



## TWITTER

@tsp4gov

## 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)

TSPLF36 (2/2016)

HOW **\$100**  
CAN BECOME

**\$100,000**

# You're young.

Use time to your advantage. Save now, and even a little can mean a lot.

**How \$100 can become \$100,000.** Let's say your basic pay is \$2,000 per month, and you save 5% in your TSP account. That's about \$100 each month. If you leave the military after 10 years, you could have more than \$17,300.\* Even if you never add more money, that \$17,300 could grow to almost \$100,000 in 25 years.\*

And consider this: If you contribute 10% of your pay the same way, you could have almost \$200,000.\* Can't afford \$100? **Every dollar makes a difference.** Plus, you can contribute incentive, special, and bonus pay.

**To change how much you're saving, sign into myPay—not the TSP website—and choose the "Traditional TSP and Roth TSP" option.**

## **Our Roth option could work for you.**

"Roth" means you pay taxes on the money you save before it goes into your TSP account. So you pay no income taxes when you take it out, and your earnings can also be tax-free if certain conditions are met.\*\* Any combat zone pay you receive is always tax-free. If you contribute it to our Roth option, that money can grow tax-free as well.\*\*

**You can take us with you.** Your TSP account is yours to keep whether you're with the uniformed services for 2 years or 20. Plus, if you take a federal job after the military, you can keep contributing to the TSP. Even if you don't take a federal job, you can manage your investments at low cost while your savings grow.

## **Ready to save more? Here's how:**

- 1)** Sign into **myPay**. Click "Traditional TSP and Roth TSP."
- 2)** Decide whether to make Roth or traditional contributions.
- 3)** Choose how much of your pay you'd like to save (10%, for example).
- 4)** Click "Save" at the bottom of the screen.

**Thousands of military members younger than 35 have \$100,000 or more in their TSP accounts.**

\* Figures are based on the L 2050 Fund's projected long-term returns. Returns are not guaranteed and may be substantially less.

\*\* Roth earnings are paid tax-free if **1)** you have reached age 59½ or have a permanent disability **and 2)** five years have passed since the year of your first Roth contribution.