



Thrift Savings Plan BULLETIN for Agency TSP Representatives

Subject: Returned Mail Report for Agencies and Uniformed Services

Date: October 12, 2010

Every day, the U.S. Postal Service (USPS) returns undeliverable letters, mailers, and other materials to the Thrift Savings Plan (TSP). One of the primary reasons is that the address the participant's payroll office has reported to us and which we have on file is not current. As a result, some TSP participants may not receive important information and updates about their TSP accounts.

Because of the size of the TSP, one of our primary expenses is postage costs. Although we continue to introduce ways to reduce our mailing costs, we still need to communicate with our participants. To that end, the TSP works with its mail contractor and the USPS to receive the best possible postage rates from the USPS. The USPS allows discounted rates when customers take on some of the burden and cost of sorting and processing mail and when they maintain and update their address data. As long as the TSP assists in the mailing process, allowing the USPS to hold down its costs, the postage discounts will continue. Currently, the USPS is reassessing the TSP's postal rates. If discounted mailing costs are suspended, postage costs will increase. One of our biggest challenges in meeting the USPS' requirements is keeping our participants' addresses current.

In 2010, the TSP mailed annual participant statements to almost all of its participants. 238,435 pieces were returned to the TSP as undeliverable. Returned mail increases the cost of doing business not only for the TSP but for the USPS as well and is a factor in the discounted postage rate determination. The TSP costs include the wasted postage, the resources to identify and process returned mail, and the costs of re-mailing materials when participants request them, as well as our address correction reminders. These costs, in conjunction with the possibility of losing our discounts, could ultimately affect the administration fees paid by all TSP participants.

Because the majority of our addresses are provided by the employing agencies and the uniformed services, the TSP is asking agency/service payroll offices to help us ensure that correct addresses are maintained in TSP records. In preparation for the 2010 Annual Statement mailing in February 2011, the TSP will be providing agency and uniformed services payroll offices with the Returned Mail Report for Agencies and the Uniformed Services ("the report").

(continued on next page)

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

Federal Retirement Thrift Investment Board • 1250 H Street, NW • Washington, DC 20005

I. Purpose of the Returned Mail Report for Agencies and the Uniformed Services (TSP 5605)

- A. The TSP uses the addresses provided by agencies and services for active participants and must therefore rely on agency and service payroll offices to keep these addresses current. The Federal Retirement Thrift Investment Board (Agency) will use the [TSP 5605](#) Report to notify agency and service payroll offices of those participants who have undeliverable or incorrect mailing addresses on file in their TSP accounts. Agency/service payroll offices must take the appropriate action, which may include coordination with their human resource representatives (for each designated agency/service component), to obtain the updated address information. Payroll offices may also want to work with their designated TSP Agency Technical Services (ATS) analyst for issues involving address updates for their participants.
- B. The initial report is expected to be available in mid-October. The designated representatives for each agency/service payroll office will receive an e-mail from the ATS when the reports are available for download through the TSP secure website.
- C. To ensure that participants receive their 2010 Annual Statements, updated addresses must be submitted by January 21, 2011. Based on the results of address corrections from the population of participants identified on this report and the number of participants identified after the February 2011 mailing of the Annual Statements (and any additional TSP material mailed after February 2011 that is returned as undeliverable), the TSP will begin to generate this report on a routine basis. A bulletin notifying agency and service payroll offices of the results of the initial clean-up effort and the ongoing report schedule will be issued in 2011.

II. Report Format

- A. Report Population:
 - (1) The report will list active and transferred participants who have questionable addresses and/or returned mail in 2010. In addition, separated participants who have not taken control of their mailing addresses will also be included on this report. A sample report is attached to this bulletin.
 - (2) The report will not include:
 - (a) Participants who have had mail returned to the TSP but whose addresses of record in the TSP record keeping system are different from the "mailed to" addresses. In these cases, the TSP will assume that these participants' addresses have been updated since the last returned mail was received.
 - (b) All participant accounts with death indicators, regardless of returned mail status.
 - (c) Participants for whom the payroll offices do not have the ability to make updates (e.g., separated participants who have taken control of their accounts).

- B. The report will indicate the last agency/service Department and Agency Codes submitted for each participant. For civilian payroll offices, the Personnel Office Identifier (POI) will be provided so the payroll office can identify the participant's servicing human resource office. For the uniformed services, the POI identifies the command code or assignment of the participant. The report will show only the information on the last piece of returned mail for the participant. For example, if the participant had multiple pieces of mail returned in 2010, the report will only show the last piece that was returned (e.g., Notice, PIN Mailer, etc.).
- C. In addition to the participant's name and Social Security number, the report will include the address to which the material was mailed (i.e., the "mail to" address), the date the mail was returned, whether the mail was returned or unmailable, and the type of mail that was returned. The returned mail will be reported as: New Account Letters, Annual Statements, Quarterly Statements, PIN and Password Mailers, and Notices.

