



Thrift Savings Plan BULLETIN for Service TSP Representatives

Subject: America Saves Week and Military Saves Week Posters
February 21 – 28, 2010

Date: February 12, 2010

The Thrift Savings Plan (TSP) is once again participating in two upcoming events — America Saves Week and Military Saves Week, both February 21 - 28, 2010. America Saves is a nationwide campaign in which a broad coalition of nonprofit, corporate, and government groups help individuals and families save and build wealth. Military Saves is a social marketing campaign designed to persuade, motivate, and encourage military families to save money every month and to convince leaders and organizations to be aggressive in promoting automatic savings.

Although our focus is on the TSP, our goal is to support our participants in their efforts to achieve financial security and retire with dignity. We know that defined contribution plans like the TSP have become a critical source of retirement income and that supplemental savings are necessary to achieve a comfortable retirement. Our belief is that the more participants know about the TSP, as well as saving and investing in general, the better able they are to make educated financial decisions. Although we cannot endorse any individual organization or entity, the underlying educational principles promoted by these two campaigns are worthy of support.

Accordingly, we have designed two special posters for the campaigns: the [America Saves Week](#) poster, featuring an image of dollar bills against an American flag; and the [Military Saves Week](#) poster, featuring a single dollar growing on a tree. Our theme this year is “Every Dollar Counts.” We hope this simple message encourages employees to think about saving and investing to meet current and future financial goals. Electronic versions of the posters are attached to this bulletin and are also available on the TSP website. We will not provide printed copies of the posters. Please display or distribute the posters to your service members as you deem appropriate.

To supplement the posters, FRTIB’s Executive Director, Greg Long, has written a [letter](#) in support of both America Saves Week and Military Saves Week. This letter is posted on the TSP website. An electronic copy of the letter is also attached to this bulletin.

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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.

We have also provided links on the TSP website to both the America Saves and Military Saves websites. These sites provide information about the organizations behind the campaigns as well as a wealth of information and resources that can be useful in planning and saving for the future.

Finally, as part of our ongoing support of financial education and literacy programs, the TSP also looks forward to supporting Financial Literacy Month in April 2010 and National Save for Retirement Week in October 2010. Posters are being developed in support of these upcoming campaigns and will be available to download from the TSP website. The posters will be distributed to all service central distribution points and will be available for order and download from the TSP website. Stay tuned for details in the coming months.

A handwritten signature in black ink, reading "Pamela-Jeanne Moran". The signature is written in a cursive, flowing style.

PAMELA-JEANNE MORAN
Director
Office of Participant Services

Attachments



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

February 2010

Dear TSP Participant:

When I wrote to you at the beginning of last year, Americans were deeply concerned about the state of the economy, and many Thrift Savings Plan participants were seeing significant losses in their accounts. Fortunately, the past year in the stock and bond markets has been less volatile, and all of the TSP funds have shown substantial gains.

Your Thrift Savings Plan has more good news to report. As a result of Public Law 111-31, signed into law by the President in June, your spouse beneficiary, in the event of your death, may now leave his or her share of your account in the plan. A TSP account will be established in your spouse's name and your spouse can manage it for life, or withdraw it at any time by any of the withdrawal methods available to separated TSP participants. This benefit will be fully implemented later in 2010. The law also provided for a Roth feature in the TSP, which will offer tax-advantaged benefits similar, but not identical, to a Roth IRA. We plan to introduce this feature in late 2011.

I am also happy to report that the test site for the new TSP website was launched in December. TSP participants who logged in to access their accounts were randomly chosen to view the test site and to complete a brief survey. Those of you who visited the site were very positive overall about the design, navigation, and organization of the material and the new "My Account" features. You can be sure that we are paying close attention to your comments and recommendations as we finalize the new and improved website for its debut later this year.

We are also going to devote special attention to our population of approximately 375,000 noncontributing FERS participants. We want participants in this group to understand how important the TSP is to their retirement security and that they are passing up free agency matching money every pay period they don't contribute to their TSP accounts — a very considerable loss to their long-term retirement income. If you have a coworker or friend in this group who is not contributing to the TSP, take a moment to offer a few words of encouragement; you will be thanked for your efforts in years to come.

Finally, on December 1, 2009, our investment manager, Barclays Global Investors, merged with BlackRock Institutional Trust Company. Consequently, BlackRock will be the asset manager for the F, C, S, and I Funds. This merger will not affect your investments in these funds. Further, none of the indexes that the TSP funds are tracking, including the F Fund's Barclays Capital U.S. Aggregate Bond Index, will change.

This year will be a busy one for the TSP and we are looking forward to the innovations and new benefits it will bring to you.

Sincerely,

Gregory T. Long
Executive Director

Enclosures

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EVERY DOLLAR COUNTS



Celebrates

**America Saves Week
February 21 – 28, 2010**

Every Dollar Counts!



TSP CELEBRATES
MILITARY SAVES WEEK
FEBRUARY 21-28, 2010