

ARE YOU LOSING
\$1,000s
RIGHT NOW?

Don't miss another cent.



TAKE **FIVE** FOR YOUR FUTURE

YOUNGER THAN 45? Now is the time to Take FIVE for Your Future.

FIVE PERCENT

On top of your salary, your Federal agency will contribute up to 5% of your pay to your TSP retirement account with each paycheck. That could mean thousands of dollars over time. But you only get the full amount if you contribute at least 5% too. Can't afford 5%? Every dollar makes a difference.

Plus, since you're younger than 45, time is your biggest ally when it comes to the growth of your savings. Starting now can mean the difference between a comfortable retirement and a difficult one.

Learn more at tsp.gov

FIVE MINUTES

You're already enrolled, so increasing your contributions is easy. Just log into your agency's payroll system and choose the "Thrift Savings Plan" option. Enter either a percentage of your salary or a fixed dollar amount. You can also download Form TSP-1, Election Form, from tsp.gov and send it to your agency's payroll or benefits office. Call us at 1-877-968-3778 and choose option 3 for help.

GOT 5 MINUTES? Increase your contributions through your agency's payroll system. For example:

- Employee Express
- myPay
- LiteBlue
- EBIS
- NFC EPP

HERE'S HOW IT WORKS: If your salary is \$60,000, then 5% is about \$115 per biweekly paycheck. In 20 years, you could have close to \$231,000*.

IN 30 YEARS, YOU COULD HAVE MORE THAN \$502,000*!

**Figures include matching contributions and assume a 6% annual rate of return compounded monthly.*

FIVE FUNDS

Whether you're comfortable with investing or not, the TSP's strength is its simplicity. We offer 5 individual funds you can mix and match, and 5 Lifecycle funds that are professionally designed based on when you'll need your money. For example, our experts designed L 2030 and L 2040 for people like you. Take on as little or as much investment risk as you choose.

Don't let free agency money slip away —

YOU CAN NEVER GET IT BACK.



THRIFT SAVINGS PLAN

P.O. Box 385021

Birmingham, AL 35238

**PRESORT
FIRST CLASS MAIL
U.S. POSTAGE PAID
BOSTON, MA
FRTIB**

TSPLF34 (04/2014)

Learn more
at **tsp.gov**

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YOUTUBE
youtube.com/tsp4gov

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)