue '5' is prominently displayed next to the text 'TAKE FIVE FOR YOUR FUTURE'. The main content area is divided into several sections: 'Plan Participation', 'Investment Funds', 'Planning & Tools', and 'Life Events'. Each section contains links to various resources like 'TSP and Your Retirement', 'Investment Funds', 'Retirement Planning', and 'Life Events'. There's also a 'QUICK LINKS' section and an 'ACCOUNT SHORTCUTS' section. The overall design is clean and professional, with a focus on providing easy access to TSP services.

The screenshot shows a blog post from the Postal Blog. The title is 'TSP VIDEO: Take FIVE for Your Future'. The post is dated April 6, 2014, by POSTALMAG. The main image features a large red '5%' and a silhouette of a person with a line pointing to the text 'CONTRIBUTING'. Below the image, there's a quote: 'As a federal civilian employee, if you aren't contributing at least 5% of your pay to your TSP account, you could be missing out on thousands of dollars in matching funds from your agency.' The post is categorized under 'TSP'.

The screenshot shows the Ruralinfo.net website. The main content area features a video player with the title 'TSP NEW INITIATIVE: TAKE FIVE FOR YOUR FUTURE -- VIDEO'. The video player has a play button and a progress bar. Below the video player, there's a section for 'TOP LINKS' and a 'Subscribe' button. The website has a navigation bar at the top with links to 'Ruralinfo.net', 'Knowledgebase', 'Postal Transfers', 'Postal Classifieds', 'Postal Ebay', and 'Postal Tshirts'. There's also a search bar and a 'Sign Up' button.

The screenshot shows a Facebook post from the Virginia National Guard Family Programs. The post is dated April 1 and features a video player with the title 'Take FIVE For Your Future'. The video player has a play button and a progress bar. Below the video player, there's a section for 'Take our survey: http://takefive.questionpro.com/'. The post is categorized under 'Virginia National Guard Family Programs' and has 700 followers. The website has a navigation bar at the top with links to 'Home', 'About', 'Contact Us', and 'Sign Up'.

Take 5 for Your Future

The screenshot shows the MYMONEY.GOV website interface. At the top, there is a navigation bar with an American flag icon, a search bar containing the word 'All', and a 'Contact Us' button. Below the navigation bar is a menu with the following items: Home, MyMoney Five (highlighted), Earn, Borrow, Save & Invest, Spend, Protect, Life Events, Tools, and Money Quizzes. The main content area displays the article 'Take FIVE for Your Future' with a URL, a complete description, funding agency, language, audience, and tags.

Home

Home

[Take FIVE for Your Future](https://www.tsp.gov/takeFIVE/)

<https://www.tsp.gov/takeFIVE/>

Complete Description: Retirement may seem far away. But if you're a federal civilian employee, you could be missing out on thousands of dollars in matching money from your agency right now if you aren't contributing at least 5% of your salary to your Thrift Savings Plan account. The TSP has launched the "Take FIVE for Your Future" campaign to highlight the importance of saving early for retirement. Our special website follows a sample employee as he increases his retirement savings.

Funding Agency: Federal Retirement Thrift Investment Board

Language: English

Audience: Individual, Researcher, Teacher

Tags:

[About Us](#) | [Contact Us](#) | [Sites, Policies and Notices](#) | [Google Privacy](#) | [Site Map](#) | [Subscribe via RSS](#)

Take 5 for Your Future

The screenshot shows the GovLoop website homepage. At the top, the GovLoop logo is on the left, and navigation links for 'About', 'Insights', 'Sign Up', and 'Sign In' are on the right. Below this is a dark navigation bar with white text for 'HOME', 'COMMUNITY', 'TOPICS', 'BLOGS', 'JOBS', 'TRAINING', and 'RESOURCES'. The main content area is divided into several sections:

