



2013 Annual Report on Financial Literacy Efforts of the Federal Retirement Thrift Investment Board

February 7, 2014

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 2013, financial literacy initiatives undertaken by the Federal Retirement Thrift Investment Board (the Board) 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.

Expanded Internet Presence

We launched a mobile version of tsp.gov on October 21, 2013. TSP participants who navigate to tsp.gov from a smartphone will be automatically directed to the new mobile version of My Account. The mobile version allows smartphone users to visit tsp.gov anytime and anywhere without having to download an app.

On December 16th, 2013, the Board established a Twitter feed @TSP4GOV. TSP “tweets” will encourage recipients to make smart saving and investing decisions and provide them with timely plan news. During the last two weeks of 2013, the TSP gained 1,194 followers on Twitter. An image of our Twitter landing page is at Appendix A.

During 2013, we also expanded the selection of short video clips on our YouTube channel, YouTube.com/TSP4gov. New video selections for 2013 explain the benefits of investing in the plan (for both civilians and uniformed service members), the meaning of “vesting,” and the impact of investment expenses. By year’s end, our YouTube channel had 1,705 subscribers.

Participant Statements Recognized for Innovation

To assist participants in identifying their retirement savings goals, the TSP provides lifetime income projections. In February 2013, our annual statements displayed, for the first time, estimated monthly retirement income on the front page alongside the total account balance. This feature was recognized by *Pensions and Investments*, a

leading industry publication, with their 2013 Innovator Award. The announcement, titled *Employing a Simpler Approach to Help Illustrate Lifetime Income*, is at Appendix B.

Outreach to the Uniformed Services

The Roth TSP option, which became available to most of our participants in 2012, was finally rolled out to the uniformed services reserve components in 2013. Making Roth elections can be confusing for service members due to the multiple sources of military pay with their differing tax treatments and contribution limits. The process is even more vexing for reservists because the various service components are supported by different pay systems, each with its own capabilities and technical limitations. We worked with the Defense Finance and Accounting Service this year to redesign our uniformed services contribution form in an attempt to help reserve component members understand their options.

We presented a webcast, *Roth TSP for Uniformed Service Members, Part II*. This program was a follow-up to a 2012 webcast, and it addressed many of the detailed questions we received after introducing Roth TSP to the active components of the uniformed services. It is archived on our YouTube channel for on-demand viewing.

We partnered with the Department of Defense Financial Readiness Campaign, contributing two articles to militarysaves.org. *Know Your Limits: Contribution Limits and Your Thrift Savings Plan (TSP) Account* explains the contribution limits and how uniformed service members in certain situations can make contributions that exceed the elective deferral limit. *There's More to the TSP Than the G Fund* encourages savers to diversify their retirement portfolios. During the week of February 25th, 2013, TSP staff members participated in the Military Saves campaign at the Pentagon, manning a TSP exhibit, answering questions, and presenting TSP briefings. During May and June, TSP experts from our education staff returned to the Pentagon to pilot the idea of a TSP satellite office, presenting ten "lunch and learn" sessions and conducting 80 one-on-one TSP counseling sessions.

Transfer/Rollover Education

In its recent study, *401(k) Plans: Labor and IRS Could Improve the Rollover Process for Participants*, the Government Accountability Office (GAO) looked at the options available to 401(k) plan participants separating from employment. The GAO concluded that the current environment favors cash outs and rollovers to IRAs, resulting in either complete depletion of retirement savings or gradual depletion through high and hidden fees.

The TSP began allowing inbound transfers and rollovers in July 2001, but we generally presented the transfer opportunity in narrow and somewhat discouraging terms (e.g., "The conditions under which the TSP will accept a transfer or a rollover are strict."). This was consistent with the Board's traditional approach to inform and educate

about plan rules and features, but never to advise (or be perceived as advising) about the TSP's place in a participant's overall investment/savings circumstances.

During 2013, we began to question whether our "non-promotional" approach to transfer/rollover education truly serves the best interest of our participants. On September 27th, the Executive Director adopted a policy of actively encouraging participants to transfer their other retirement savings into the TSP, where they would be managed at low cost pursuant to fiduciary standards. We are currently studying the merits of actively assisting participants with their transfers.

