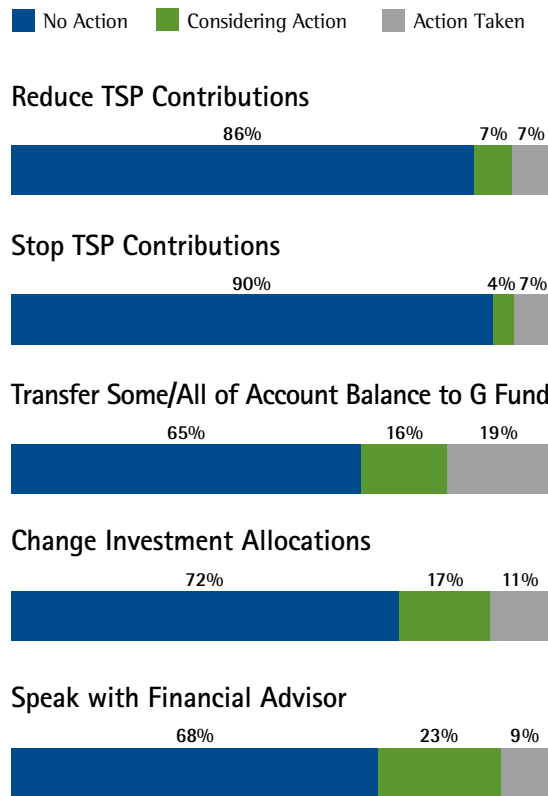




## Reaction to the Current Economic Climate

Survey respondents are still “investing for the long haul.” Despite recent economic uncertainties, they are not taking any special action with regard to their TSP accounts. This is what respondents said:

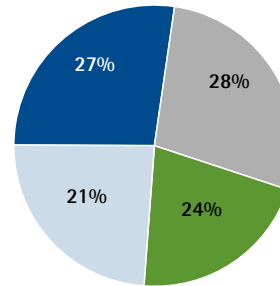


## Survey Respondents' Demographics

The following demographic information demonstrates the broad range of TSP participants who responded to the Survey.

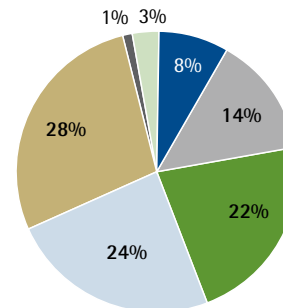
### Survey Participants

- Federal Employees' Retirement System
- Civil Service Retirement System
- Active Duty Uniformed Services
- Ready Reserves



### Age

- Under 30
- 30 - 39
- 40 - 49
- 50 - 59
- 60 - 69
- 70 +
- N/A



We would like to thank those who responded to the 2008 TSP Participant Survey. Your feedback will help us identify ways to improve the Plan.

### For More Information

For more information on the Thrift Savings Plan and the 2008 TSP Participant Survey, please visit the TSP Web site at [www.tsp.gov](http://www.tsp.gov).

Note: Some graphs may add up to more than 100% due to rounding.



# 2008 TSP Participant Survey Results

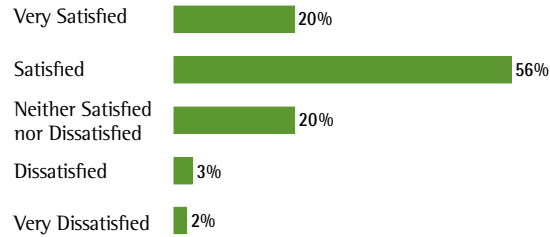
## 2008 TSP Participant Survey Overview

We are continually seeking ways to improve the services offered by the Thrift Savings Plan (TSP) and to increase participation in the Plan. In November, we conducted the 2008 TSP Participant Survey to measure participant satisfaction with TSP features, services, and communications. The Survey also gauged participant interest in possible new services and investment options.

Survey respondents were randomly selected, and all individual responses were confidential. Nearly 5,000 civilian and uniformed services participants completed the Survey.

## Satisfaction with the TSP

Even in today's volatile financial market, participants continue to be satisfied with the TSP.



## Top 5 Reasons Respondents Contribute to the TSP:

- \$ Tax benefits
- \$ Convenience of payroll deductions
- \$ Freedom to retire when ready
- \$ Matching contributions
- \$ Low administrative costs

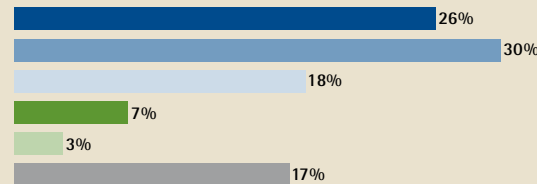
## Interest in New Features

We asked survey respondents to indicate their interest in potential investment features for the TSP.

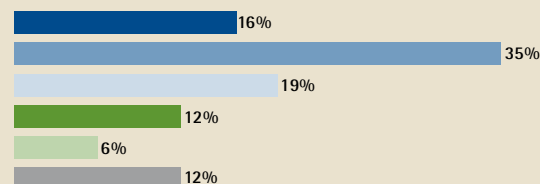


## Roth 401(k)

Fifty-six percent of survey respondents indicated the TSP would be improved if a Roth 401(k) option, which allows for after-tax contributions, were added to the program.



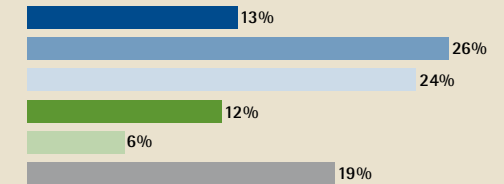
Participants realize that making the decision to contribute to a Roth 401(k) is a complicated one, as over 50% noted the need for professional tax assistance.



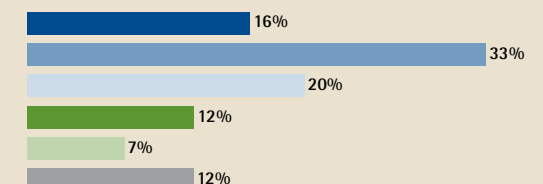
Strongly Agree   Agree   Neither Agree nor Disagree

## Self-Directed Mutual Fund Window

Thirty-nine percent of survey respondents felt the TSP would be improved by offering access to a broad spectrum of retail mutual funds.



Almost 50% indicated the desire for professional investment assistance before utilizing a mutual fund window.



Disagree   Strongly Disagree   Don't Know