



THRIFT SAVINGS PLAN FACT SHEET

Using the TSP Web Site and the ThriftLine

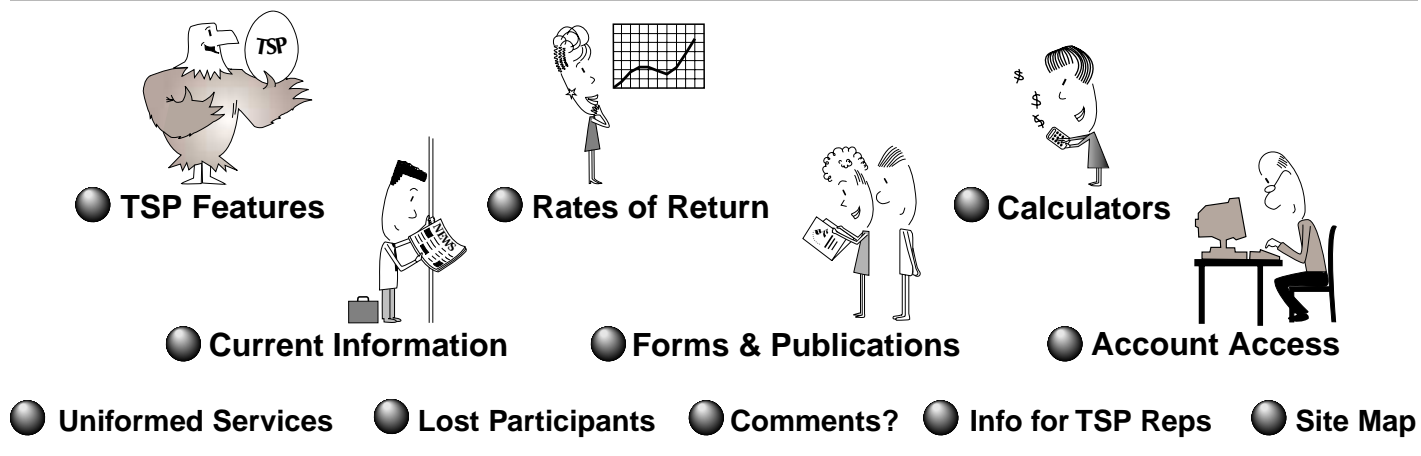
General information about the Thrift Savings Plan (TSP), as well as specific information about your TSP account are available through two electronic media — the TSP Web site and the ThriftLine (the TSP's automated telephone system). You can also use these facilities to perform certain account transactions. The Web site and ThriftLine are available 24 hours a day, 7 days a week.

To access your account information through either the TSP Web site or the ThriftLine, you will need your Social Security number (SSN) and your TSP Personal Identification Number (PIN). (If you have lost or forgotten your PIN, you can request a new one on the Web site or the ThriftLine.)

For basic information about the TSP, you should read the *Summary of the Thrift Savings Plan for Federal Employees*. You can obtain a copy from your agency personnel office if you are currently in Federal service or from the TSP Service Office if you are separated from Federal service. The Plan Summary and other useful publications are also available in the Forms & Publications section of the TSP Web site.

We are constantly updating the ThriftLine and enhancing the TSP Web site with new information and features. Visit our Web site often to stay abreast of the latest TSP developments.

TSP Web Site – www.tsp.gov



The TSP Web site contains three types of information:

- Plan Information
- Account Information and Transactions
- Other Relevant Information

Plan Information

You can learn about the TSP by browsing through the sections of the TSP Web site described in this

Fact Sheet. You will find explanations of TSP features, rates of return for the TSP investment funds, current TSP information, calculators, and forms and publications. You do not need your SSN or PIN to access the information in these areas.

TSP Features. This section contains basic information about various aspects of the TSP, including plan rules, tax advantages, agency contributions, investment options, the loan program, withdrawal options, and spouses' rights.

Rates of Return. You will find the monthly and 12-month rates for each fund in this section. You can also access the historical rates of return for the funds or related indexes.

Current Information. Look in this section for the latest loan interest rate, annuity interest rate index, Plan News, and other regularly updated information.

Calculators. The Web site offers several on-line calculators:

- *Projecting Your Account Balance* — Use this calculator to project the growth of your existing account balance and estimate the growth of future contributions and earnings in your TSP account.
- *Annuity Calculator* — Use this calculator to estimate the monthly annuity payment for any type of TSP annuity.
- *Retirement Calculator* — Link to this Office of Personnel Management calculator to estimate the value of your entire Federal retirement benefit, including your FERS or CSRS annuity, your TSP savings, and your Social Security benefits, if applicable.
- *“Ballpark Estimate” Calculator* — Link to this American Savings Education Council calculator to estimate how much money you would need to meet your retirement goals.

Forms & Publications. This section includes the latest versions of TSP forms, booklets, fact sheets, tax notices, and other documents. Documents are available in Adobe Acrobat format for viewing and printing. If you do not have Adobe Acrobat installed on your computer, you can obtain a free copy from the Web site.

Account Information and Transactions

You can find account information — and perform certain transactions — in the Account Access section.

Account Security. To maintain the security of your TSP account, you can access specific account information on the Web site only if you enter a valid SSN and 4-digit TSP PIN. In addition, your browser must be equipped with Secure Sockets Layer (SSL) and have 128-bit encryption.

For security reasons, we recommend that you close your Web browser when you are finished accessing your TSP account. If you have no activity in this secure section of the TSP Web site for more than 5 minutes, your session in the Account Access section will be timed out and you will have to log in again.

