



## NOW AVAILABLE FOR ALL TSP ACCOUNT HOLDERS!

Taking Advantage of 2-factor Authentication on Your TSP Account: Enabling two-step authentication helps you protect your account against fraud. This login process is more secure because it means that on-line access to your account requires something you know (your account number or username and password) and something you receive (the one-time code you receive in your email or on your phone). Someone who tries to log into your account fraudulently won't be able to gain access without the code. To set it up, account holders must enter an email address or cell phone number in their profile settings in the My Account feature on **tsp.gov**.

### TSP Withdrawal Provisions & Rules

**Age-based withdrawals:** Up to four age-based withdrawals per year are allowed for employees who have attained the age of 59 ½. Taking an age-based withdrawal will no longer preclude the participant from taking a partial withdrawal when separated.

**Partial withdrawals when separated:** Whether or not a separated participant has taken an age based withdrawal (or withdrawals) while working, there is no limit to the number of partial withdrawals they can take, as long as they are not taken more often than every thirty days.

**Installment payments:** Installment payments can be taken monthly, quarterly or annually. The amount and frequency of installment payments can be changed at any time. Payments can be stopped and start-ed at any time. Taking installment payments will not preclude one from taking partial withdrawals.

**Proportional withdrawals are no longer required:** Individuals will have the option of choosing from which balance (traditional or Roth) they want their withdrawals to come.

## TSP - LOANS

**General Purpose Loan:** 1-5 years to repay - requires no documentation

**Residential Loan:** 1-15 years to repay - requires documentation that the property will be your primary residence. May use for construction of primary residence.

- Apply Online through the "My Account" section on the TSP.gov website
- Current Interest Rate: 4.25%
- Amounts You Can Borrow: Must borrow at least \$1,000 or 50% of current vested balance, up to \$50,000

## AT RETIREMENT, YOU MAY CHOOSE TO:

- Receive TSP monthly payments (you can change the dollar amount at any time)
- Elect a lifetime annuity
- Make a partial withdrawal/rollover of your TSP account
- Make a full withdrawal/rollover of your TSP account; OR any combination of the four options

## 2025 CONTRIBUTION LIMITS

$$\begin{matrix} \$23,500 & + & 7,500 & = & \$31,000 & \text{TOTAL} \\ \text{(under age 50)} & & \text{(catch-up / age 50+)} & & & \text{2025} \end{matrix}$$

(catch-up / age 60-63 + \$11,250 = **\$1,337** per pay period total combined!)

**FERS** - 5% Government Match for 5% Contribution CSRS - No Match **MAX Funding 2025 Age 50+ = \$1,193** per pay period!

## AS OF 2025

- **95.7%** of FERS employees participate.
- Largest defined contribution plan in the world with **\$845 Billion** in assets (of which **\$37.3 Billion** is Roth TSP)

## ADVANTAGES OF USING TSP

- Choice of tax treatments between Traditional (pre-tax) and Roth (after tax) contributions
- Automatic payroll deduction makes saving easier
- A diversified choice of investment options (and low fees)

## LIFECYCLE FUNDS

The L Funds provide you with a convenient way to diversify your account among the G, F, C, S, and I Funds, using professionally determined investment mixes that are tailored to different time horizons. Your "time horizon" is the date (when you leave Federal service) that you think you will need the money in your TSP account.

### Allocation as of 2025

L2060		L2050		L2040		L2030		L Income	
G Fund –	0.48%	G Fund –	11.1%	G Fund –	21.29%	G Fund –	34.25%	G Fund –	67.99%
F Fund –	0.51%	F Fund –	7.15%	F Fund –	6.96%	F Fund –	5.63%	F Fund –	5.51%
C Fund –	51.25%	C Fund –	42.33%	C Fund –	37.22%	C Fund –	31.23%	C Fund –	13.79%
S Fund –	13.11%	S Fund –	10.81%	S Fund –	9.42%	S Fund –	7.85%	S Fund –	3.43%
I Fund –	34.65%	I Fund –	28.61%	I Fund –	25.11%	I Fund –	21.04%	I Fund –	9.28%

**Fees** - Administrative fees for 2025 were .053% of the account balance or = \$.53 per thousand. Based on data from tsp.gov and are estimates subject to change