Educational Materials in Print and on the Web

Our print materials and website do the heavy lifting for our education program. The print products are available to participants through the TSP ThriftLine (877-968-3778) or on the website, and are distributed free to employing agencies and services. Booklets and leaflets help participants understand the TSP's benefits and limitations. Posters, flyers, and a quarterly newsletter keep participants mindful of the importance of saving and prudently managing money for retirement. The website also offers informative articles, online calculators, and interactive pie charts along with share prices, historical returns, and administrative expenses to help participants make informed choices about their retirement investments. Posters and newsletters created for 2013 are represented at Appendix C.

In 2013, our participants were concerned about sequestration cuts, furloughs resulting from the temporary Federal government shutdown, and the US Treasury's suspension of investments in the G Fund. The Board responded by publishing timely fact sheets and website articles on the potential effects of these events. For example, information on the furlough's potential effects was published to the website on March 1, 2013 (see Appendix D).

The Supreme Court ruling on the Defense of Marriage Act (DOMA) also affected many TSP participants. We reviewed all of our print and web products and, wherever necessary, updated references to DOMA and spousal rights. We created or significantly revised 19 print products during 2013.

Our website's interactive calculators let participants model the impact of various financial decisions. In 2013, we added two new calculators. Our Paycheck Estimator enables users to estimate how their TSP contributions will affect their take-home pay and their account savings over time. The Retirement Income Calculator helps users decide whether receiving monthly income is right for them by illustrating systematic withdrawal options side-by-side with life annuity payments. An image of the results screen is at Appendix E.

Secure E-Messaging

Secure messaging, a feature that has proven particularly attractive to our uniformed services participants, became increasingly popular in 2013. Message volume increased by 496% over 2012, with representatives responding to 54,039 questions. The most popular topic was TSP loans (28.9% of messages), followed by withdrawals (27.4%), general questions (13.6%), investments (10.8%), and eligibility (1.7%). The e-message screen also allows participants to provide a contact number for telephonic responses and provides 24-7 access to frequently asked questions and answers.

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 employing agencies. This requirement ensures 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 the retirement counselor community. The TSP agency representatives receive training and stay current by attending specialized TSP training sessions. In 2013, 662 agency representatives attended a total of 52 training sessions led by the TSP training staff. In 2013, we submitted six training courses to OPM's "HR University" to make it easier for benefits officers to choose and register for classes.

In addition to these "train the counselor" sessions, our training staff delivered 250 TSP briefings to civilian and uniformed service member groups in 2013. A total of 12,903 employees attended the sessions in person and another 1,305 participated from off-site via webinar, conference call, and video teleconference. We provide these sessions free to employing agencies and services. Typical responses to these training sessions are enclosed at Appendix F.

We also set up TSP exhibits at conferences and financial/benefits fairs for civilian employees and members of the uniformed services. In 2013, we participated in 31 such events, enabling our staff members to "talk TSP" with more than 5,005 attendees. A list of these events is at Appendix G.

This page intentionally left blank

Appendix A: Twitter feed @TSP4GOV



Thrift Savings Plan

@tsp4gov

The official account for the Thrift Savings Plan. The TSP does not collect comments or messages on this site. Contact us here:
1.usa.gov/x3Amhl
Washington D.C. · tsp.gov

8 TWEETS 0 FOLLOWING 1,436 FOLLOWERS 

Tweets



Thrift Savings Plan @tsp4gov 3 Jan
Make investing easier. Consider choosing the L Fund timed to when you need your retirement money. 1.usa.gov/dybtbT
Expand  Reply  Retweet  Favorite  More



Thrift Savings Plan @tsp4gov 1 Jan
Happy New Year from the TSP! Make a resolution to retire with dignity. Find out how here: 1.usa.gov/HXKOP5
Expand  Reply  Retweet  Favorite  More



Thrift Savings Plan @tsp4gov 30 Dec
See how much you can contribute to the TSP in 2014. 1.usa.gov/1dyP4zm
Expand  Reply  Retweet  Favorite  More



Thrift Savings Plan @tsp4gov 26 Dec
Got a new SmartPhone? Check out your account using the mobile site of TSP. 1.usa.gov/IJrshk
Expand  Reply  Retweet  Favorite  More



Thrift Savings Plan @tsp4gov 24 Dec
The Federal Retirement Thrift Investment Board will be closed on

SOPHIE DMUCHOWSKI | FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Employing a simpler approach to help illustrate lifetime income

Sophie Dmuchowski won the Innovator Award in the lifetime income disclosure category by putting into action the philosophy that knowing how to spend retirement savings is as important — if not more so — than accumulating it.

