

# GET THE FACTS...



**WEB**  
tsp.gov

**THRIFTLINE**  
1-TSP-YOU-FRST (1-877-968-3778)

Outside the U.S. and Canada  
404-233-4400

**TDD** (for hearing-impaired participants)  
1-TSP-THRIFT5 (1-877-847-4385)

**THRIFT  
SAVINGS  
PLAN**

**Low Fees**

**Straightforward  
Choices**

**Freedom  
to Stay**

**One Location**

# ... before it's too late.

Now that you're 59 or older, other financial institutions might try to pull you away from the TSP.

Don't let them distract you with expensive funds and confusing choices. The TSP likes to keep things affordable and simple.

Why move your hard earned money to a financial plan that might be too good to be true? Stay with the TSP.

## THRIFT SAVINGS PLAN

### Low Fees\*

Investing isn't free, so it pays to compare costs. The TSP has lower fees than any similar investment option so you can enjoy more of what you save.

### Straightforward Choices

Some plans overwhelm you with options. With the TSP, you choose from five individual funds that, together, cover most of the investment landscape. Or consider our Lifecycle funds. They let you invest based on when you think you'll need your money in retirement, and become more conservative over time.

### Freedom to Stay

You can keep your money with the TSP after you separate from service. Let it continue to grow — even after you start taking monthly payments.

### One Location

You can transfer or roll over eligible money into your TSP account and enjoy all of the benefits that come with it.

Visit the Investment Funds section of the TSP website or check out our YouTube channel at TSP4gov to learn more.

\* In 2012, the TSP expenses charged to participants were \$0.27 per \$1,000 invested. The industry average was \$8.30 per \$1,000. (Deloitte, "Inside the Structure of Defined Contribution/401(k) Plan Fees," 2011.)