Subject: Information Provided to New TSP Participants by the TSP Record Keeper

Date: July 22, 2005

Agencies are responsible for enrolling employees in the Thrift Savings Plan (TSP) and submitting employee and, if appropriate, agency contributions to the TSP record keeper. When a TSP account is established, the TSP record keeper sends the new participant a package that contains a welcome letter, an Investment Allocation form (TSP-50), the Web/ThriftLine Information card, and the booklet Managing Your Account. A personal identification number (PIN) is also sent to the participant under separate cover.

**New account letter and Investment Allocation form.** The letter asks the participant to verify that the personal information that his or her payroll office submitted to establish the account is correct, and informs the participant that contributions to the account will be invested in the Government Securities Investment (G) Fund until he or she makes a contribution allocation. A copy of the welcome letter is attached to this bulletin.

The letter also informs the participant that a PIN has been assigned to the participant and will be sent under separate cover. Although participants are strongly encouraged to make investment allocations electronically, the package includes an Investment Allocation form, which is the only TSP form that is not available from the Web site.

Participants should not submit an Investment Allocation form to the TSP before their accounts are established; if they do, the form cannot be processed. Consequently, the TSP provides the form to a participant only once his or her account is established. Agencies should **not** provide the form to a new employee or to an employee who is making his or her first contribution election (unless he or she is already receiving agency automatic (1%) contributions).*

*Until an account is established, the TSP cannot process any form submitted by a potential participant. Consequently, new participants should be told not to submit a Designation of Beneficiary Form until they receive the welcome letter from the TSP notifying them that their account has been established.

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**Inquiries:** Questions concerning this bulletin should be directed to the Federal Retirement Thrift Investment Board at **(202) 942-1460.**

**Chapter:** This bulletin may be filed in Chapter 2, General Information.
**Personal identification number.** For security reasons, the PIN is sent to the participant separately. It is sent in an envelope which, when opened along the dotted lines, reveals the PIN and explains its purpose. A copy of the explanation is also attached to this bulletin. The TSP will not provide a PIN to a participant via e-mail or over the telephone.

**Other enclosures.** The Web/ThriftLine Information Card and the booklet *Managing Your TSP Account* are available from the TSP Web site.

PAMELA-JEANNE MORAN
Director
Office of Benefits Services

Attachments:  New Account Letter
               PIN mailing
Dear Participant:

Welcome to the Thrift Savings Plan (TSP). Contributions have been deposited in a TSP account established in your name. If the information below is incorrect, please contact your personnel or benefits office immediately.

Social Security Number: TSP-SCD:
Date of Birth: Service Required for Vesting:
Retirement Coverage:

Contributions to your account are invested in the Government Securities Investment (G) Fund until you make an investment choice. The TSP offers:

- 5 Lifecycle Funds — You choose a fund based on the year you expect you will need your money after you leave Federal service (e.g., 2030 or 2040). Each fund's professionally-determined mix of the TSP individual stock, bond, and Government securities funds is designed to maximize your potential return while minimizing risk.

- 5 individual TSP Funds — You can choose among or combine any of the TSP's stock, bond, or Government securities funds. You make the decisions about your investment mix.

You can learn more about the TSP funds and making investment choices by reviewing the enclosed materials and by visiting the TSP Web site. The amount that you contribute to your account and your investment mix are the most important factors in determining the growth of your account. You should act now to make those decisions.

We have mailed you a Personal Identification Number (PIN) so you can access your account on the TSP Web site and the ThriftLine. If you do not receive your PIN within 10 days, contact the TSP Service Office. You will need your PIN to choose your investments in the Account Access section of the Web site or the ThriftLine. Alternatively, you may use the enclosed form, Investment Allocation.

Your quarterly statements will be on the TSP Web site. Although your first statement will be mailed to you, you must make a request on the Web site or the ThriftLine to have subsequent statements to be mailed.

If you have questions, call the ThriftLine number shown below. Callers outside the United States and Canada should call (404) 233-4400 (not a toll-free number). The TSP Service Office hours are Monday through Friday, 7 a.m. to 9 p.m. eastern time. You can also write to the TSP Service Office. Please include your daytime telephone number and your entire Social Security number on all correspondence. Note: If you are a member of the uniformed services, do not provide your Defense Switched Network (DSN) telephone number.

Enclosures: Investment Allocation Form
Web Site/ThriftLine Information Card
Booklet, Managing Your Account

Protect yourself.
Protect your PIN.

Ensure the privacy and security of your TSP account by keeping your PIN in a safe place. If you believe someone else knows your PIN, change it immediately. The TSP system has built-in safeguards, but only you can keep your own PIN safe. The TSP is not responsible for any activity in your account that is transacted by someone who has access to your PIN.

For additional information about protecting yourself from identity theft and consumer fraud, visit the Web site, www.consumer.gov/idtheft.