She had to figure out the best way to show some 4.6 million participants in the Federal Retirement Thrift Investment Board's \$370 billion retirement savings plan how to apportion their retirement savings. Her conclusion: the simpler, the better.

"A lot of people are accumulating wealth, but some are not sure what it means," said Ms. Dmuchowski, deputy director, office of communications and education. Specifically, participants had difficulty translating lump sums into steady income streams, to figure out how to determine their lifetime savings.

So, Ms. Dmuchowski's team displayed in the plan's annual participant statements the projected monthly income stream generated by the person's account balance. The information was placed at the front of the statement in large type. It asked one question: "Will You Be Ready For Retirement?" Having provided a monthly estimate, the document encouraged participants to consider saving more.

"We thought it would be a simple way of attracting peoples' attention," said Ms. Dmuchowski. "It's about us. It's about our families."

The lifetime income illustration also attracted considerable praise from Innovator Award judges.

"This will motivate other plan sponsors," wrote one judge. "I love that they did this without waiting for guidance" from the Department of Labor. (The DOL recently issued an advanced notice of proposed regulation for a lifetime income illustration on plan statements, but a final rule probably won't be issued until mid- to late 2014).

"I found the participant statement to be easy to read and to understand," wrote another judge. "Hopefully, more plan sponsors will take their lead by adding this information to their statements."

Although the final retirement income statement is simple, the process was a bit more complex. Renee Wilder, director of the Office of Enterprise Planning, said in her application nominating Ms. Dmuchowski for the Innovator Award. With so many participants, changing the annual participant statement is a "major undertaking," she wrote.

"The concept of providing the monthly income projection was first explored early in 2010." Initially the income stream information was placed in a small box at the back of the 2010 fiscal year statement — "the only available real estate," Ms. Wilder added. Officials began working on revising the 2012 statement in 2011.



DIRECT ROUTE: Sophie Dmuchowski got the message across with one question: Will You be Ready?

Ms. Dmuchowski said she is happy that the plan chose a "my case" strategy to a lifetime income illustration. "A lot of times, if you approach something in a clinical way, it looks

generic," she said. "Participants want to know about 'my case.'"

See the video of Ms. Dmuchowski at www.pionline.com/frtib13.

Appendix C: Posters and newsletters

Make Smart Choices

Save Now!
Every dollar counts.
Ask your payroll office how.

Invest wisely!
Check out your investment options at:
TSP.gov (for public funds)
TSP4Gov (for private funds)

THRIFT SAVINGS PLAN
YOUR PLAN • YOUR FUTURE

Now is the right time to save

Tomorrow Soon Later Next Year

April is Financial Literacy Month

tsp.gov

The future is in your hands.
Save NOW!

tsp.gov

HIGHLIGHTS

January/February 2013

More Than You Pay For

Not all investment investments are the same. Finding the best investment for your needs is more than just a matter of picking a fund. It's also a matter of understanding the costs of the investment. This is especially true for the Thrift Savings Plan (TSP) funds. The TSP funds have a variety of expenses, including management fees, administrative fees, and other costs. These costs can add up over time and can significantly reduce your investment returns. This is why it's important to understand the costs of the TSP funds before you invest. This article provides a detailed look at the costs of the TSP funds and how they can affect your investment returns.

Key Takeaways:

- The TSP funds have a variety of expenses, including management fees, administrative fees, and other costs.
- These costs can add up over time and can significantly reduce your investment returns.
- It's important to understand the costs of the TSP funds before you invest.
- This article provides a detailed look at the costs of the TSP funds and how they can affect your investment returns.

