



[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Participant Support](#)





[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



# TSP Transfers and Rollovers:

## How, When, and Why (or Why Not!)

Presented by:

Federal Retirement Thrift Investment  
Board

March 2015



# Transfers and Rollovers

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- Transfer (aka ***direct rollover***)
  - Money moves directly from one account or retirement plan to the other
  - You do ***not*** have use of the money
- Rollover (aka ***60-day*** or ***indirect rollover***)
  - You have the use of the money for up to 60 days
  - May result in taxes, withholdings, and/or penalties if not properly executed



# When can I make a transfer?

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- The TSP can only make ***outbound*** transfers as part of certain withdrawals (see the Tax Notice, TSP-536, *Important Tax Information About Payments From Your TSP Account*, for more information)
- The TSP can accept ***inbound*** rollovers and transfers any time, as long as your account is open and has a balance greater than \$0.00



# TSP Withdrawal Information

My Account

Plan Participation

Investment Funds

Planning & Tools

Life Events

Participant Support

Enter search term(s)



## Withdrawing Your TSP Account After Leaving Federal Service

Single Payment ♦ Monthly Payments ♦ Life Annuities

March 2014

## Important Tax Information About Payments From Your TSP Account

Before you decide how to receive the money in your Thrift Savings Plan (TSP) account, you should review the important information in this notice. Although the TSP can assist you with your withdrawal, we cannot provide tax advice. Because tax rules are complex, you may wish to speak with a tax advisor before you make any withdrawal decisions.

You can find more specific information on the tax treatment of payments from retirement plans like the TSP in IRS Publication 575, *Pension and Annuity Income*, IRS Publication 590, *Individual Retirement Arrangements (IRAs)*, and IRS Publication 721, *Tax Guide to U.S. Civil Service Retirement Benefits*. (See Section 6, Resources.)

### 1. Your TSP Account Balance

The tax treatment of your payment(s) depends on the type of money you have in your TSP account. Your TSP account may consist of a traditional (non-Roth) balance, a Roth balance, or both.

Your **traditional (non-Roth) balance** is made up of all employee contributions that you designated as traditional when you made your contribution election and the earnings on those contributions. If you are covered by the Federal Employees' Retirement System (FERS), it also includes your Agency Automatic (1%) Contributions, as well as any Matching Contributions made to your account. Earnings on agency (or service) contributions are also a part of your traditional (non-Roth) balance.

Your **Roth balance** is made up of all employee contributions that you designated as Roth when you made your contribution election and the earnings on those contributions. Earnings on all Roth contributions (including tax-exempt contributions) are tax-free provided certain Internal Revenue Service (IRS) rules are met. See Section 2.

**If you are a member of the uniformed services serving in a combat zone**, your TSP contributions will continue to be made from your tax-exempt pay. Those tax-exempt contributions will be deposited into the balance(s) you choose when you make your TSP contribution election.

### 2. General Tax Information

**If you have traditional (non-Roth) contributions in your TSP account**, you have not yet paid taxes on those contributions or the earnings. You will owe taxes on those contributions (except contributions made from tax-exempt pay) and earnings when you receive a payment (distribution) from your account. You may continue deferring payment of taxes by transferring or rolling over the payment to a traditional IRA or an eligible employer plan.

**If you have Roth contributions in your TSP account**, you have already paid taxes on those contributions. You will not owe taxes on those contributions when you receive a payment (distribution) from your account. The tax treatment of earnings depends on whether the payment is a "qualified distribution," which means that your entire payment is distributed tax-free.

The earnings in your Roth balance become qualified, and are therefore paid tax-free, when the following two conditions have been met:

- 1) 5 years have passed since January 1 of the calendar year in which you made your first Roth contribution (this is referred to as the 5-year rule<sup>1</sup>), AND

<sup>1</sup> If you transferred money to your TSP Roth balance from a Roth account maintained by another employer plan, the 5-year clock begins on January 1 of the year your first contribution was made to your TSP Roth balance or, if earlier, January 1 of the year you made your first contribution to the Roth account of the other employer plan.