- Topics:** A list of categories including Careers, Communications, Human Resources, and Technology.
- 100,000+ Members:** A section featuring a grid of member profile pictures and a 'View All' link.
- Tune In:** A featured article titled 'THE DOROBEK INSIDER ON GOVLOOP INSIGHTS' with a 'Subscribe via iTunes' button.
- Groups:** A section for community groups, featuring the NOAA group with 102 members and 150 likes.
- Central Banner:** A large graphic with icons of globes and location pins, titled 'A Platform For Success' and 'GIS in Civic Engagement'. Below it are tabs for 'Today's Top 10', 'Latest Activity', 'Blogs', and 'Discussions'.
- Today's Top 10:** A list of five featured articles, each with a profile picture, title, and author information.
- Right Sidebar:** Contains a welcome message, social media sign-in options (Facebook, Twitter, LinkedIn, etc.), a 'Research Report' titled 'ARE YOU PREPARED FOR YOUR NEXT CRISIS?', and an 'Upcoming Event' titled 'Why Open Hybrid Cloud? 5/15'.

What Others Are Saying

The screenshot shows the top of a Government Executive article. The header includes the site logo, a navigation menu with categories like NEWS, MANAGEMENT, OVERSIGHT, DEFENSE, TECHNOLOGY, CONTRACTING, and PAY & BENEFITS, and a promotional banner for the Federal Long Term Care Insurance Program with the text "It's always a good time to apply." The main article title is "Retirement Planning" with a sub-headline "Advice on how to prepare for life after government." There are social media links for Twitter and a subscription button. A "HIGHLIGHT" box on the right promotes the "Defense One App" with a "D" icon and a silhouette of a soldier.

There's no better tool for federal employees to control their financial security in retirement than the Thrift Savings Plan. This month, the TSP is introducing a new initiative called "Take Five for Your Future." It emphasizes that saving 5 percent in your TSP results in 5 percent agency automatic and matching contributions. It also notes you have five funds to choose from for investing your retirement nest egg (along with five life cycle fund options), and notes that taking five minutes to make a change in your savings can help secure your financial future. Here's a video about the initiative.

This block shows the main content of the article and a video player. On the left, there are social sharing options for Facebook (40 shares), Twitter (23 tweets), Google+ (14 shares), and LinkedIn (2 shares). Below these are links to "Print this article" and "Email this article", and a font size adjustment control. The article text begins with "and it's time to plant flowers. It also means it's time to consider your financial literacy. For more than 10 years, April has been officially designated as Financial Literacy Month in the United States. (Maybe that has something to do with the April 15 federal tax deadline.)" The video player shows a woman speaking, with a play button overlay. The video title is "What is the average cost of a semiprivate room in a nursing home in Washington, D.C.?"

What Others Are Saying



Can you afford to put at least 5% of your paycheck into your TSP account? The choice is yours, but perhaps a better question is, can you really afford not to?

It sounds like a no brainer on the surface, so why wouldn't somebody contribute this amount to the TSP? The reasons are most often a lack of knowledge about how the TSP works or not wanting to part with the money that gets withheld from each paycheck.

For more details, check out the video from the TSP below.



What Others Are Saying



FEDERAL NEWS RADIO
1500 AM

News ▾ Pay & Benefits ▾ Workforce ▾ Management ▾ Acquisition ▾ Tech ▾

Listen ▾ Shows Causey News Stream Connect ▾ Sports ▾ Panels Part

Home ▸ News and Features ▸ Pay and Benefits ▸ TSP ▸ TSP Stories

Thrift Savings Plan News

Fri Apr 04th, 2014



Tammy Flanagan, Senior Benefits Director, National Institute of Transition Planning

The Thrift Savings Plan is unrolling a "Take Five for Your Future" initiative to help you understand your TSP options better. It's using the number five to drive home advice on agency contributions, from the five life cycle funds to how long it takes to start planning your financial future. The TSP even has a video to try to make the learning curve extra smooth. [Tammy Flanagan](#), senior benefits director for the National Institute of Transition Planning, filled in Francis Rose on [In Depth](#).

[Download](#)

   Comment

Tags: [Tammy Flanagan](#) [National Institute of Transition Planning](#) [TSP](#) [retirement](#) [pay and benefits](#) [In Depth](#)

What Others Are Saying

“The video was awesome! I work in HR and will be sharing it with my employees. I thought it was extremely well done.”

“It was simple and easy to follow.”

