




The Federal Workforce – Challenges and Opportunities

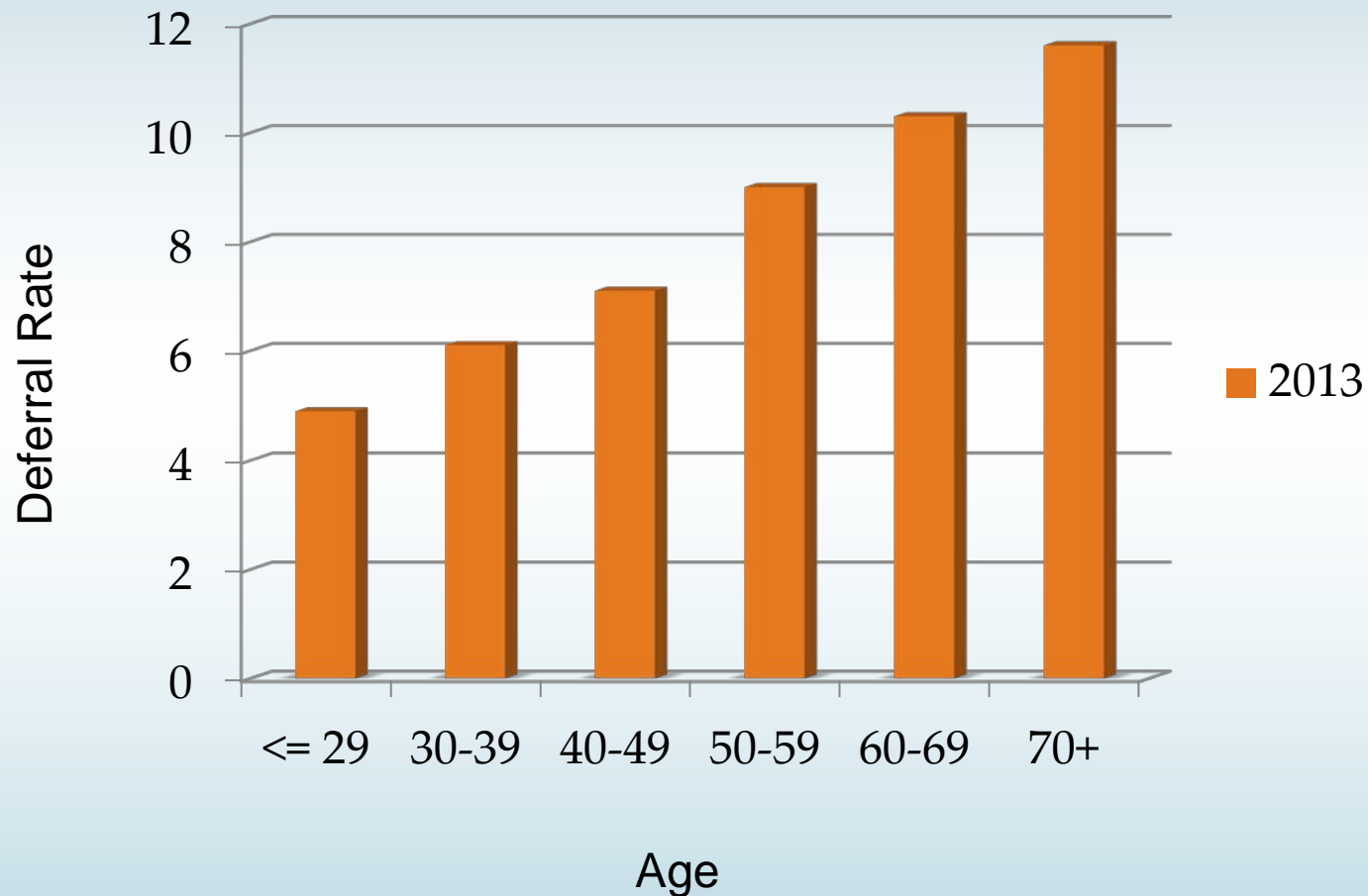
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Executive Director
Federal Retirement Thrift Investment Board

Annual FERS Participation Rates by Age



Age	2009	2010	2011	2012	2013
<= 29	78.0%	83.9%	89.1%	91.7%	93.3%
30-39	83.3%	85.7%	88.2%	89.5%	90.5%
40-49	84.9%	86.1%	87.1%	87.6%	88.0%
50-59	87.1%	88.0%	88.5%	88.7%	88.9%
60-69	88.4%	89.0%	89.1%	89.1%	89.1%
70+	86.6%	87.1%	87.3%	87.5%	87.8%