## Tax Notice

TSP-536 (1/2015)  
Previous Editions Obsolete



# IRAs and “Plans”

What kind of account can accept my TSP transfer?

My Account

Plan Participation

Investment Funds

Planning & Tools

Life Events

Participant Support

Enter search term(s)



|           |   | Roll To           |                   |                   |                   |                     |                          |                   |   |
|-----------|---|-------------------|-------------------|-------------------|-------------------|---------------------|--------------------------|-------------------|---|
| Roll From |   | Roth IRA          | Traditional IRA   | SIMPLE IRA        | SEP-IRA           | Governmental 457(b) | Qualified Plan (pre-tax) | 403(b) (pre-tax)  | Designated Roth Account (401(k), 403(b), or 457(b)) |
|           | Roth IRA  | X                 |                   |                   |                   |                     |                          |                   |   |
|           | Traditional IRA                                     | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | SIMPLE IRA  | X (after 2 years)   | X (after 2 years)        | X (after 2 years) |   |
|           | SEP-IRA   | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Governmental 457(b)                                 | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Qualified Plan (pre-tax)                            | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | 403(b) (pre-tax)                                    | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Designated Roth Account (401(k), 403(b), or 457(b)) | X                 |                   |                   |                   |                     |                          |                   | X   |

Source: irs.gov



# Outbound Transfers

## Tax Regime

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)

Enter search term(s)



Traditional TSP

Deferred taxes  
No withholding  
No penalty



Traditional IRA or employer plan

Roth TSP

Deferred taxes  
No withholding  
No penalty



Roth IRA or employer plan





# IRAs and “Plans”

What kind of account can transfer money into my TSP?

My Account | Plan Participation | Investment Funds | Planning & Tools | Life Events | Participant Support

Enter search term(s)

|           |   | Roll To           |                   |                   |                   |                     |                          |                   |   |
|-----------|---|-------------------|-------------------|-------------------|-------------------|---------------------|--------------------------|-------------------|---|
| Roll From |   | Roth IRA          | Traditional IRA   | SIMPLE IRA        | SEP-IRA           | Governmental 457(b) | Qualified Plan (pre-tax) | 403(b) (pre-tax)  | Designated Roth Account (401(k), 403(b), or 457(b)) |
|           | Roth IRA  | X                 |                   |                   |                   |                     |                          |                   |   |
|           | Traditional IRA                                     | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | SIMPLE IRA  | X (after 2 years)   | X (after 2 years)        | X (after 2 years) |   |
|           | SEP-IRA   | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Governmental 457(b)                                 | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Qualified Plan (pre-tax)                            | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | 403(b) (pre-tax)                                    | X                 | X                 |                   | X                 | X                   | X                        | X                 |   |
|           | Designated Roth Account (401(k), 403(b), or 457(b)) | X                 |                   |                   |                   |                     |                          |                   | X   |

Source: irs.gov

# Regulatory Notice

13-45

## Rollovers to Individual Retirement Accounts

### FINRA Reminds Firms of Their Responsibilities Concerning IRA Rollovers

#### Summary

FINRA is issuing this *Notice* to remind firms of their responsibilities when (1) recommending a rollover or transfer of assets in an employer-sponsored retirement plan to an Individual Retirement Account (IRA) or (2) marketing IRAs and associated services. Reviewing firm practices in this area will be an examination priority for FINRA in 2014.

Questions concerning this *Notice* should be directed to:

- ▶ Thomas M. Selman, Executive Vice President, Regulatory Policy, at (202) 728-6977 or [tom.selman@finra.org](mailto:tom.selman@finra.org); or
- ▶ Angela C. Goelzer, Vice President, at (202) 728-8120 or [angela.goelzer@finra.org](mailto:angela.goelzer@finra.org).