Table 1: TSP Fund Expenses (as of 12/31/12)

Fund	Management Fee	Administrative Fee	Other Fees
Small-Cap Fund	0.75%	0.10%	0.05%
Mid-Cap Fund	0.75%	0.10%	0.05%
Large-Cap Fund	0.75%	0.10%	0.05%
International Fund	0.75%	0.10%	0.05%
Bond Fund	0.75%	0.10%	0.05%
Money Market Fund	0.75%	0.10%	0.05%

Table 2: TSP Fund Expenses (as of 12/31/12)

Fund	Management Fee	Administrative Fee	Other Fees
Small-Cap Fund	0.75%	0.10%	0.05%
Mid-Cap Fund	0.75%	0.10%	0.05%
Large-Cap Fund	0.75%	0.10%	0.05%
International Fund	0.75%	0.10%	0.05%
Bond Fund	0.75%	0.10%	0.05%
Money Market Fund	0.75%	0.10%	0.05%

HIGHLIGHTS

April 2013

You Ask, We Answer.

It's always the right time to save. The Thrift Savings Plan (TSP) is a great way to save for retirement. It offers a variety of investment options and is easy to use. This article answers some common questions about the TSP.

Key Takeaways:

- The TSP is a great way to save for retirement.
- It offers a variety of investment options and is easy to use.
- This article answers some common questions about the TSP.

Table 1: TSP Fund Expenses (as of 12/31/12)

Fund	Management Fee	Administrative Fee	Other Fees
Small-Cap Fund	0.75%	0.10%	0.05%
Mid-Cap Fund	0.75%	0.10%	0.05%
Large-Cap Fund	0.75%	0.10%	0.05%
International Fund	0.75%	0.10%	0.05%
Bond Fund	0.75%	0.10%	0.05%
Money Market Fund	0.75%	0.10%	0.05%

HIGHLIGHTS

July 2013

Making Sense of Annuities

When you separate from federal service, you can choose how you want to receive your TSP money. One option is to take a lump sum. Another option is to take an annuity. An annuity is a series of payments that you receive over time. This article explains the benefits and risks of annuities and how to choose the right one for you.

Key Takeaways:

- Annuities provide a steady stream of income over time.
- They can help you cover living expenses in retirement.
- It's important to understand the benefits and risks of annuities before you choose one.
- This article explains the benefits and risks of annuities and how to choose the right one for you.

Table 1: TSP Fund Expenses (as of 12/31/12)

Fund	Management Fee	Administrative Fee	Other Fees
Small-Cap Fund	0.75%	0.10%	0.05%
Mid-Cap Fund	0.75%	0.10%	0.05%
Large-Cap Fund	0.75%	0.10%	0.05%
International Fund	0.75%	0.10%	0.05%
Bond Fund	0.75%	0.10%	0.05%
Money Market Fund	0.75%	0.10%	0.05%

HIGHLIGHTS

October 2013

Investing in Bonds? Don't Find Yourself in a Bind.

When you invest in bonds, you are essentially lending money to the issuer. This article explains the benefits and risks of investing in bonds and how to choose the right one for you.

Key Takeaways:

- Bonds provide a steady stream of income over time.
- They are generally considered to be a lower-risk investment.
- It's important to understand the benefits and risks of investing in bonds before you choose one.
- This article explains the benefits and risks of investing in bonds and how to choose the right one for you.

Table 1: TSP Fund Expenses (as of 12/31/12)

Fund	Management Fee	Administrative Fee	Other Fees
Small-Cap Fund	0.75%	0.10%	0.05%
Mid-Cap Fund	0.75%	0.10%	0.05%
Large-Cap Fund	0.75%	0.10%	0.05%
International Fund	0.75%	0.10%	0.05%
Bond Fund	0.75%	0.10%	0.05%
Money Market Fund	0.75%	0.10%	0.05%

Appendix D: Timely guidance on the effects of a furlough

Effect of Nonpay Status on Your TSP Account

This fact sheet explains the effects a period of nonpay has on TSP loans, contributions, and withdrawals. It is for civilian employees who are placed in nonpay status (e.g., furlough or leave without pay) and for members of the uniformed services who are in the Ready Reserves and have been given approval by their command to skip scheduled drills, or whose yearly drill schedule is performed over a one- or two-month period.¹ It does not apply to employees who are in nonpay status performing an assignment with a state or local government agency under the provisions of the Intergovernmental Personnel Act (IPA) or to employees who are in nonpay status serving as full-time officers or employees of a union.²

1. Loans

After you have read this section, see the chart at the end of this fact sheet for a summary of the rules that apply to employees in nonpay status who have TSP loans.