Options. You have a number of options on the Account Access menu. You can:

- Find out your account balance. This information is updated monthly.
- View your current contribution allocation and change the allocation of your future contributions among the five funds.
- Request an interfund transfer to redistribute your existing account balance.
- Determine the loan amount you are eligible to borrow.
- Review the status of a loan or withdrawal request.
- Change your TSP PIN to a 4-digit PIN of your choice.

Other Relevant Information

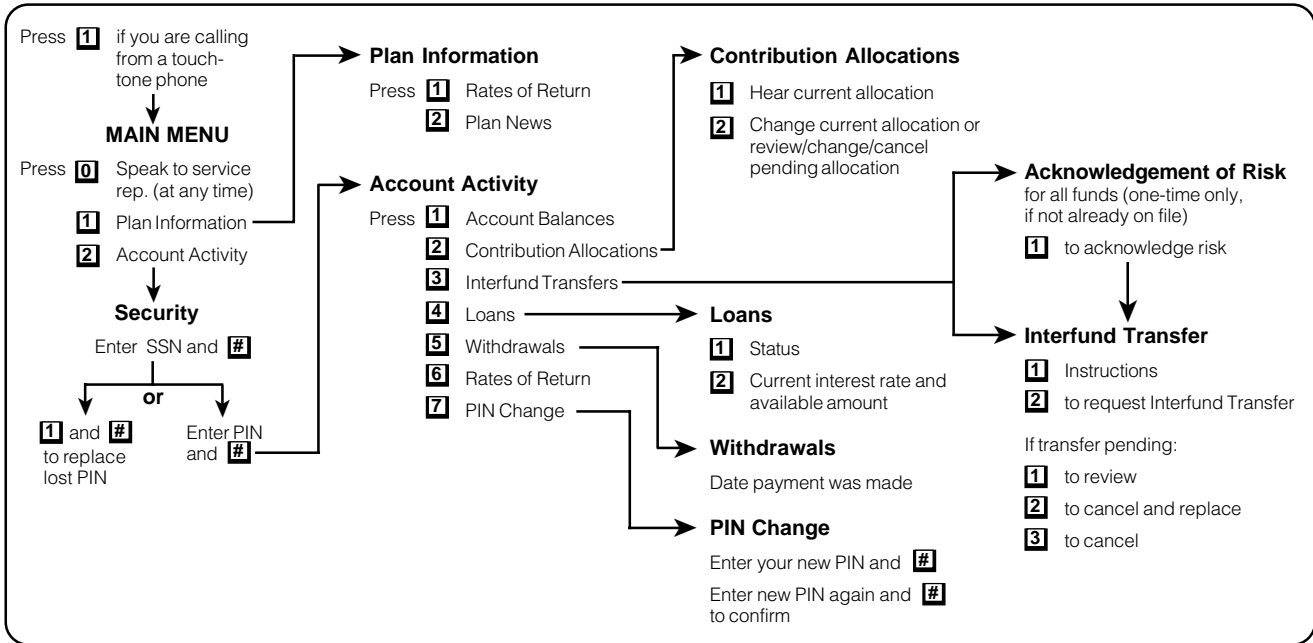
Uniformed Services. This section provides information for members of the uniformed services regarding their opportunity (as of October 2001) to enroll in the TSP.

Lost Participants. This section contains a list of participants whose TSP accounts have been declared abandoned. To assist participants (or their beneficiaries) in claiming their accounts, the list provides the name, last known state of residence, and last employing agency of participants the TSP has been unable to locate.

Comments? You can send us your comments in this section. Although we cannot answer individual questions, we review all comments and use many of your suggestions to improve the TSP Web site.

Information for TSP Representatives. This section contains TSP Bulletins and other TSP information useful to agency personnel and payroll staff.

Site Map. You can look at this overview to see how the TSP Web site is organized.



The ThriftLine is divided into two main components:

- Plan Information
- Account Information and Other Account Activity

You can press “0” to speak to a service representative at any time between 7:00 a.m. and 4:30 p.m., central time, on business days.

Plan Information

You do not need your SSN or PIN to access Plan Information on the ThriftLine. When you select Plan Information from the Main Menu, you can learn the rate of return for each fund as of the end of each month, the compound 12-month rates of return, the current loan interest rate, and the current annuity interest rate index. If you choose Plan News, you will learn about new TSP policies and procedures and hear the latest information about other items of interest.

Account Information and Other Account Activity

In this section, you can obtain personal account information or change your PIN, or you can perform certain transactions.

Account Security. When you access this section from the ThriftLine Main Menu, you are asked to provide your SSN and a valid TSP PIN. If you do not know your PIN, you can request to have a new system-generated PIN mailed to you.

Options. You have a number of options in Account Information and Transactions. You can:

- Find out your account balance.
- Find out how your payroll contributions are currently allocated among the five funds and, if you wish, change the allocation of future contributions.
- Request an interfund transfer to redistribute your existing account balance.
- Determine the loan amount you are eligible to borrow.
- Learn the status of a request for contribution allocation, interfund transfer, loan, or withdrawal.
- Change your PIN to a 4-digit PIN of your choice.

Blocking Access to Your TSP Account

You can block Web site and/or ThriftLine access to your TSP account by writing to the TSP Service Office, National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500. Include your Social Security number and your date of birth (month, day, and year) in your letter. If you later wish to reinstate electronic access, write to the TSP Service Office.