December 2013

#### Notice Type

- ▶ Guidance

#### Suggested Routing

- ▶ Compliance
- ▶ Legal
- ▶ Registered Representatives
- ▶ Senior Management

#### Key Topics

- ▶ Communications with the Public
- ▶ 401(k) Plans
- ▶ Individual Retirement Accounts
- ▶ Suitability
- ▶ Supervision
- ▶ Training



# What should I consider?

Based on FINRA Regulatory Notice 13-45

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- Investment Options
- Fees and Expenses
- Services
- Penalty-Free Withdrawals
- Protection From Creditors and Legal Judgments
- Required Minimum Distributions



# What's the bottom line?

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- Different types of accounts can differ in unexpected ways
- The destination account determines what rules, costs, and restrictions will apply to your money
- Take a careful, holistic look at all your options before you leap



# Investment Options

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- An IRA often enables an investor to select from a broader range of investment options than a plan
- The importance of this factor will depend in part on how satisfied the investor is with the options available under the plan under consideration
- An investor who is satisfied by the low-cost institutional funds available in some plans may not regard an IRA's broader array of investments as an important factor



# TSP & Diversification

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



“The five core [TSP] investment alternatives span the risk/return spectrum and include what we would consider to be all of the core building blocks to build a diversified investment portfolio.”

See our L Funds on the reverse side.

## C FUND

Common Stock Index Investment Fund



### What It Is:

A fund containing stocks of large and medium-sized U.S. companies



### Benchmark Index:

Standard & Poor's 500 Stock Index



Potential for high investment returns over the long term



Can be volatile depending on stock market performance

## S FUND

Small Capitalization Stock Index Investment Fund



### What It Is:

A fund containing stocks of small to medium-sized U.S. companies



### Benchmark Index:

Dow Jones U.S. Completion TSM Index



Potential for high investment returns over the long term



Can be volatile depending on stock market performance

## I FUND

International Stock Index Investment Fund



### What It Is:

A fund containing international stocks from more than 20 developed countries



### Benchmark Index:

Morgan Stanley Capital International EAFE Stock Index



Potential for high investment returns over the long term



Can be volatile depending on stock market performance. Returns also depend on the value of the U.S. dollar.

## F FUND

Fixed Income Index Investment Fund



### What It Is:

A fund containing Government, corporate, and asset-backed bonds



### Benchmark Index:

Barclays Capital U.S. Aggregate Bond Index



May earn returns that are higher than money market funds over the long term with relatively low risk



Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.

## G FUND

Government Securities Investment Fund



### What It Is:

A fund containing Government securities that are specially issued to the TSP



Does not lose money; has a consistent but relatively low investment return



Your money may not grow enough to meet your retirement needs or outpace inflation.

We offer 5 core funds that you can customize based on your comfort level...

For more comprehensive information, visit the Forms & Publications section of [tsp.gov](http://tsp.gov) and scroll to "Fund Sheets at a Glance."

See our core funds on the reverse side.

| L 2050<br>Younger than Age 35   | L 2040<br>Ages 35-44  | L 2030<br>Ages 45-54   | L 2020<br>Ages 55-64  | L INCOME<br>Withdrawing soon   |
|---|---|--|---|--|
| <p><b>?</b> <b>What It Is:</b><br/>A mix of core funds designed by our experts</p>  | <p><b>?</b> <b>What It Is:</b><br/>A mix of core funds designed by our experts</p>  | <p><b>?</b> <b>What It Is:</b><br/>A mix of core funds designed by our experts</p>   | <p><b>?</b> <b>What It Is:</b><br/>A mix of core funds designed by our experts</p>                                      | <p><b>?</b> <b>What It Is:</b><br/>A mix of core funds designed by our experts</p>                                   |
| <p><b>!</b> <b>Consider If You're:</b><br/>Younger than 35 or planning to need your TSP savings in 2045 or later</p>            | <p><b>!</b> <b>Consider If You're:</b><br/>Age 35-44 or planning to need your TSP savings between 2035 and 2044</p>             | <p><b>!</b> <b>Consider If You're:</b><br/>Age 45-54 or planning to need your TSP savings between 2025 and 2034</p>                  | <p><b>!</b> <b>Consider If You're:</b><br/>Age 55-64 or planning to need your TSP savings between 2016 and 2024</p>     | <p><b>!</b> <b>Consider If You're:</b><br/>Withdrawing now or planning to withdraw from your TSP account by 2015</p> |
| <p><b>!</b> <b>Strategy:</b><br/>Focused more on the potential for high growth over time than on the preservation of assets</p> | <p><b>!</b> <b>Strategy:</b><br/>Focused more on the potential for high growth over time than on the preservation of assets</p> | <p><b>!</b> <b>Strategy:</b><br/>Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets</p> | <p><b>!</b> <b>Strategy:</b><br/>Aims to provide moderate growth with a moderate emphasis on preserving your assets</p> | <p><b>!</b> <b>Strategy:</b><br/>Aims to preserve your assets while providing some growth</p>                        |

