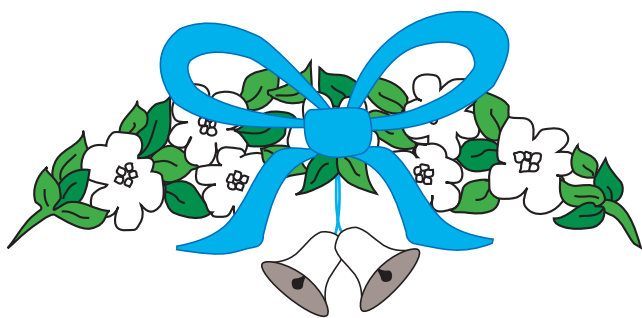


# One Perfect Match



# Another Perfect Match

## The Thrift Savings Plan!

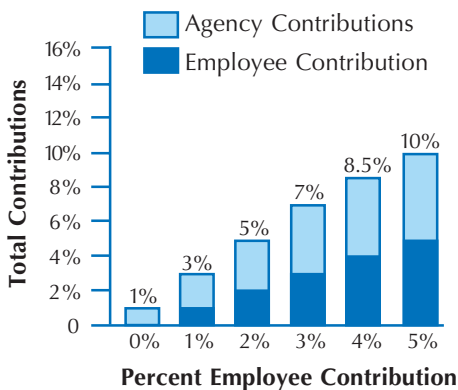
If you are a Federal Employees' Retirement System (FERS) participant, as soon as you are eligible, your agency matches your TSP contributions — up to 5% of your basic pay each pay period:

- dollar for dollar on the first 3% you contribute, and
- 50 cents on the dollar for the next 2%.

The match is “perfect” when you contribute at least 5% — that way, you get **ALL** the agency money that is available to you. (You can contribute more, but your agency only matches the first 5%.)

Your agency automatically gives you 1% even if you don't contribute.

**Total TSP Contribution**  
(includes Agency Automatic (1%)  
and Matching Contributions)



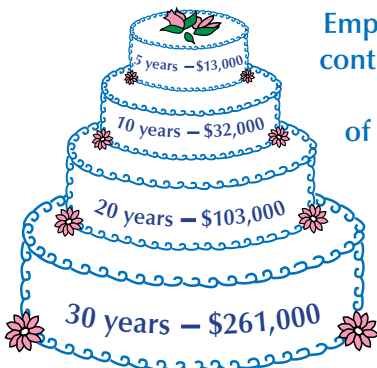
Don't let the perfect match get away or you'll lose out on agency money today that you can't get back tomorrow.

# Your TSP Account

To have and to hold for the best years of your life.



Employee A  
contributing  
1%  
of salary



Employee B  
contributing  
3%  
of salary



Employee C  
contributing  
5%  
of salary

*These examples assume that Employees A, B, and C all have a salary of \$30,000 and earn an 8% annual rate of return, compounded monthly.*

A perfect match  
requires  
both give and take.

With the  
TSP,



if you give  
5%,



you get  
5%



**Thrift Savings Plan**

You can start, stop, or change your contributions at any time. Visit your personnel office or the TSP Web site ([www.tsp.gov](http://www.tsp.gov)) to learn more about the TSP.