III. Agency/Service Responsibilities

Agency/service representatives must provide their employees with the means to update their TSP addresses as well as instructions on how to do so. When the participant properly updates his or her address with the agency/service, the designated payroll office must transmit it to the TSP via the Employee Data (06) Record.

- A. For most participants, address updates are normally transmitted to the TSP by the payroll office in the payroll transmission following their updates. However, we also know that in some cases, when a participant is active but neither currently contributing to the TSP nor receiving agency contributions each pay date, the address may not get picked up in the routine payroll submission. In particular, participants fall into this category if they are in nonpay status, or are uniformed service members or civilian participants covered under the Civil Service Retirement System (CSRS) who have stopped their contributions to the TSP. For these participants, the payroll office must ensure that their address updates are submitted to the TSP either through a regular payroll submission or by using the TSP Web-based data submission application.
- B. The TSP has also included participants on the report who have a TSP Employment Code of "T" (Transferred to another agency/service) and "S" (Separated) and the associated Employment Code Date. These participants are identified on a one-time-only basis to determine if the agency/service can provide an updated address. If the payroll office can, please submit it on an 06 Record with the Employment Code and Employment Code Date. If an updated address is not available for these participants, no action is required.
- C. If the payroll office determines that a participant listed on the report as active or transferred has actually separated from service, it should immediately submit an 06 Record with the appropriate TSP Employment Code and Employment Code Date along with the last address provided to the agency/service by the separated participant.

IV. TSP Responsibilities

- A. The Agency will begin to routinely generate the TSP 5605 Report after the Annual Participant Statement mailing in February, as this is the one time each year that all TSP participants are mailed information regarding their TSP accounts. As other material or items are mailed and returned to the TSP as undeliverable or are identified prior to mailing as unmailable, the TSP will also include these participants in the reports received by the payroll offices. Modifications to the report may be made based on feedback from the payroll offices.
- B. Future reports will also be available through the EDTS (Electronic Data Transmission System) to allow for more detailed sorting and analysis. Those payroll offices that would like to receive the reports in the EDTS format should contact their ATS representatives to coordinate the transmission of the report.

Although we will continue to introduce alternatives to mailed materials (e.g., via the website and e-mail confirmations of transactions), we know that eliminating our mailings is not possible. Therefore, we appreciate your assistance in helping us keep our participants' addresses up-to-date and our costs down.



PAMELA-JEANNE MORAN
Director
Office of Participant Services

Attachment: Returned Mail Report for Agencies and the Uniformed Services ([TSP 5605](#))
(Sample)

Report No: TSP 5605
Payroll Office No: 99999999
Payroll Office Nm: SAMPLE PAYROLL OFFICE

Thrift Savings Plan
Returned Mail Report
For Agencies and the Uniformed Services
Process Date: 08/09/2010

Run Date: 08/09/10
Run Time: 23:57:17
Page No: 1

TSPD

** Sensitive Personnel Data - Use is Restricted **

Department Code: GJ
Agency Code: 99
Personnel Office: 9999

SSN	Last Name	First Name	Middle Name	Employment Code	Mail To Address	Date Mail Returned	Return Status	Piece Type
999-99-9999	PARTICIPANT	SAMPLE	E	A	123 MAIN STREET APT 1 FAIRFAX VA 22033	08/01/2010	Undeliverable	New Acct Letter
999-99-9999	PARTICIPANT	SAMPLE	E	A	123 MAIN STREET APT 1 FAIRFAX VA 22033	08/01/2010	Unmailable	Notice

Personnel Office Total: 2

Department Code: DJ
Agency Code: 98
Personnel Office: 9998

SSN	Last Name	First Name	Middle Name	Employment Code	Mail To Address	Date Mail Returned	Return Status	Piece Type
999-99-9999	PARTICIPANT	SAMPLE	E	A	123 MAIN STREET APT 1 FAIRFAX VA 22033	08/01/2010	Undeliverable	Annual Stmt
999-99-9999	PARTICIPANT	SAMPLE	E	A	123 MAIN STREET APT 1 FAIRFAX VA 22033	08/01/2010	Undeliverable	Annual Stmt

Personnel Office Total: 2
Payroll Office Total : 4