

## There are so many ways you can TSP!

If you need more information, want to learn something new, or have questions about your TSP, what do you do?

Whether you choose to attend our in-person trainings or follow us on social media, we offer several ways to help you find answers to your TSP account questions and find solutions to some of your retirement planning challenges.

In this issue, we're sharing all the ways that you can TSP:

- 1. Website** – [tsp.gov](http://tsp.gov) has current information, materials, and tools such as forms, publications, rates of return, share prices, and calculators, to assist you in managing your TSP account and planning for your retirement.
- 2. ThriftLine** – Our toll-free ThriftLine (1-877-968-3778) is an automated telephone service that has up-to-date information such as Plan News, share prices, and loan and annuity rates. You can use your TSP account number and ThriftLine PIN to access your account and perform certain transactions at any time, or you can choose to speak to a Participant Service Representative to answer your specific questions Monday – Friday, 7:00 a.m. to 9:00 p.m. eastern time.

- 3. Social media** – Check out our social media channels on YouTube at [youtube.com/tsp4gov](http://youtube.com/tsp4gov), and Facebook and Twitter at @tsp4gov, to get the latest updates and information about your TSP account, especially if you're in a hurry or on the go! We want to engage with you whenever possible—whether you're communicating with us during one of our scheduled Twitter chats, posting a comment on our Facebook page, or viewing our videos on YouTube!

- 4. Webinars** – Our TSP webinars, hosted by our education team, are one-hour, topic-specific, live interactive events. For more information, contact your agency's or service's training or education representative.

- 5. In-person education** – You can experience one of our live TSP training classes also taught by a member of our TSP education team. You'll get in-depth information about your TSP in an interactive setting. It is as simple as having your agency's benefits specialist or your service's personal financial manager, human resources officer, or civilian personnel



office contact us to schedule a training date and time.

- 6. Participant statements** – We issue **quarterly statements** that cover all transactions during the previous three months, as well as any TSP loan activity you may have. You can log into [tsp.gov](http://tsp.gov) to see your statement and print it. You can also request to have it mailed to you.

Your **annual statement** summarizes the financial activity in your account for the previous year and provides other important information such

### A new [tsp.gov](http://tsp.gov)

We're redesigning our website to provide you a better user experience on all electronic platforms. The information that you need to know will be easier to find—we're implementing streamlined menus, clear-cut navigation, and innovative online tools and resources for your retirement planning needs. We think you'll like what you see. You'll have a chance to visit our beta site later this year!

as your personal investment performance. We post annual statements on [tsp.gov](http://tsp.gov) and mail them to you unless you request only electronic annual statements.

Remember, we're here for you and encourage you to use **any of these ways** to get the answers you need about your TSP!

### A special note about account security:

We take many steps to keep your account secure, including providing you with an account number, a web password, a ThriftLine PIN, and the opportunity to create a customized user ID to use instead of your account number.

### Add extra security to your account with two-step authentication at login.

This spring you'll find an option in My Account under "Profile Settings" to turn

on two-step authentication. With this security feature, you'll be able to help protect your account from fraudulent activity. After you turn on two-step authentication, we'll send a single-use code to your validated email address or cell phone each time you log into your account with your password.

It's important that you also do your part to protect your account. We recommend that you do the following:

- Never let anyone see or hear your account number, user ID, password, or PIN.
- Never respond to an email asking for any of your identifiers.
- Never provide your identifiers online unless you know your device and connection are secure.
- Log out of [tsp.gov](http://tsp.gov) and close your internet browser after you complete transactions in **My Account**.

- Never perform financial transactions on public computers.
- Use up-to-date antivirus, anti-spyware, and anti-malware software on your home and office computers.

Contact us directly if you have questions or if you need to report any suspicious activity involving your TSP account.

TSP Website: [tsp.gov](http://tsp.gov)  
 ThriftLine: 1-877-968-3778  
 Outside the U.S. and Canada: 404-233-4400  
 TDD: 1-877-847-4385  
 fb.com/tsp4gov  
 @tsp4gov  
 youtube.com/tsp4gov

## Rates of Return and Expenses by Fund

	L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund
<b>Rates of Return as of January 31, 2019</b>										
<b>Year-to-Date</b>	6.67%	5.86%	4.92%	2.53%	1.83%	0.23%	1.07%	8.01%	11.64%	6.60%
<b>1-Year</b>	-3.74	-2.87	-1.89	0.32	1.44	2.94	2.39	-2.34	-1.98	-12.11
<b>3-Year</b>	10.80	9.82	8.76	6.70	4.42	2.37	2.14	14.02	15.14	7.78
<b>5-Year</b>	7.28	6.81	6.23	5.07	3.67	2.29	2.78	10.99	8.25	3.03
<b>2018 Administrative Expenses</b>										
<b>Gross</b>	.052%	.052%	.052%	.052%	.051%	.051%	.052%	.052%	.052%	.052%
<b>Net<sup>1</sup></b>	.040%	.040%	.040%	.040%	.040%	.040%	.041%	.041%	.040%	.041%
<b>2018 Other Expenses<sup>2</sup></b>										
	.007%	.006%	.005%	.003%	.002%	.000%	.016%	.001%	.021%	.010%

The returns for the TSP funds represent net earnings after the deduction of administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and investment management fees as of January 31, 2019. (For more recent returns, visit "Fund Performance" at [tsp.gov](http://tsp.gov).) Additional information about the TSP funds; their related indexes; and their respective monthly, annual, and 10-year returns can be found in the TSP Fund Information sheets or by visiting "Fund Performance" at [tsp.gov](http://tsp.gov).

**Additional information about the TSP core funds:** The Government Securities Investment (G) Fund contains government securities; the Fixed Income Index Investment (F) Fund contains government, corporate, and asset-backed bonds; the Common Stock Index Investment (C) Fund contains stocks of large and medium-sized U.S. companies; the Small Capitalization Stock Index Investment (S) Fund contains stocks of small to medium-sized U.S. companies; and the International Stock Index Investment (I) Fund contains stocks from more than 20 developed countries.

<sup>1</sup> Net administrative expenses are the expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees.

<sup>2</sup> Fees paid to investment manager.