We offer 5 individual funds that you can customize based on your comfort level.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Description</th>
<th>Pros</th>
<th>Risks</th>
<th>Benchmark Index</th>
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<tbody>
<tr>
<td><strong>C FUND</strong></td>
<td>Common Stock Index Investment Fund</td>
<td>Stocks of large and medium-sized U.S. companies</td>
<td>Potential for high investment returns over the long term</td>
<td>Can be volatile depending on stock market performance</td>
</tr>
<tr>
<td><strong>S FUND</strong></td>
<td>Small Capitalization Stock Index Investment Fund</td>
<td>Stocks of small to medium-sized U.S. companies</td>
<td>Potential for high investment returns over the long term</td>
<td>Can be volatile depending on stock market performance</td>
</tr>
<tr>
<td><strong>I FUND</strong></td>
<td>International Stock Index Investment Fund</td>
<td>International stocks from more than 20 developed countries</td>
<td>Potential for high investment returns over the long term</td>
<td>Can be volatile depending on stock market performance</td>
</tr>
<tr>
<td><strong>F FUND</strong></td>
<td>Fixed Income Index Investment Fund</td>
<td>Government, corporate, and asset-backed bonds</td>
<td>May earn returns that are higher than money market funds over the long term with relatively low risk</td>
<td>Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.</td>
</tr>
<tr>
<td><strong>G FUND</strong></td>
<td>Government Securities Investment Fund</td>
<td>Government securities that are specially issued to the TSP</td>
<td>Does not lose money; has a consistent but relatively low investment return</td>
<td>Your money may not grow enough to meet your retirement needs or outpace inflation.</td>
</tr>
</tbody>
</table>

For more comprehensive information, visit tsp.gov and select “Learn about fund options” from the menu.
Each L Fund is a mix of individual funds based on when you’ll need your money.

L 2065: Consider if you were born after 1999 or plan to withdraw from your account after 2062.
For the long-term investor

L 2060: Consider if you were born between 1995–1999 or plan to withdraw from your account between 2058–2062.
For the long-term investor

L 2055: Consider if you were born between 1990–1994 or plan to withdraw from your account between 2053–2057.
For the long-term investor

L 2050: Consider if you were born between 1985–1989 or plan to withdraw from your account between 2048–2052.
For the long-term investor

L 2045: Consider if you were born between 1980–1984 or plan to withdraw from your account between 2043–2047.
For the long-term investor

L 2040: Consider if you were born between 1975–1979 or plan to withdraw from your account between 2038–2042.
For the long-term investor

L 2035: Consider if you were born between 1970–1974 or plan to withdraw from your account between 2033–2037.
For the medium-term investor

L 2030: Consider if you were born between 1965–1969 or plan to withdraw from your account between 2028–2032.
For the medium-term investor

L 2025: Consider if you were born between 1960–1964 or plan to withdraw from your account between 2023–2027.
For the medium-term investor

L INCOME: Consider if you were born before 1958 or are already withdrawing from your account.
For those already withdrawing

With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log in to My Account on tsp.gov and choose “Contribution Allocations” or “Interfund Transfers” from the menu.