



Eligibility Dates for TSP Employee and Agency Contributions

If FERS employment begins:	Eligible to make employee contributions begins the first full pay period in:	Eligible for Agency contributions begins the first full pay period in:
On or before January 1, 1987	April 1987	April 1987
January 2, 1987 – June 30, 1987	January 1988	January 1988
July 1, 1987 – December 31, 1987	July 1988	July 1988
January 1, 1988 – June 30, 1988	January 1989	January 1989
July 1, 1988 – December 31, 1988	July 1989	July 1989
January 1, 1989 – June 30, 1989	January 1990	January 1990
July 1, 1989 – December 31, 1989	July 1990	July 1990
January 1, 1990 – June 30, 1990	January 1991	January 1991
July 1, 1990 – December 31, 1990	July 1991	July 1991
January 1, 1991 – June 30, 1991	January 1992	January 1992
July 1, 1991 – December 31, 1991	July 1992	July 1992
January 1, 1992 – June 30, 1992	January 1993	January 1993
July 1, 1992 – December 31, 1992	July 1993	July 1993
January 1, 1993 – June 30, 1993	January 1994	January 1994
July 1, 1993 – December 31, 1993	July 1994	July 1994
January 1, 1994 – June 30, 1994	January 1995	January 1995
July 1, 1994 – December 31, 1994	July 1995	July 1995
January 1, 1995 – June 30, 1995	January 1996	January 1996
July 1, 1995 – December 31, 1995	July 1996	July 1996
January 1, 1996 – June 30, 1996	January 1997	January 1997
July 1, 1996 – December 31, 1996	July 1997	July 1997
January 1, 1997 – June 30, 1997	January 1998	January 1998

If FERS employment begins:	Eligible to make employee contributions begins the first full pay period in:	Eligible for Agency contributions begins the first full pay period in:
July 1, 1997 – December 31, 1997	July 1998	July 1998
January 1, 1998 – June 30, 1998	January 1999	January 1999
July 1, 1998 – December 31, 1998	July 1999	July 1999
January 1, 1999 – June 30, 1999	January 2000	January 2000
July 1, 1999 – December 31, 1999	July 2000	July 2000
January 1, 2000 – June 30, 2000	January 2001	January 2001
July 1, 2000 – December 31, 2000	July 2001	July 2001
January 1, 2001 – June 30, 2001	July 2001	January 2002
July 1, 2001 – December 31, 2001	Election can be made 60 days from date of hire	July 2002
January 1, 2002 – June 30, 2002	Election can be made 60 days from date of hire	December 2002
July 1, 2002 – November 30, 2002	Election can be made 60 days from date of hire	June 2003
December 1, 2002 – May 31, 2003	Election can be made 60 days from date of hire	December 2003
June 1, 2003 – November 30, 2003	Election can be made 60 days from date of hire	June 2004
December 1, 2003 – May 31, 2004	Election can be made 60 days from date of hire	December 2004
June 1, 2004 – November 30, 2004	Election can be made 60 days from date of hire	June 2005
December 1, 2004 – May 31, 2005	Election can be made 60 days from date of hire	December 2005
June 1, 2005 – June 30, 2005	Election can be made 60 days from date of hire	June 2006
July 1, 2005 – November 30, 2005	Eligible at any time	June 2006
December 1, 2005 – May 31, 2006	Eligible at any time	December 2006
June 1, 2006 – November 30, 2006	Eligible at any time	June 2007
December 1, 2006 – May 31, 2007	Eligible at any time	December 2007
June 1, 2007 – November 30, 2007	Eligible at any time	June 2008
December 1, 2007 – May 31, 2008	Eligible at any time	December 2008
June 1, 2008 – November 30, 2008	Eligible at any time	June 2009

If FERS employment begins:	Eligible to make employee contributions begins the first full pay period in:	Eligible for Agency contributions begins the first full pay period in:
December 1, 2008 – June 22, 2009	Eligible at any time	Effective June 22, 2009, eligible immediately but no later than the first full pay period in August 2009 ^{1, 2}
On or after June 22, 2009	Eligible at any time	Eligible immediately ^{1, 2}
On or after August 1, 2010	Employee is automatically enrolled ³	Eligible immediately

¹ As a result of the Thrift Savings Plan Enhancement Act of 2009 that was signed into law on June 22, 2009, FERS employees who are newly hired or rehired on or after June 22, 2009, and FERS employees who are currently employed and waiting until the second election period to become eligible for agency contributions (i.e., employees hired on or after December 1, 2008) are immediately eligible to receive Agency contributions.

² The Federal Retirement Thrift Investment Board (FRTIB) Executive Director has given employing agencies until the first full pay period in August 2009 to implement this regulation pursuant to his authority to prescribe such regulations as may be necessary for the administration of the Thrift Savings Plan, (5 U.S.C. 8474(b)(5)), to include section 8432 (id.) and as may be necessary to carry out his responsibilities as Executive Director (5 U.S.C. 8474(b)(5)).

³ As a result of the Thrift Savings Plan Enhancement Act of 2009, newly hired and rehired FERS and CSRS employees are immediately enrolled to automatically contribute 3% of basic pay. The employee has the option to opt out of employee contributions, stop contributing, or change the amount of his or her contributions.