

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

## C FUND

Common Stock Index Investment Fund

**What It Is:** Stocks of large and medium-sized U.S. companies

**Pros:** Potential for high investment returns over the long term

**Risks:** Can be volatile depending on stock market performance

**Benchmark Index:** Standard & Poor's 500 Stock Index

## S FUND

Small Capitalization Stock Index Investment Fund

**What It Is:** Stocks of small to medium-sized U.S. companies

**Pros:** Potential for high investment returns over the long term

**Risks:** Can be volatile depending on stock market performance

**Benchmark Index:** Dow Jones U.S. Completion TSM Index

## I FUND

International Stock Index Investment Fund

**What It Is:** International stocks from more than 20 developed countries

**Pros:** Potential for high investment returns over the long term

**Risks:** Can be volatile depending on stock market performance

**Benchmark Index:** MSCI EAFE Stock Index

## F FUND

Fixed Income Index Investment Fund

**What It Is:** Government, corporate, and asset-backed bonds

**Pros:** May earn returns that are higher than money market funds over the long term with relatively low risk

**Risks:** Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.

**Benchmark Index:** Bloomberg Barclays U.S. Aggregate Bond Index

## G FUND

Government Securities Investment Fund

**What It Is:** Government securities that are specially issued to the TSP

**Pros:** Does not lose money; has a consistent but relatively low investment return

**Risks:** Your money may not grow enough to meet your retirement needs or outpace inflation.



For more comprehensive information, visit [tsp.gov](https://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.

**i** 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.

**i** 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.

**i** 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.

**i** 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.

**i** 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.

**i** 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.

**i** 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.

**i** For the medium-term investor

## L 2025

- Consider if you were born between 1958–1964 or plan to withdraw from your account between next year and 2027.

**i** For the short-term investor

## L INCOME

- Consider if you were born before 1958 or are already withdrawing from your account.

**i** 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](https://tsp.gov) and choose "Contribution Allocations" or "Interfund Transfers" from the menu.