THRIFT SAVINGS PLAN



... and 5 Lifecycle funds that help you navigate investing based on when you'll need your money.

With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log into the My Account section of [tsp.gov](http://tsp.gov) and choose "Contribution Allocations" or "Interfund Transfers" on the left.



# Fees and Expenses

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)

Enter search term(s)



- Both plans and IRAs typically involve (1) investment-related expenses and (2) plan or account fees
- Investment-related expenses may include
  - sales loads
  - commissions
  - the expenses of any mutual funds in which assets are invested
  - investment advisory fees
- Plan fees typically include
  - plan administrative fees (e.g., recordkeeping, compliance, trustee fees)
  - fees for services such as access to a customer service representative.
- IRA account fees may include
  - administrative, account set-up and custodial fees

# What will I pay?



## Retail Mutual Funds



\$0.29 per \$1,000 <sup>1</sup>

## 401(k) Plans



\$4.10 per \$1,000 <sup>2</sup>



\$7.40 per \$1,000 <sup>3</sup>

<sup>1</sup> Net cost to TSP participants, averaged across all funds

<sup>2</sup> All-in, participant-weighted cost of large 401(k) plans. Source: Deloitte, *Inside the Structure of Defined Contribution/401(k) Plan Fees, 2013*

<sup>3</sup> Asset-weighted average expense ratio for equity mutual funds. Source: Investment Company Institute, *2014 Investment Company Factbook*



# Services

[My Account](#) | [Plan Participation](#) | [Investment Funds](#) | [Planning & Tools](#) | [Life Events](#) | [Participant Support](#)

Enter search term(s)



- Some plans provide access to
  - investment advice
  - planning tools
  - telephone help lines
  - educational materials and workshops.
- IRA providers offer different levels of service, which may include
  - full brokerage service
  - investment advice
  - distribution planning
  - access to securities execution online



# Penalty-Free Withdrawals

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- If an employee leaves her job between age 55 and 59½, she may be able to take penalty-free withdrawals from a plan
- Penalty free withdrawals generally may not be made from an IRA until age 59½



# Protection from Creditors

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- Generally speaking, plan assets have unlimited protection from creditors under federal law
- IRA assets are protected in bankruptcy proceedings only
- State laws vary in the protection of IRA assets in lawsuits



# RMDs

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- Once an individual reaches age 70½, the rules for both plans and IRAs require the periodic withdrawal of certain minimum amounts, known as the required minimum distribution
- If a person is still working at age 70½, however, he generally is not required to make required minimum distributions from his current employer's plan
- This may be advantageous for those who plan to work into their 70s



# When can I access my money?

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- In-service
  - Hardship and age-based withdrawals
  - Loans
- Post-service
  - Partial withdrawals
  - Structured withdrawals and annuities
  - Mixed withdrawals



# Do I need a paycheck, or a piggy bank?

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- TSP is designed to be an asset for life
- TSP income options provide a “retirement paycheck” to get you **through**, not just **to** retirement
  - Deferred income: You can do nothing at all and let your savings compound until you’re ready to start receiving income
  - Flexible income: Monthly payments (“structured withdrawals”) allow you to retain control of the account and make your own investment decisions
  - Lifetime income: Life annuities provide actuarially determined payments for life
  - Custom solutions: Mixed withdrawals let you combine the flexibility of monthly payments with the security of life annuity payments



# More on the TSP Income Options

My Account

Plan Participation

Investment Funds

Planning & Tools

Life Events

Participant Support

Enter search term(s)



