



HOW TO READ YOUR

Annual TSP Participant Statement



Thrift Savings Plan

[Mail Barcoding]

Name
Address Line 1
Address Line 2
City, State Zip Code

How your account value changed in 20YY

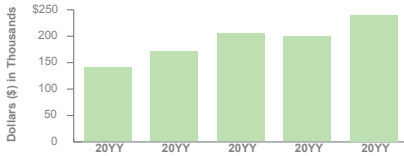
	Traditional	Roth	Total
Value on January 1, 20YY			
Change in value this year			
Value on December 31, 20YY			

A summary of the activity in your account for the year. If you have only one type of balance, you will see only one column of numbers.

Your vested account balance is \$xxx,xxx,xxx.xx
You are always vested in (entitled to keep) your own contributions and your Agency Matching Contributions. However, you must meet time-in-service requirements to be entitled to keep your Agency Automatic (1%) Contributions. (See your own vesting requirement in the blue Account Number box to the right.)

Non-vested, active FERS employees only

Your 5-Year Account Balance History



In this section, you can compare your annual account balances for the statement year and up to four preceding years.

Questions?

Visit www.tsp.gov

ThriftLine: 1-TSP-YOU-FRST (1-877-968-3778)
Outside the U.S. and Canada: 404-233-4400
TDD: 1-TSP-THRIFT5 (1-877-847-4385)

To correct any of your personal information, contact your agency.

This information depends on your employment status and may be different on your statement.

Your 20YY Annual Statement

Account Number:
1234 5678 91011

Date of Birth: } Check to see if this information is correct.
Retirement Coverage: }
Employment Status: }

Service Required for Vesting:

Legal Residence:

Uniformed service members only

Will you be ready for retirement?

Your 12/31/20YY account balance would provide you a lifetime TSP monthly amount of

\$1,263*

*This estimate assumes:
• Age 62, or your current age if you are older
• A single life annuity, with level payments and no additional features
• An annuity interest rate index of x.xxx%

Think of the amount in your account as a source of monthly income in your retirement years rather than as a single sum of money. If your account balance were twice your current balance, your lifetime monthly amount would be twice the amount shown above, and so on. Use the How Much Will My Savings Grow? calculator on the TSP website to estimate how your account might grow over time.

For FERS only, vesting pertains to Agency Automatic (1%) Contributions.

If you have at least \$20,000 in your account, this space will show you the estimated TSP monthly annuity amount you could expect to receive in retirement until the end of your life, using your end-of-year account balance.

To estimate what your account balance would actually be when you are ready to withdraw your account in retirement, use the How Much Will My Savings Grow? calculator on the TSP website.

Check this section carefully. It shows all the information we have for you in your account profile. If you think there are errors in any of this information, call the ThriftLine and speak to a Participant Service Representative.

Custom ID Created: mm/dd/yyyy
Web Password Date: mm/dd/yyyy
Web Access: Blocked
ThriftLine PIN Date: mm/dd/yyyy
ThriftLine Access: Blocked
Quarterly Statements: Electronic
Annual Statements: Mailed
Account Hold: Yes
Power of Attorney or Guardianship/Conservatorship: On File

A summary of the transactions that added money to or deducted money from your account during the statement year. (Your quarterly statements show the dates and specific nature of each transaction.)

If you have only one type of balance (traditional or Roth), you will only see one column of numbers in this section. A traditional (pre-tax) balance includes all employee contributions (regular and tax-exempt) that you elected as "traditional," all agency contributions, and any traditional money you transferred into the plan. A Roth (after-tax) balance includes employee contributions you elected as Roth and any Roth money you transferred into the plan.

A summary of all contributions made to your account during the statement year by type of contribution. You will see only the contribution types that relate to your account. The activity reflected here is the complete summary of what is shown on your four quarterly statements for the year. Employee contributions include catch-up, make-up, and late contributions.

This space shows your gross cumulative employee contributions, by type, since you began participating in the TSP.

JANE G. DOE
Account Number: 1234 5678 91011

Page 2 of 4

A Summary of Your Account Activity in 20YY

	Traditional	Roth	Total
Beginning Balance as of January 1, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Contributions			
Transfers/Rollovers			
Loan Disbursements			
Loan Payments			
Loan Overpayment Refunds			
In-Service Withdrawals ¹			
Forfeitures			
Death Benefit Payment			
Court Order Payments			
Excess Deferrals			
Adjustments ²			
Resignations			
Required Minimum Distribution			
Investment Gain/Loss			
Post-Separation Withdrawals			
Ending Balance as of December 31, 20YY	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

You may not see all of these types of transactions on your own statement.

"Transfers/Rollovers" are money coming into your TSP account from an eligible retirement plan, or from a TSP-to-TSP transfer when you combine uniformed service and civilian TSP accounts. Transfers out of the TSP are shown as "Post-Separation Withdrawals."

"Adjustments" reflect the net amount of reversals of certain transactions (which are detailed on quarterly statements).

"Resignations" refer to contributions that have been removed from your traditional balance and put in your Roth balance, and vice versa, to correct agency or service contribution submission errors.

Visit www.tsp.gov for definitions of other terms.

Contributions to Your Account in 20YY (Without Adjustments)

Employee Contributions ³			Agency Contributions		Transfers/Rollovers Into the TSP		Total
Traditional	Tax-Exempt	Roth	Automatic 1%	Matching	Traditional	Roth	
\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

Your Lifetime TSP Contributions

Traditional	Tax-Exempt	Roth	Catch-Up	Total
\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

This section reflects your contributions from all periods of service.