“I felt that it related to me, as I am unsure how to invest and how much because I do have student loans, credit card debt, and other expenses. After viewing this video, it motivated me to look into my personal TSP and increase the amount of my contributions.”

“It was a great video for new hires!”

What Others Are Saying

Hermes Creative Awards



tsp.gov/takeFIVE

YouTube Video

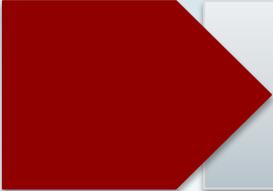


Take 5 for Your Future

**How will we
measure?**



Behaviors to Encourage



Transfer and Roll-ins to the TSP

Simplicity

Low Administrative Costs

What Are You Paying to Save?



TSP expense ratio
\$0.29 per \$1,000*



Typical 401(k) plan
\$8.30 per \$1,000**

* Average expense ratio, net of forfeitures and loan fees.

** Deloitte. "Inside the Structure of Defined Contribution/401(k) Plan Fees: A Study Assessing the Mechanics of the 'All-In' Fee." Investment Company Institute, 2011.

Annual Statements



Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238



Your TSP account doesn't expire when you separate from Federal service. You can still enjoy the benefits that the TSP offers. Keep your money with us and you'll:

- ➔ **Keep more of what you save** because the TSP's administrative costs are lower than those of similar plans*;
- ➔ Be able to change your investment mix by making interfund transfers—while your account **continues to accumulate earnings**; and
- ➔ Make the most of your account. **Transfer IRAs and retirement plans into the TSP.**

At some point, you'll be required to start taking withdrawals.** But even then, you won't have to take it all at one time; you'll still have options like taking monthly payments. Rest assured knowing that your TSP is there for you and your beneficiaries.

Learn more by calling the TSP's ThriftLine at 1-877-968-3778 or visit the Life Events section of the website: tsp.gov.



*In 2012, the TSP expenses charged to participants were \$0.27 per \$1,000 invested. The industry average was \$8.30 per \$1,000 (Dolowitz, "Inside the Structure of Defined Contribution(401k) Plan Fees," 2011)

**Once separated from service, you'll be required to start withdrawing your money by April 1 of the year following the year you turn age 70½.

rom traditional and Roth employer plans, and from traditional IRAs.

GET THE FACTS...



... before it's too late.

Now that you're 59 or older, other financial institutions might try to pull you away from the TSP.

Don't let them distract you with expensive funds and confusing choices. The TSP likes to keep things affordable and simple.

Why move your hard earned money to a financial plan that might be too good to be true? Stay with the TSP.

THRIFT SAVINGS PLAN

Low Fees*
Investing with low fees is a key to long-term success. The TSP's fees are lower than many other plans, so you can keep more of what you earn.

Straightforward Choices
The TSP offers a wide range of investment options, including the ability to invest in individual stocks and bonds. With the TSP, you never have to leave the government's safe hands. You'll also have the flexibility to make changes to your investments as your needs change. Consider when you separate, how you want to invest, and how you want to receive your money.

Freedom to Stay
You can keep your money with the TSP after you separate from service. Let it continue to grow — even when you start taking monthly payments.

One Location
You can transfer our roll-over eligible and easy-to-use TSP account that come with it.

Visit the Investment Funds section of the TSP website or check out our YouTube channel at TSP4you to learn more. *In 2012, the TSP expenses charged to participants were \$0.27 per \$1,000 invested. The industry average was \$8.30 per \$1,000 (Dolowitz, "Inside the Structure of Defined Contribution(401k) Plan Fees," 2011)

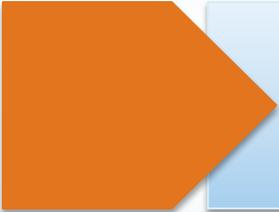
Transfers and Roll-ins

Results?

Transfers and Roll-ins



New language in the welcome letter



YouTube video “Combine and Save”

Uniformed Services



Uniformed Services



Uniformed Services



Syndicated columns for base newspapers and websites



“Train the Trainer” program



Armed Forces Radio and Television

Uniformed Services



Uniformed Services



One Last Thing!





Annual Board Report

Jim Courtney

May 19, 2014

