



HOW  
TO  
READ  
YOUR  
**Annual TSP Participant Statement**  
*for Beneficiary Participants*

If you participated in the Thrift Savings Plan (TSP) last year, the TSP has prepared an annual TSP participant statement for you. You should receive your annual statement in the mail unless you submitted a request to opt out of having it mailed to you. Your statement is also available on the TSP website ([www.tsp.gov](http://www.tsp.gov)).

Since your statement replicates information that is in your TSP record, you should review it *carefully*. Report any errors regarding interfund transfers, withdrawals, your account profile, beneficiary information, or any other details that you believe are incorrect to the TSP.

Your annual TSP participant statement provides a comprehensive profile of your account activity between January 1 and December 31 of last year. It is also an excellent resource for information about the personal data the TSP has on file for you. For more detailed information on specific account transactions, please continue to refer to your quarterly participant statements.

The TSP is offering this leaflet to help you understand the information provided in your annual statement. Read the text shown in **red** for explanations of what each section of your statement means.



# THRIFT SAVINGS PLAN ANNUAL PARTICIPANT STATEMENT

The space below shows the year that is covered in this statement.

For the year: **YYYY**

Please review this statement for accuracy, as the information in it is considered correct unless you notify us. To correct errors on this statement, please contact the TSP at the ThriftLine number below.

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

**Account Number:** Your unique TSP identifier  
Account Type: } Check the information in this space to make sure it's correct.  
Date of Birth: }

## YOUR ANNUAL ACCOUNT SUMMARY

Opening Balance as of January 1, yyyy

Additions
Forfeitures
Death Benefit Payment
Court Order Payments
Adjustments
Minimum Required Distributions
Investment Gain (Loss)
Withdrawals

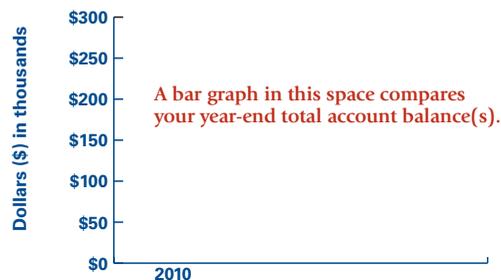
This space lists the transactions that added money to or deducted money from your account during the statement period. (Your quarterly statements reflect the dates of these transactions.)

Closing Balance as of December 31, yyyy  
Your yyyy change in account value  
Your yyyy Personal Investment Performance

This space shows your year-end account balance, any change in value, and the rate of return on your TSP investments for the year.

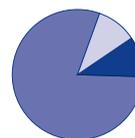
\* **Your balance includes:** This space shows the total amount of money that can be claimed as tax-exempt. The total shown here does not include any investment gains or losses. This information will only be displayed if it is applicable to your account.

## ACCOUNT BALANCE HISTORY



## ACCOUNT DISTRIBUTION

As of the statement date, your account balance was distributed as follows:



### Funds for Stability

G Fund  
F Fund

### Funds for Long-Term Growth

C Fund  
S Fund  
I Fund

### Funds for Long-Term Growth and Stability – Lifecycle Funds

L 2040 Fund  
L 2030 Fund  
L 2020 Fund  
L 2010 Fund  
L Income Fund

This space shows the percentage of your TSP account balance that was invested in any of the TSP funds as of December 31 of the statement period. The pie chart shows how your account balance was distributed among the three fund categories.

TSP website: [www.tsp.gov](http://www.tsp.gov)  
THRIFTLINE: 1-TSP-YOU-FRST (1-877-968-3778) • Outside U.S. and Canada, call 404-233-4400  
TDD: 1-TSP-THRIFT5 (1-877-847-4385)

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**ANNUAL ACTIVITY SUMMARY BY FUND** Only the funds in which you had activity are displayed.

Fund	Beginning Balance	Beginning Shares	Beginning Share Price	Additions	Withdrawals	Interfund Transfers	Fund Gain or Loss	Ending Shares	Ending Share Price	Ending Balance
G Fund	This space shows your balance in each of the TSP funds as of January 1 of the statement period. It also shows your total balance as of that date.	This space shows the number of shares you had in each of the TSP funds as of January 1 of the statement period.	This space shows the value of one share of each of the TSP funds as of January 1 of the statement period.	This space shows the dollar amount(s) deducted from your account during the statement period. It also shows the sum of these additions.	This space shows the dollar amount(s) deducted from your account during the statement period. It also shows the sum of these withdrawals.	This space shows the net amount of money that went into, or came out of, any TSP fund as the result of an inter-fund transfer during the statement period.	This space shows your gains and losses in each TSP investment fund (and your total account) for the statement period. It does not include additions and withdrawals shown in the previous columns.	This space shows the number of shares you had in each of the TSP funds as of December 31 of the statement period.	This space shows the value of one share of each of the TSP funds as of December 31 of the statement period. It also shows your total balance as of that date.	This space shows your balance in each of the TSP funds as of December 31 of the statement period. It also shows your total balance as of that date.
F Fund										
C Fund										
S Fund										
I Fund										
L 2040 Fund										
L 2020 Fund										
L 2010 Fund										
L Income Fund										
<b>TOTAL</b>										

**ACCOUNT PROFILE**

ThriftLine Date	Web Password Date	ThriftLine Access	Web Access	Quarterly Statement Delivery	Annual Statement Delivery	Power of Attorney/Guardianship/Conservatorship	Account on Hold
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This space tells you when your TSP PIN and Web password were assigned or changed and whether you requested that access to your account via the TSP website and/or the ThriftLine be blocked. This space also tells you whether you receive your quarterly and annual statements electronically or by mail. If you had a Power of Attorney, Guardianship, or Conservatorship on file with the TSP, or if your account is on hold, that information will also be displayed here for you.

**PRIMARY BENEFICIARY INFORMATION (Date of Designation: mm/dd/yyyy)**

Name	Share	Name	Share	Name	Share	Projected Monthly Amount
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If you have 12 primary beneficiaries or fewer, this space will name them, show the percentage of your account you have designated for each of them, and state the date on which you signed the Designation of Beneficiary form. If you have more than 12 primary beneficiaries, or if you have contingent beneficiaries, you will have to write the TSP to verify the names of your beneficiaries and the percentage of your account that you have designated for each of them.

If you have at least \$20,000 in your account, this space will show the estimated monthly TSP single life annuity payment you would receive at your current age, or at age 62 if you are younger than 62. This estimate is based on the closing account balance shown on the front of this statement.