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TSPLF37A (3/2017)



# Keeping Score?

Use this to see  
who comes  
out on top.

**If you're thinking about moving the money in your TSP account to another plan, don't get blindsided. Ask the provider these questions first and see how the answers compare to the TSP's.**

	<b>Plan "X"</b>	<b>TSP</b>
<b>1</b> What is the average net expense I'll pay for every \$1,000 I invest?		<b>\$0.38*</b>
<b>2</b> How much will I pay in annual fees, commissions, or charges not included in the average net expense?		<b>\$0.08**</b>
<b>3</b> What profit do you make if I invest with you?		<b>\$0.00</b>
<b>4</b> Do you have a responsibility (fiduciary obligation) to put my interests ahead of your own?		<b>Yes</b>
<b>5</b> Will your plan protect my retirement funds from creditors' claims?		<b>Yes</b>
<b>6</b> When I'm ready to retire, can you set up a series of scheduled withdrawals so I can receive income without giving up control of my account?		<b>Yes</b>
<b>7</b> Can I change my investments or take withdrawals without being subject to surrender fees or back-end charges?		<b>Yes</b>

**So how did we measure up? We think that when you see the final tally, you'll decide that other plans just can't compete. Not that we're keeping score.**

\* Net expenses charged to TSP participants in 2016

\*\* These 2016 fees are per \$1,000 you invest and are associated with securities lending. It is standard industry practice to disclose them separately. The number is an asset-weighted average of the "Other Expenses" shown by fund in the most recent quarterly *Highlights*.