Current FERS Deferral Rates by Age



100% Invested in the G Fund



Age	
< 29 yrs	59.7%
30-39	44.5%
40-49	35.2%
50-59	34.7%
60-69	39.4%
70+	44.8%

Tenure	
< 2 yrs	76.4%
2-5	55.9%
6-10	43.2%
11-20	27.2%
>21	22.5%



Take FIVE for Your Future



FIVE PERCENT
FIVE FUNDS
FIVE MINUTES



TAKE **FIVE** FOR YOUR FUTURE
tsp.gov/take5

Take FIVE for Your Future

tsp.gov/takeFIVE


Fred's salary is \$24,000. He isn't thinking about saving for retirement because of student loans, but he doesn't realize he's missed \$2,300 in matching money in just 2 years.

SCROLL TO FOLLOW FRED'S CAREER PATH.



IF YOU'RE YOUNGER THAN 45, RETIREMENT SEEMS FAR AWAY

But you could be missing out on \$1,000s in **MATCHING MONEY** from your agency right now if you aren't contributing at least 5% of your salary to your TSP account. And you can never get that money back.



IF Fred contributes 5% of his salary, he'll receive 5% in 5% matching money. If he contributes 10%, he'll receive 10% in 10% matching money. If he contributes 15%, he'll receive 15% in 15% matching money. If he contributes 20%, he'll receive 20% in 20% matching money. If he contributes 25%, he'll receive 25% in 25% matching money. If he contributes 30%, he'll receive 30% in 30% matching money. If he contributes 35%, he'll receive 35% in 35% matching money. If he contributes 40%, he'll receive 40% in 40% matching money. If he contributes 45%, he'll receive 45% in 45% matching money. If he contributes 50%, he'll receive 50% in 50% matching money.

FIVE PERCENT

On top of your salary, your agency will also contribute up to 5% of your pay to your TSP account each paycheck. But you only get the full amount if you contribute at least 5% too. Can't afford 5%? Every \$1 makes a difference.

Fred is intimidated by investing. The easy option overloads him, so he chooses 1,000+ different funds designed for one purpose: to help people who'll need their money in the near, mid, or late term.



FIVE FUNDS

The TSP's strength is its simplicity. Choose from **5 CORE FUNDS** you can mix and match, and **5 LIFECYCLE FUNDS** that are professionally designed based on when you'll need your money.

Fred took full advantage of agency matching and started early, so his savings had 30+ years to grow. He retired happily at age 65, just like he'd planned.



THE BOTTOM LINE

Contribute at least 5%. Choose from 5 funds. Make changes in 5 minutes.

Consistent and early saving can mean the difference between a comfortable retirement and a difficult one. It's a lot easier if you start while you're young.

Take FIVE for Your Future

The screenshot shows the govloop website homepage. At the top left is the govloop logo. To the right are links for 'About', 'Insights', 'Sign Up', and 'Sign'. Below this is a dark navigation bar with white text for 'HOME', 'COMMUNITY', 'TOPICS', 'BLOGS', 'JOBS', 'TRAINING', and 'RESOURCES'. The main content area is divided into several sections: 'Topics' with sub-categories like 'Classes', 'Communications', 'Human Resources', and 'Technology'; a '100,000+ Members' section with a grid of member photos; a 'Tune In' section featuring 'THE DROBER INSIDER IN GOVLOOP INSIGHTS'; a 'Groups' section with the 'NDAA' group; a central 'A Platform For Success' banner with icons and the text 'GIB in Blue Engagement'; a 'Today's Top 10' list of articles; a 'Research Report' section with a report titled 'ARE YOU PREPARED FOR YOUR NEXT CRISIS?'; and an 'Upcoming Event' section for a 'Deliberate Public Service Recognition Week'.

tsp.gov

The screenshot shows a social media post from Thrift Savings Plan (@tsp4gov). The post text reads: 'It's Cinco de Mayo. A perfect time to Take FIVE for Your Future: bit.ly/1mWkapB'. Below the text are options to 'Reply', 'Retweet', 'Favorite', and 'More'. A YouTube video player is embedded in the post, showing a video titled 'Take FIVE for Your Future' with a green background and white text listing investment options: 'STOCKS IRAS ROTH CDS LARGE-CAP T-BILLS MUNICIPAL BONDS MUTUAL FUNDS MID-CAP SAVI ACCOUNTS BONDS TREASURY BON ALL-CAP T-BILLS COMMODITIES CORPORATE BONDS MUNICIPAL BO FUNDS CDS MUTUAL FUN WITH STOCKS SMALL CAP BONDS ID A C'. Below the video player, the text says 'Take FIVE for Your Future' and 'Take our survey: <http://takefive.questionpro.com/>'.