The Federal Retirement Thrift Investment Board submits an annual report to Congress each year on the operations of the Thrift Savings Plan, including participant demographics and contribution information. To read the report, visit www.frtib.gov, or scan the code to the right.



The percentage of your TSP account balance that was invested in the 10 TSP funds as of December 31 of the statement year. The pie chart shows how your account balance was distributed among the three fund categories. The L Funds are target date funds that offer an optimal mix of the G, F, C, S, and I Funds to provide the highest expected return for a given risk level and time horizon.

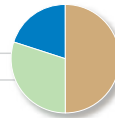
Your Account Distribution on 12/31/20YY

Funds for Diversified Growth and Stability

- L 2050 Fund 20%
- L 2040 Fund 0%
- L 2030 Fund 0%
- L 2020 Fund 0%
- L Income Fund 0%

Funds for Stability

- G Fund — Government Securities Investment Fund25%
- F Fund — Fixed Income Index Investment Fund25%



Funds for Long-Term Growth

- C Fund — Common Stock Index Investment Fund10%
- S Fund — Small Capitalization Stock Index Investment Fund10%
- I Fund — International Stock Index Investment Fund10%

This is how you have told the TSP you want to invest all future contributions and additions to your account (such as loan payments, transfers, and rollovers) as of December 31 of the statement year. The pie chart shows your allocation by fund category.

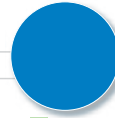
Your Investment Allocation for Future Contributions

Funds for Diversified Growth and Stability

- L 2050 Fund 0%
- L 2040 Fund 100%
- L 2030 Fund 0%
- L 2020 Fund 0%
- L Income Fund 0%

Funds for Stability

- G Fund — Government Securities Investment Fund0%
- F Fund — Fixed Income Index Investment Fund0%



Funds for Long-Term Growth

- C Fund — Common Stock Index Investment Fund0%
- S Fund — Small Capitalization Stock Index Investment Fund0%
- I Fund — International Stock Index Investment Fund0%

This section shows the 1-year, 3-year, and 5-year performance for all 10 TSP funds, alongside your own personal returns for those periods.

TSP Fund Performance (As of 12/31/20YY)

	Lifecycle (Target Date) Funds					Individual TSP Funds					Your Rates of Return ^{4,5}	
	L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund		
1-Year	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%	xx.xx%
3-Year	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx
5-Year	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx	xx.xx

The net expense ratio is the amount that participants' investment returns are reduced by TSP expenses.

TSP Administrative Expenses for 20YY

	G Fund	F Fund	C Fund	S Fund	I Fund
Net Expense Ratio					
Cost Per \$1,000 in Your Account					

TSP expenses include management fees for each investment fund, the cost of operating and maintaining the TSP's recordkeeping system; participant services; and printing and mailing notices, statements, and publications. Expenses are reduced by forfeitures of Agency Automatic (1%) Contributions of FERS employees who leave Federal service before they are vested; other forfeitures; and loan fees.

Activity Summary by Fund

Fund	Beginning Balance	Contributions and Additions	Withdrawals and Deductions	Interfund Transfers	Investment Gain/Loss	Ending Balance
G Fund	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	-\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
F Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
C Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
S Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
I Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2050 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2040 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2030 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L 2020 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
L Income Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	-xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Total	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	-\$xx,xxx,xxx.xx	\$0.00	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx

Share Summary by Fund

Fund	Beginning Balance	Investment Gain/Loss	Ending Balance	Beginning Shares Price	Beginning Shares Number	Ending Shares Price	Ending Shares Number
G Fund	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx.xxxx	xxx,xxx,xxx.xx	\$xx.xxxx	xxx,xxx,xxx.xx
F Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
C Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
S Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
I Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
L 2050 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
L 2040 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
L 2030 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
L 2020 Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
L Income Fund	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx	xx.xxxx	xxx,xxx,xxx.xx
Total	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx				

Your 20YY Loan Summary

	Loan Number 000001G	Loan Number 000002G	Loan Number 000003R
Loan Issue Date	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Beginning Principal	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Amount of New Loan	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Principal Repaid ⁶	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Non-taxable Distribution	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Taxable Distribution	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Reversal of Distribution (Traditional)	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Reversal of Distribution (Roth)	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Ending Principal	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx	\$xx,xxx,xxx.xx
Interest Paid	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx
Interest in Arrears	xx,xxx,xxx.xx	xx,xxx,xxx.xx	xx,xxx,xxx.xx

¹ Includes an Automatic Enrollment Refund if one was requested during the statement period
² Adjustments reflect the net amount of corrections (i.e., reversals) of any transactions shown in this section (see your Quarterly Participant Statement).
³ Includes catch-up, makeup, and late contributions
⁴ Your personal rates of return are calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. They reflect the results of your investment selections as well as activity in your account. There are other personal rate of return formulas used that may yield different results. Remember that past performance is no guarantee of future results.
⁵ Your personal rates of return could not all be calculated because you did not have an account balance for all of the periods.
⁶ Principal repaid includes correction to any loan disbursements or loan payments.

This section shows the dollar amounts that went into or were deducted from your balance in each of the funds in which you were invested during the statement year. The section also shows your annual gain (or loss) in each of the funds, and the net effect of any interfund transfers.

This section shows how your annual gain (or loss) in each of your investment funds affected the number of shares you held in each of those funds. You will see the price of one share and the number of shares you held in each fund at the beginning of the year, compared to the price of one share and the number of shares you held at the end of the year.

This section will appear on your statement only if you had a TSP loan (or loans) during the statement year, and you will only see those categories that apply to your loans. If you had more than four loans during the year, this section will show the total of the combined loans for each loan type (i.e., general purpose or residential), and no issue date(s) or loan number(s) will be displayed.