



THRIFT SAVINGS PLAN

START SAVING FOR YOUR RETIREMENT



- Non-traded U.S Treasury securities; interest is guaranteed
- Low level of volatility
- 10-year average return = 1.93%



- Tracks the Barclays Capital U.S. Aggregate Bond Index
- Low-to-moderate level of volatility
- 10-year average return = 2.82%



- Invests in stocks in the S&P 500 Index (large U.S companies)
- Moderate level of volatility
- 10-year average return = 15.44%



- Tracks the Dow Jones Wilshire 4500 (small-medium U.S companies)
- Moderate-to-high level of volatility
- 10-year return = 13.01%

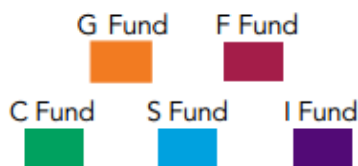


- Tracks the MSCI EAFE (stock in international companies)
- Moderate-to-high level of volatility
- 10-year average return = 7.38%

LIFECYCLE FUNDS

Lifecycle (L Funds) are based on your estimated year of retirement. The asset allocation amongst the G, F, C, S and I funds are reallocated quarterly. It creates a more conservative (less risk) allocation as you approach the year of retirement.

For more information, visit tsp.gov or call Beth at the M&FRC at 843-640-5803.



In July 2020, the TSP came out with additional Lifecycle Funds.

L Income	L2045
L2025	L2050
L2030	L2055
L2035	L2060
L2040	L2065

