



HOW TO READ YOUR Quarterly TSP Participant Statement

Your Thrift Savings Plan (TSP) participant statement is available in the My Account section of the TSP website or, if you prefer, you can ask to have the statement sent to you after the end of each calendar quarter. (Calendar quarters end March 31, June 30, September 30, and December 31.) Mailed statements exclude transaction details broken down by investment fund. If you would like to have this level of detail and you do not have Internet access, you can call the ThriftLine (1-877-968-3778) to request it.

Your TSP participant statement provides valuable information about your account. It is one of the best sources of information about the activity in your TSP account and the personal information the TSP has on file for you.

Because the statement replicates the information in your TSP record, it is important for you to review it. Report any information in it that you believe is incorrect to your agency or service (if you are active) or to the TSP (if you have left Federal service).

To better understand your statement, read the text shown in blue throughout this leaflet. It explains the information in the different sections of your statement.

If your name or address shown on the statement is not correct, please contact your agency or service if you are active. Do not rely on change of address information you submit to the U.S. Postal Service; it does not update your TSP account record.

If you are separated, you can change your address in My Account at tsp.gov (Personal Information, Profile Settings), submit Form TSP-9, or contact the TSP.

The value of your account on the first day of the quarter.


The value of your account on the last day of the quarter.

This message will appear on the statements of non-vested, active FERS employees only.

How your total account balance is invested in the 10 TSP funds as of the end of the quarter. If you have no investments in a fund, you will see 0%.

To move your money among the funds, you must do an interfund transfer. Log into My Account on the TSP website (with your account number and Web password or custom ID), or call the ThriftLine (and use your account number and ThriftLine PIN).

How you have told the TSP you want to invest all future contributions and additions to your account (such as loan payments, transfers, and rollovers) as of the end of the quarter.



Thrift Savings Plan

[Mail Barcoding]

Jane Doe
123 Main Street
Anytown, VA 00000

Your Quarterly Statement

The time period covered in this statement is here.

Account Number:
Your unique 13-digit TSP number.

Date of Birth: }
Retirement Coverage: } Check to see if this information is correct.
Employment Status: }

Service Required for Vesting: For FERS only, the vesting requirement pertains to Agency Automatic (1%) Contributions.

Legal Residence: For uniformed services members only.

A Message for You

In this space, you will see a different message each quarter with new information about your statement, your account, or the Thrift Savings Plan.

Your Personal Rate of Return

This is the rate at which your account has grown during the 12 months preceding the quarter's end. You will only see a rate of return if you have a complete 12 months of historical investment data.

Questions?

tsp.gov

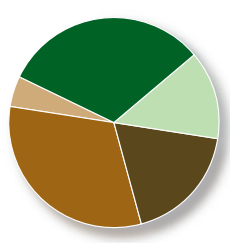
This space provides contact information for the TSP and also tells you how to correct errors on your statement.

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

	Traditional	Roth	Total
Value on January 1, 20YY	A summary of the activity in your traditional balance, your Roth balance, and your total account for the quarter. If you only have one type of balance, you will see only one column of numbers depicting your quarter totals.		
Contributions and Additions			
Withdrawals and Deductions			
Investment Gain (or Loss)			
Value on March 31, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Your vested account balance is	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
You will be fully vested on mm/dd/yyyy*			

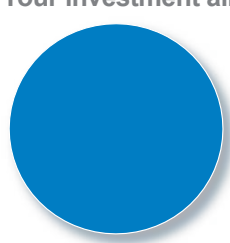
*Only Agency Automatic (1%) Contributions are subject to vesting. You are always vested in (entitled to keep) your own contributions and your agency's matching contributions.

Your account balance distribution



L 2050 0%	G Fund 35%
L 2040 0%	F Fund 15%
L 2030 0%	C Fund 20%
L 2020 0%	S Fund 25%
L Income 0%	I Fund 5%

Your investment allocation for future contributions



L 2050 0%	G Fund 0%
L 2040 0%	F Fund 0%
L 2030 100%	C Fund 0%
L 2020 0%	S Fund 0%
L Income 0%	I Fund 0%

Continued on reverse side

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	Ending Shares Price	Ending Shares Number
Lifecycle Funds									
L 2050	Your balance at the beginning of the quarter for each of your investment funds (and for your total account)	The dollar amount(s) that went into your account during the statement period by fund and in total	The dollar amount(s) removed from your account during the statement period by fund and in total	The net amount(s) of money that went into, or came out of, a fund as a result of interfund transfers	The gains and losses for each investment fund (and for your total account)	The balance in each of your investment funds at the end of the quarter			
L 2040									
L 2030									
L Income									
Individual Funds									
G Fund					It does not include any additions and deductions shown in the previous spaces.	Your total account balance will include any catch-up or tax-exempt contributions in your account.			
F Fund									
C Fund									
S Fund									
I Fund									
Total									

This shaded area shows the number of shares you held in each of your investment funds (and their price per share) at the beginning and end of the quarter.

Any loan activity in your account is summarized in this section. This section only appears if you have a TSP loan or loans, and you will see only those columns that apply to your loan activity. Quarterly loan transaction details are shown in Your Transaction Detail by Source.

This section tells you which source of money is affected by each transaction during the statement period. Interfund transfers are not displayed in this section because they do not affect any particular source of money.

This section appears only on your statement in the My Account section of the TSP website at tsp.gov. Mailed statements do not include this detail and end with Your Transaction Detail by Source. You can call the ThriftLine and ask to have a copy of the online version mailed to you.

This section lists your quarterly transactions (including interfund transfers) for each fund in which you are invested and the number of shares that were bought and sold as a result of the transaction. The transactions in the Your Transaction Detail by Source section are repeated here, but they are displayed under the funds they affect. (Only the G Fund is shown in this example, but the categories shown here will be displayed for all the funds in which you are invested.)

YOUR QUARTERLY LOAN SUMMARY

Loan ID	Principal as of mm/dd/yyyy	Amount of New Loan	TOTAL Principal Repaid	Taxable Distribution	Non Taxable Distribution	Reversal of Loan Distribution	Principal as of mm/dd/yyyy	TOTAL Interest Paid	Interest In Arrears	Last Loan Payment

YOUR TRANSACTION DETAIL BY SOURCE

Payroll Office	Posting Date	Transaction Type	Employee Traditional	Employee Tax-Exempt Traditional	Employee Roth	Agency Automatic (%)	Matching	Total

For all those transactions which the transaction affected your payroll account, this identifies the payroll office. The transaction that occurred on the posting date. If followed by a date, that is the date the transaction should have been correctly reported to the TSP. Any earnings adjustments will also be shown here.

For each transaction shown under Transaction Type (e.g., contributions, loan payments, withdrawals), these columns show how much was deposited to or deducted from each source. You should always see the Employee Traditional, Employee Roth, and Total columns displayed. The other columns will only appear on your statement if you have a beginning or ending balance from that source.

The total dollar amount of each transaction on the posting date

YOUR TRANSACTION DETAIL BY FUND

Posting Date	Transaction Type	Transaction Amount	Roth	Total	Share Price	Number of Shares	Dollar Balance

The date on which a transaction was processed in your account

The type of transaction that occurred on the posting date

The amount that was deposited into or withdrawn from the particular fund's balance (or balances, if you have both traditional and Roth balances) and the total of the transaction

The value of each share bought or sold for the transaction on the posting date

The number of shares bought or sold for each transaction listed under Transaction Type

Your account balance for the particular fund (at the beginning and end of the quarter)