



**THRIFT SAVINGS PLAN**

**For  
Withdrawing  
Your TSP  
Account**

**THE TIME IS NEAR**

## There are two fast-approaching deadlines that affect your Thrift Savings Plan (TSP) account.

1. The TSP deadline for starting withdrawals.
2. The Internal Revenue Service (IRS) “required minimum distribution” deadline for receiving a minimum amount from your TSP account.

Both of these deadlines must be met **no later than April 1** of the year ***after*** you have turned 70½ ***and*** are separated from service.

## According to TSP records, you will be 70½ years old next year.\*

If you:

- are now separated from Federal Government service, or
- will separate from Federal Government service on or before December 31, 2012,

you should begin making plans for how you will withdraw some or all of the savings in your TSP account. We recommend that you make your withdrawal request no later than **February 25, 2013**. This allows time to return improperly completed forms for correction and ensures processing of your form by **April 1, 2013**.

If you are eligible for a withdrawal and want to begin enjoying your retirement savings sooner, you can make a withdrawal at any time. As long as you make it before April 1, 2013, you will meet the TSP withdrawal deadline. In addition, if you make your withdrawal between January 2012 and April 1, 2013, the TSP will **automatically** ensure that your withdrawal satisfies any IRS minimum distribution requirement.

If you decide to continue working for the Federal Government for a few more years, these deadlines do not apply to you until April 1 **after** the year you meet **both** the age **and** separation requirements.

If you want to find out more about your withdrawal options, read the booklet *Withdrawing Your TSP Account After Leaving*

\* If you are not turning 70½ next year, please contact the TSP immediately to correct your date of birth in our record.

*Federal Service.* You can also read the TSP tax notice “Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions” for tax withholding information regarding your withdrawal and required minimum distribution. These materials are available from the TSP website, your agency or service, or the TSP.

A few months before your withdrawal deadline, the TSP will send you a letter to remind you of that date. Your decision will be so much easier when that time comes if you start thinking about your withdrawal options now.

### **To reach the TSP, you can write to:**

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

### **or contact us by using:**

ThriftLine: 1-TSP-YOU-FRST (1-877-968-3778)  
TDD: 1-TSP-THRIFT5 (1-877-847-4385)  
Outside U.S. and Canada: 404-233-4400

**TSP website:** [www.tsp.gov](http://www.tsp.gov)