

Thrift Savings Plan HIGHLIGHTS

July 2012

You live where?

The TSP receives a large volume of returned mail each year from addresses that are not current or just plain invalid. If one of these bad addresses is yours, get it fixed!

If you're not sure what address we have for you, log into My Account on the TSP website, choose "Statements" from the left-side menu, and open your most recent quarterly statement. You can also call the ThriftLine and speak to a Participant Services Representative.

How to correct your address

Still employed by the Federal Government? Submit your correct address to your agency or service. Don't rely on the change of address or forwarding information you submit to the U.S. Postal Service; this has no effect on the address in your TSP account. **Only your agency or service can change your address in your TSP account record.**

Once you submit your correct address to your agency or service, follow up with the TSP to make sure it has been changed.

Separated from service?

Change your address online in the My Account section of the TSP website, or submit Form TSP-9, Change in Address for Separated Participant, available on the website or by request when you call the ThriftLine.



Your New Quarterly Participant Statement

The TSP began accepting Roth TSP contributions on May 7, 2012.* Now that some participants have the ability to make Roth (after-tax) contributions to their TSP accounts, these contributions have to be held in a balance separate from traditional TSP contributions. This is because traditional and Roth contributions have different tax treatments, and the two types of contributions and their gains (or losses) have to be accounted for separately. As a result, the introduction of Roth TSP has required us to redesign your participant statements. Your second quarter participant statement (covering April 1 through June 30, 2012) is the first to showcase the new design.


Features of the new design.

Every aspect of the new statement is designed to account for the handling of Roth money coming into your account. If you have not made Roth contributions (or transferred Roth money into your account), most of these alterations will not be obvious to you.

What will be obvious is that the statement has a new look. The redesign aims to show you a complete snapshot of your account on the first page. You'll see:

- Vesting information (if it applies to you);
- A summary of how your account value has changed during the quarter;
- Your account balance distribution among the TSP investment funds;
- How you've told the TSP you want to invest new money coming into your account;
- A summary of the information we have for you in your TSP record, such as your date of birth, retirement coverage, and employment status;
- Your personal rate of return for the 12 months preceding the quarter's end; and

* At this time, not all agencies and services are accepting elections for Roth contributions because they are still making the necessary technical and programmatic changes to their payroll systems.



Your Quarterly Statement
 for the period
 04/01/2012 – 06/30/2012

(Mail Barcoding)

Name
Address Line 1
Address Line 2
City, State, Zip Code

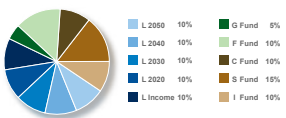
Here's how the value of your TSP account has changed.

Value on April 1, 2012	\$xx,xxx,xxx.xx
Contributions and Additions	\$xx,xxx,xxx.xx
Withdrawals and Deductions	\$xx,xxx,xxx.xx
Investment Gain (or Loss)	\$xx,xxx,xxx.xx
Value on June 30, 2012	\$xx,xxx,xxx.xx

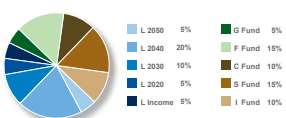
Your vested account balance is \$xx,xxx,xxx.xx
 You will be fully vested on mm/dd/yyyy*

* Only Agency Automatic (1%) Contributions are subject to vesting. You are always vested in (entitled to keep) your own contributions and your agency's matching contributions.

Your account balance distribution



Your investment allocation for future contributions



A Message for You
 Your quarterly participant statement has a new look. In addition to the regular features of your statement, you can now see how your account balance is broken down by traditional (pre-tax) and Roth (after-tax) amounts. View your personal rate of return for the 12 months preceding the end of the quarter, and review your share and share price history for each of your investment funds. However, in an effort to cut costs for all participants and become more environmentally responsible, your Transaction Detail by Fund is now a feature of your online statement only. You can log into My Account on the TSP website to view your full participant statement at any time.

Your Personal Rate of Return

Last 12 Months
12.20%

Questions? www.tsp.gov
 ThriftLine: 1-TSP-YOU-FRST
 1-877-968-3778
 Outside U.S. and Canada: 404-233-4400
 TDD: 1-TSP-THRIFTS
 1-877-847-4385
 To correct personal information, contact your agency.

- A message with either information specific to your account or with a general message of interest from the TSP.

Page 2 of the statement (pictured right) provides:

- A summary of your quarterly account transactions;
- A loan summary (if you have any loan activity); and
- An accounting of your transactions during the quarter according to the source (not on beneficiary participant statements).

If you find an error in your account information or have a question, follow the instructions in the "Questions?" box (on page 1 of your statement) to correct it.

Mailed quarterly statements are condensed.