Can I take a TSP loan while I am in nonpay status?

No. When the TSP issues you a loan, loan payments are deducted from your pay. Therefore, if you are not receiving pay, you will not be eligible for a TSP loan.

Can I take a TSP loan while I am furloughed?

If the furlough is expected to last 30 days or less — yes. If the furlough will last more than 30 days — no. If you expect to be furloughed on a periodic basis (for example, one day per pay period), you can take a TSP loan but will be responsible for keeping your loan payments up-to-date if you don't earn enough per pay period for your agency to make each required loan payment. The section of this fact sheet, "What if I already have a TSP loan when I am placed in nonpay status," discusses how to keep your account current under these circumstances.

When you sign your TSP Loan Agreement, you promise to repay your loan and authorize the TSP to deduct your loan payments from your pay. The first payment is due on or before the 60th day following the loan issue date. 5 Code of Federal Regulations (CFR) § 1655.14(c). If you reasonably believe your furlough will last 30 days or less, you can truthfully sign the Loan Agreement because you reasonably believe that your loan payments will start within the required period and that you will be able to repay your loan. However, as discussed below, should the furlough exceed 30 days, you run the risk of being required to pay taxes on all or a portion of the loan amount, as well as an additional 10% tax penalty.

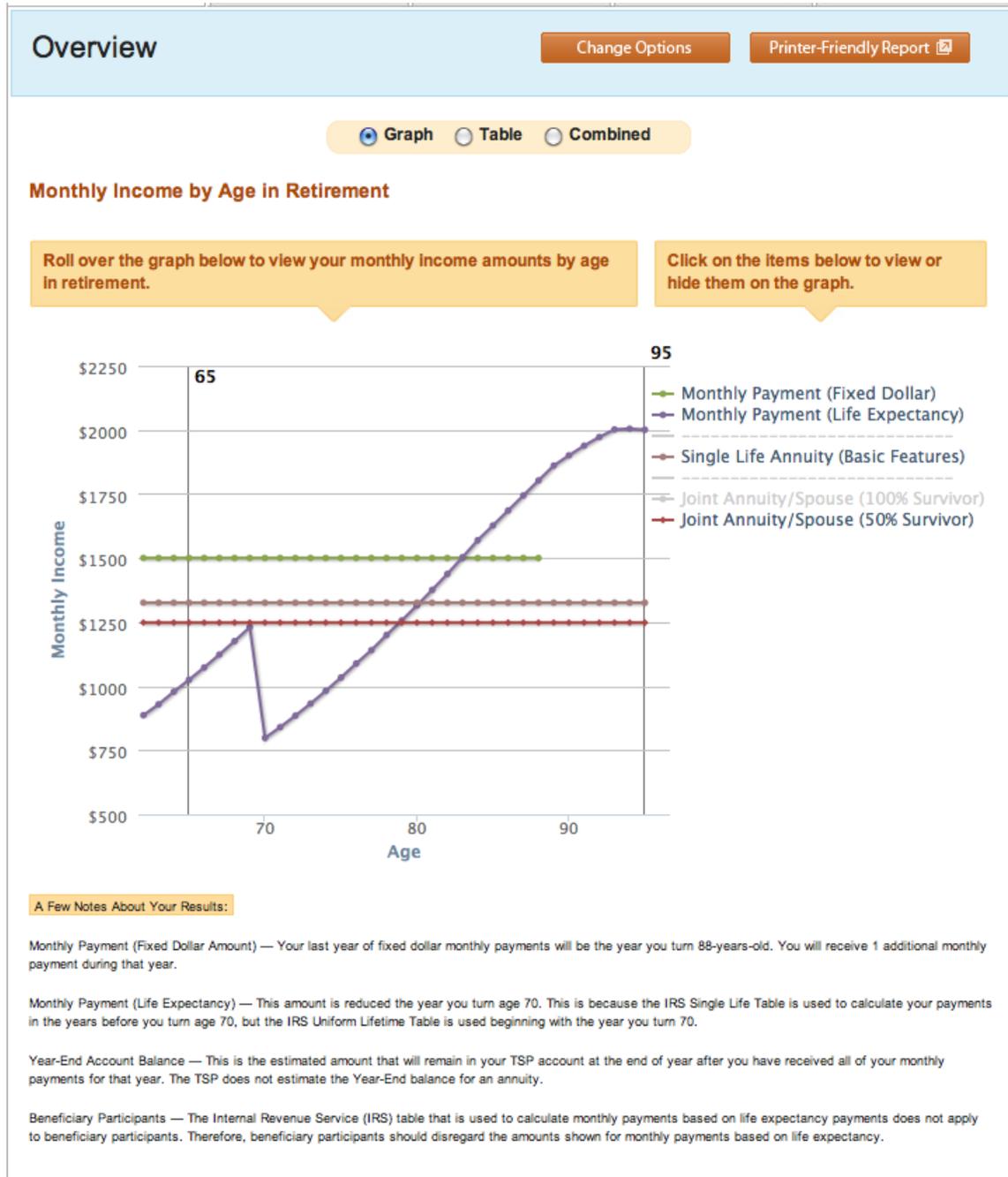
What happens if my furlough exceeds 30 days?