Take FIVE for Your Future

The screenshot shows the MYMONEY.GOV website interface. At the top, there is a navigation bar with an American flag icon, a search bar containing the text 'All', and a 'Contact Us' button. Below the navigation bar is a menu with the following items: Home, MyMoney Five (highlighted), Earn, Borrow, Save & Invest, Spend, Protect, Life Events, Tools, and Money Quizzes. The main content area displays the article 'Take FIVE for Your Future' with a URL, a description, and metadata.

Home

Home

[Take FIVE for Your Future](https://www.tsp.gov/takeFIVE/)

<https://www.tsp.gov/takeFIVE/>

Complete Description: Retirement may seem far away. But if you're a federal civilian employee, you could be missing out on thousands of dollars in matching money from your agency right now if you aren't contributing at least 5% of your salary to your Thrift Savings Plan account. The TSP has launched the "Take FIVE for Your Future" campaign to highlight the importance of saving early for retirement. Our special website follows a sample employee as he increases his retirement savings.

Funding Agency: Federal Retirement Thrift Investment Board

Language: English

Audience: Individual, Researcher, Teacher

Tags:

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G Fund Leaflet

THINK THE G FUND IS ALL THERE IS TO THE TSP?



Think again.



Should you branch out from the G Fund?



The TSP's Government Securities (G) Fund guarantees that you'll never lose money. This might make you feel safe, but it's important to consider whether the G Fund's relatively small gains will provide enough growth for a comfortable retirement.

The TSP's F, C, S, and I Funds* can help you spread, or diversify, your money across different investments and keep your account more balanced.

Why diversify?

- Keeping all of your money solely in the G Fund decreases the potential to earn higher investment returns and, in turn, increases your chance of not attaining the retirement you picture. In other words, not varying your investments could be risky.
- With a mix of funds, you may be better able to ride out the ups and downs of your investments while seeking the growth you want.
- While the TSP's other funds come with some risk, losses from some investments may be offset by the gains of others over time.

* The Fixed Income (F) Fund, Common Stock (C) Fund, Small Capitalization (S) Fund, and International (I) Fund

** The TSP's Lifecycle (L) Funds: L Income, L 2020, L 2030, L 2040, and L 2050.

Don't know where to start?

These key questions will help you decide whether to change how your money is invested:

How much time do you have until retirement? The years you have before you need to start withdrawing money from your TSP account.

What lifestyle do you want in retirement? Planning to travel? Work part-time? Start a business?

How long do you expect to collect retirement income? 10, 20, 30 years or more? You will need your savings to keep up with inflation.

What is your tolerance for risk? The more time you have, the more risk you can tolerate.

Not sure which TSP funds to choose? Let the L Funds** do the work for you.

With the L Funds, you get a professionally designed mix of investments in all five TSP funds. First decide when you will need your retirement savings. Then pick the L Fund named for the year that most closely matches that time. Each quarter, your investments adjust to get more conservative until you need your money. That's automatic diversification!



Make your move now!

Find out how to move your money to the L Fund that's right for you. Watch our video "Contribution Allocations and Interfund Transfers" on the TSP's YouTube channel: TSP4gov.

Fall Poster

INVESTMENTS ALL OVER THE MAP?

401K FROM YOUR OLD JOB

OTHER ELIGIBLE RETIREMENT PLANS

IRA S WITH S HIGH FEES

BANK

MOVE YOUR MONEY THE INTO TSP

Use Form TSP-60 or TSP-60-R
TSP.GOV

[@tsp4gov](https://twitter.com/tsp4gov) [youtube.com/tsp4gov](https://www.youtube.com/tsp4gov)

The poster features a winding orange road with a dashed white center line. Along the road, there are icons for a city skyline, a car, a school building with a flag, a bank, and trees. A large orange arrow points from the top right towards the TSP logo. The background has a light blue and white diagonal striped pattern.

Questions

