

See our L Funds  
on the reverse side.

## C FUND

Common Stock Index  
Investment Fund



### What It Is:

A fund containing stocks of large and medium-sized U.S. companies



### Benchmark Index:

Standard & Poor's 500 Stock Index



PROS:

Potential for high investment returns over the long term



RISKS:

Can be volatile depending on stock market performance

## S FUND

Small Capitalization Stock  
Index Investment Fund



### What It Is:

A fund containing stocks of small to medium-sized U.S. companies



### Benchmark Index:

Dow Jones U.S. Completion TSM Index



PROS:

Potential for high investment returns over the long term



RISKS:

Can be volatile depending on stock market performance

## I FUND

International Stock Index  
Investment Fund



### What It Is:

A fund containing international stocks from more than 20 developed countries



### Benchmark Index:

MSCI EAFE Stock Index



PROS:

Potential for high investment returns over the long term



RISKS:

Can be volatile depending on stock market performance. Returns also depend on the value of the U.S. dollar.

## F FUND

Fixed Income Index  
Investment Fund



### What It Is:

A fund containing government, corporate, and asset-backed bonds



### Benchmark Index:

Bloomberg Barclays U.S. Aggregate Bond Index



PROS:

May earn returns that are higher than money market funds over the long term with relatively low risk



RISKS:

Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.

## G FUND

Government Securities  
Investment Fund



### What It Is:

A fund containing government securities that are specially issued to the TSP



PROS:

Does not lose money; has a consistent but relatively low investment return



RISKS:

Your money may not grow enough to meet your retirement needs or outpace inflation.

We offer 5 core funds that you can customize based on your comfort level...

For more comprehensive information, visit the Forms & Publications section of [tsp.gov](http://tsp.gov) and scroll to "Fund Sheets at a Glance."



See our core funds on the reverse side.

## L 2050

Born 1983 or later

**What It Is:**  
A mix of core funds designed by our experts

**Consider If You:**  
Were born 1983 or later or plan to need your TSP savings in 2045 or later

**Strategy:**  
Focused more on the potential for high growth over time than on the preservation of assets

## L 2040

Born 1973–1982

**What It Is:**  
A mix of core funds designed by our experts

**Consider If You:**  
Were born 1973–1982 or plan to need your TSP savings between 2035 and 2044

**Strategy:**  
Focused more on the potential for high growth over time than on the preservation of assets

## L 2030

Born 1963–1972

**What It Is:**  
A mix of core funds designed by our experts

**Consider If You:**  
Were born 1963–1972 or plan to need your TSP savings between 2025 and 2034

**Strategy:**  
Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets

## L 2020

Born 1954–1962

**What It Is:**  
A mix of core funds designed by our experts

**Consider If You:**  
Were born 1954–1962 or plan to need your TSP savings between 2018 and 2024

**Strategy:**  
Aims to provide moderate growth with a moderate emphasis on preserving your assets

## L INCOME

Born 1953 or earlier

**What It Is:**  
A mix of core funds designed by our experts

**Consider If You:**  
Were born before 1954 or are using your TSP savings or expect to in the next year

**Strategy:**  
Aims to preserve your assets while providing some growth

# THRIFT SAVINGS PLAN

... and 5 Lifecycle funds that help you navigate investing based on when you'll need your money.



With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log into the My Account section of [tsp.gov](https://tsp.gov) and choose "Contribution Allocations" or "Interfund Transfers" on the left.