The Internal Revenue Code (IRC) requires that TSP loans be repaid in level payments. IRC § 72(p)(2)(C). Payment through regular payroll deductions satisfies this requirement. If your loan is not repaid in level payments, the IRC requires the TSP to declare a taxable distribution. This means that the TSP will report the unpaid loan balance (including any accrued interest) as income to you. You must pay tax on this amount and, if you are under age 59½, you may also be subject to an additional 10% tax penalty. Treas. Reg. § 1.72(p)(1), Q. & A. 11. Although tax-exempt and Roth contributions that may be included in the distribution are not subject to tax, any Roth earnings included in the distribution will be subject to Federal income tax, even if you have already met the conditions necessary for your Roth earnings to be qualified.³ Therefore, you must be very sure that your furlough

¹ Most uniformed services members will never be in nonpay status.
² Under these arrangements, your TSP contributions will continue. If you have a TSP loan, your loan payments must also continue. See your personnel or benefits office for information about your TSP account.
³ Roth earnings become qualified (i.e., paid tax-free) when the following two conditions have been met: (1) 5 years have passed since January 1 of the calendar year in which you made your first Roth contribution and (2) you have reached age 59½ or have a permanent disability. Note: The TSP cannot certify to the IRS that you meet the Internal Revenue Code's definition of a disability when your taxes are reported. Therefore, you must provide the justification to the IRS when you file your taxes.

Fact Sheet
 OC 95-4 (2/2013)
 Previous Editions Obsolete

Appendix E: Retirement income calculator results



Appendix F: Typical responses to TSP presentations

-----Original Message-----

From: [REDACTED] MIL US NMPDC [mailto:[REDACTED].mil@health.mil]

Sent: Friday, December 06, 2013 2:34 PM

To: [REDACTED]

Subject: Thank you

Dear Ms. [REDACTED],

I wanted to express my sincere appreciation for [REDACTED]'s TSP presentation to our staff and residents at the Orofacial Pain Center at the Naval Postgraduate Dental School today. [REDACTED] was the subject matter expert about TSP and more importantly was able to communicate the information in a efficient and understandable manner. She is one person on your team that I would never let go... [REDACTED] was outstanding!!! Thanks for your support; we may ask for another TSP presentation for a larger command group in the near future.

Happy Holidays,

Dr. [REDACTED]

[REDACTED], CAPT, DC, USN
Orofacial Pain Center
Naval Postgraduate Dental School
Bethesda, MD 20889

From: [REDACTED] [mailto:[REDACTED]@usaid.gov]

Sent: Tuesday, September 03, 2013 4:20 PM

To: [REDACTED]

Cc: [REDACTED]

Subject: Mr. [REDACTED]'s Outstanding TSP Presentation to USAID

Mr. [REDACTED],

I feel compelled to write you in regards to the outstanding TSP presentation recently provided to USAID by Mr. [REDACTED]. Mr. [REDACTED] is the most knowledgeable and highly informed professional government employee that I've ever encountered. I mean that sincerely. He knows and understands ever possible detail related to the TSP and not only provided an exceptional presentation but was also able to answer very specific and highly complex questions related to the Program. While he was appropriately careful not to directly provide any financial advice, his very informed and comprehensive explanations provided enough information for people to be able to make their own "informed" decisions.