Only 15% of TSP participants request a mailed quarterly statement. The vast majority of you access your statements through the My Account section of the TSP website. To keep costs low for all participants, we are no longer mailing the portion of the statement that details your transactions each quarter by fund (unless you are a beneficiary participant). This section, Your Transaction Detail by Fund, shows how each transaction affects your fund shares and balances. You can view this section by accessing your statement online. If you'd like this section and you don't have Internet access, you can call the ThriftLine and ask to have it mailed to you. 📧

Jane Doe
Account Number: xxxxxxxxxxxx
Your Ending Account Balance: \$150,000.00
Page 2 of x
For the quarter: mm/dd/yyyy-mm/dd/yyyy

YOUR QUARTERLY ACCOUNT SUMMARY										
TSP FUNDS	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Gain or Loss This Quarter	Ending Balance	Beginning Shares Price	Number	Ending Shares Price	Number
Lifecycle Funds										
L 2050	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
L 2040	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
L 2030	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
L 2020	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
L Income	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
Individual Funds										
G Fund	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
F Fund	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
C Fund	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
S Fund	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
I Fund	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000,000.00	\$0,000.00	000,000,000.00	\$0,000.00	000,000,000.00
Total	\$0,000,000.00	\$0,000,000.00	-\$0,000,000.00	\$0.00	\$0,000,000.00	\$0,000,000.00*				

* Your balance includes: \$0,000.00 in cumulative tax-exempt contributions; \$0,000.00 in catch-up contributions for this year.

YOUR QUARTERLY LOAN SUMMARY											
Loan ID	Principal as of mm/dd/yyyy	Amount of New Loan	TOTAL Principal Repaid	Taxable Distribution	Nontaxable Distribution	Traditional Balance	Reversal of Loan Distribution Roth Balance	Principal as of mm/dd/yyyy	TOTAL Interest Paid	Interest in Arrears	Last Loan Payment
xxxxxxx	\$0,000.00	\$0,000.00	\$0,000.00			\$0,000.00		\$0,000.00		\$0,000.00	mm/dd/yyyy

YOUR TRANSACTION DETAIL BY SOURCE†										
Payroll Office	Posting Date	Transaction Type	Employee Traditional	Employee Roth	Agency Automatic (%)	Matching	Total			
xxxxxxx	mm/dd/yyyy	Beginning Balance Contribution	\$0,000,000.00	\$0,000,000.00	\$0,000.00	\$0,000.00	\$0,000,000.00			
		Gain or Loss This Quarter	\$0,000,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00			
		Ending Balance	\$0,000,000.00	\$0,000,000.00	\$0,000.00	\$0,000.00	\$0,000,000.00			

† Details of your transactions by fund (including interfund transfers) are available on your expanded quarterly statement in the My Account section of the TSP website (www.tsp.gov).

Rates of Return

	L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund
Monthly 2012										
Jan	4.87%	4.34%	3.77%	3.03%	1.18%	0.13%	0.88%	4.50%	7.59%	5.36%
Feb	3.99	3.54	3.10	2.53	0.98	0.12	0.05	4.34	3.99	5.14
Mar	1.86	1.68	1.49	1.23	0.54	0.14	-0.61	3.30	2.30	0.13
Apr	-0.78	-0.63	-0.52	-0.38	0.01	0.15	1.12	-0.62	-0.71	-1.87
May	-6.85	-6.00	-5.23	-4.20	-1.38	0.14	0.91	-5.99	-6.91	-11.40
Annual 2002 - 2011										
2002	-	-	-	-	-	5.00%	10.27%	-22.05%	-18.14%	-15.98%
2003	-	-	-	-	-	4.11	4.11	28.54	42.92	37.94
2004	-	-	-	-	-	4.30	4.30	10.82	18.03	20.00
2005	-	-	-	-	-	4.49	2.40	4.96	10.45	13.63
2006	-	16.53	15.00	13.72	7.59	4.93	4.40	15.79	15.30	26.32
2007	-	7.36	7.14	6.87	5.56	4.87	7.09	5.54	5.49	11.43
2008	-	-31.53	-27.50	-22.77	-5.09	3.75	5.45	-36.99	-38.32	-42.43
2009	-	25.19	22.48	19.14	8.57	2.97	5.99	26.68	34.85	30.04
2010	-	13.89	12.48	10.59	5.74	2.81	6.71	15.06	29.06	7.94
2011	-	-0.96	-0.31	0.41	2.23	2.45	7.89	2.11	-3.38	-11.81

The returns for the TSP funds represent net earnings after deduction of administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and investment management fees. Additional information about the TSP funds, the related indexes, and their respective 1-, 3-, 5-, and 10-year returns can be found in the TSP Fund Information sheets on the TSP website.

The Lifecycle funds, which are invested in the individual TSP funds (G, F, C, S, and I*), were implemented on August 1, 2005; therefore, the first annual returns are for 2006.

* The Government Securities Investment (G) Fund; the Fixed Income Index Investment (F) Fund; the Common Stock Index Investment (C) Fund; the Small Capitalization Stock Index (S) Fund; the International Stock Index Investment (I) Fund