Mr. [REDACTED] remained after the presentation to discuss individual questions and expound on details not required within the larger forum. He said he would remain until every question was answered and then provided his business card with an offer to respond to any additional questions directed to him.

Regards,

[REDACTED]
USAID M/CIO/ITSD/KM
Two Potomac Yard
Crystal City, Virginia

Good Morning Ma'am,

I'd like to express my gratitude to your office, especially Ms. [REDACTED] and Mr. [REDACTED], for all of the help provided to me, [REDACTED], and our Coast Guard members.

After all of the trials and tribulations we went through setting things up, our training went off yesterday without a hitch!

We had a good mix of people (active duty, reserve, and civilians) attend, and our numbers were in excess of 50. Our members were introduced to some things for the first time, and all of their questions were answered thoroughly and professionally. Mr. [REDACTED] was fantastic, and the overwhelmingly positive response made it up to our Captain before I could make it up to his office to report how things went.

Thank you again for all of your help; I appreciate you and your team immensely.

Respectfully,
LT [REDACTED]

Appendix G: TSP representation at benefits fairs and conferences

Name	City	State	Start	End	Visitors
US House of Representatives	Washington	DC	24-Jan-13	24-Jan-13	60
Navy West	San Diego	CA	29-Jan-13	31-Jan-13	192
Military Saves Week	Arlington	VA	25-Feb-13	01-Mar-13	733
Navy League	National Harbor	MD	08-Apr-13	10-Apr-13	314
Financial Literacy Day on the Hill 2013	La Plata	MD	26-Apr-13	26-Apr-13	45
Transportation Security Admin.	Arlington	VA	30-Apr-13	30-Apr-13	50
Federal Asian Pacific American Council	Long Beach	CA	06-May-13	10-May-13	70
University of Maryland Finance Seminar	Annapolis	MD	15-May-13	17-May-13	29
Dept. of Transportation-Federal Railroad Admin	Washington	DC	15-May-13	15-May-13	95
Federal Communications Commission	Capital Heights	MD	21-May-13	21-May-13	85
Society of American Indian Govt Employees	Spokane	WA	03-Jun-13	05-Jun-13	50
Office of Surface Mining	Washington	DC	04-Jun-13	04-Jun-13	85
Bureau of Alcohol Tobacco & Firearms	Washington	DC	17-Jul-13	17-Jul-13	43
Federally Employed Women	Orlando	FL	22-Jul-13	26-Jul-13	94
National Rural Letter Carrier's Association	St. Louis	MO	13-Aug-13	16-Aug-13	387
Blacks in Government	Dallas	TX	19-Aug-13	22-Aug-13	230
National Image	Linthicum	MD	09-Sep-13	13-Sep-13	40
National Guard Association of the US	Honolulu	HI	20-Sep-13	23-Sep-13	132
Modern Day Marine	Quantico	VA	24-Sep-13	26-Sep-13	347
Association of the US Army	Washington	DC	21-Oct-13	23-Oct-13	264
Association of Military Surgeons US	Seattle	WA	04-Nov-13	05-Nov-13	60
Federal Energy Regulation Commission	Washington	DC	13-Nov-13	13-Nov-13	74
Federal Trade Commission	Washington	DC	13-Nov-13	13-Nov-13	44
Smithsonian Institute	Washington	DC	13-Nov-13	14-Nov-13	200
DoT: Federal Railroad Administration	Washington	DC	19-Nov-13	19-Nov-13	150
Assn for Financial Counseling & Planning Education	Greenville	SC	20-Nov-13	22-Nov-13	64
Bureau of Economic Analysis	Washington	DC	20-Nov-13	20-Nov-13	75
Library of Congress	Washington	DC	20-Nov-13	20-Nov-13	600
National Institute of Standards & Technology	Gaithersburg	MD	26-Nov-13	26-Nov-13	93
Defense Information Security Agency	Ft. Meade	MD	11-Dec-13	11-Dec-13	300
					5005