[www.youtube.com/watch?v=m9nq2DNa\\_wg](http://www.youtube.com/watch?v=m9nq2DNa_wg)



[www.youtube.com/watch?v=3ykBcSMAsRc](http://www.youtube.com/watch?v=3ykBcSMAsRc)



[My Account](#)

[Plan Partici](#)

Enter search term(s)



# Thrift Savings Plan

**TSP-70**

**Request for Full Withdrawal**

June 2013



# Requesting An Outbound Transfer

**IV. WITHDRAWAL ELECTION**— This section is required. Choose one or more methods. Indicate percentages in whole numbers. If choosing monthly payments, include the dollar amount of each payment **or** choose to have the TSP compute your payments based on your life expectancy.

23. I would like to withdraw my entire account balance as follows:

a.   **10** .0% Single Payment

b.   **20** .0% Life Annuity (Must equal \$3,500 or more. Also complete Page 6.)

c.   **70** .0% TSP Monthly Payments → Tell us how to pay your monthly payments:

**100** % (Total a, b, and c)

\$   ,    .00 per month (\$25.00 or more)

OR

Compute my payments based on my life expectancy.

## V. TRANSFER ELECTION

24.  I would like to **transfer** all or a portion of my single payment and/or eligible monthly payments (indicated in Section IV) to an IRA or eligible employer plan. (See instructions for an explanation of eligible monthly payments. **Note:** You must include the completed applicable transfer page(s) from this form with your withdrawal request package.)

Name:  TSP Account Number:

(Last, First, Middle)

**TRANSFER – TRADITIONAL**

**This page is optional.** You and the IRA trustee or plan administrator must complete this page if you want to transfer (i.e., direct rollover) all or a part of the **traditional (non-Roth) portion of your single or eligible monthly payments** to a traditional IRA, an eligible employer plan, or a Roth IRA. Your traditional TSP balance consists of traditional contributions, tax-exempt contributions, all agency contributions, and the earnings associated with these contributions. **Note:** If you choose to transfer money from your traditional (non-Roth) balance to a Roth IRA, you will have to pay tax on that portion when you file your tax return for the year.

**X. TRANSFER INFORMATION FOR *TRADITIONAL* BALANCE — This section is to be completed by the IRA trustee or plan administrator.** The account described here must be a traditional IRA, eligible employer plan, or Roth IRA. Please return this completed form to the participant. **Do not submit transfer forms of financial institutions or plans.**

38. Type of Account:  Traditional IRA  Eligible Employer Plan  Roth IRA

39.   
IRA/Plan Account Number or Other Customer ID

40.  Check this box if tax-exempt balances are accepted into the account identified above.

41. Provide the name and mailing address information below exactly as it should appear on the front of the check.

Make check payable to

If needed, use these boxes to supplement "check payable to" information above.

Street Address

-   
City State Zip Code

Only the financial institution or plan should complete this information. It will be used to identify the account that will receive the transfer.

I confirm the accuracy of the information in this section and the identity of the individual named above. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them into the IRA or eligible employer plan identified above.



# Withdrawal Wizard



[My Account](#) | [Plan Participation](#) | [Investment Funds](#) | [Planning & Tools](#) | [Life Events](#) | [Participant Support](#)

Enter search term(s)



## Request for Full Withdrawal: Uniformed Services

1 About You > 2 Spouse Information > 3 Withdrawal Information > 4 Review Withdrawal > 5 Certification > 6 Finish

I would like to receive my **Single Payment** as:

- A single sum paid directly to me
- A complete (100%) transfer to a traditional IRA, eligible employer plan, or Roth IRA
- A partial transfer of  .0 % to traditional IRA, eligible employer plan, or Roth IRA and the remainder paid directly to me

Any amount paid directly to you will be subject to mandatory 20% Federal income tax withholding. If you transfer all or any part of your **Single Payment** to a Roth IRA, you must pay tax on the amount you transfer; the tax must be paid for the year the transfer is made.



# Inbound Transfers and Rollovers

[My Account](#)

[Plan Participation](#)

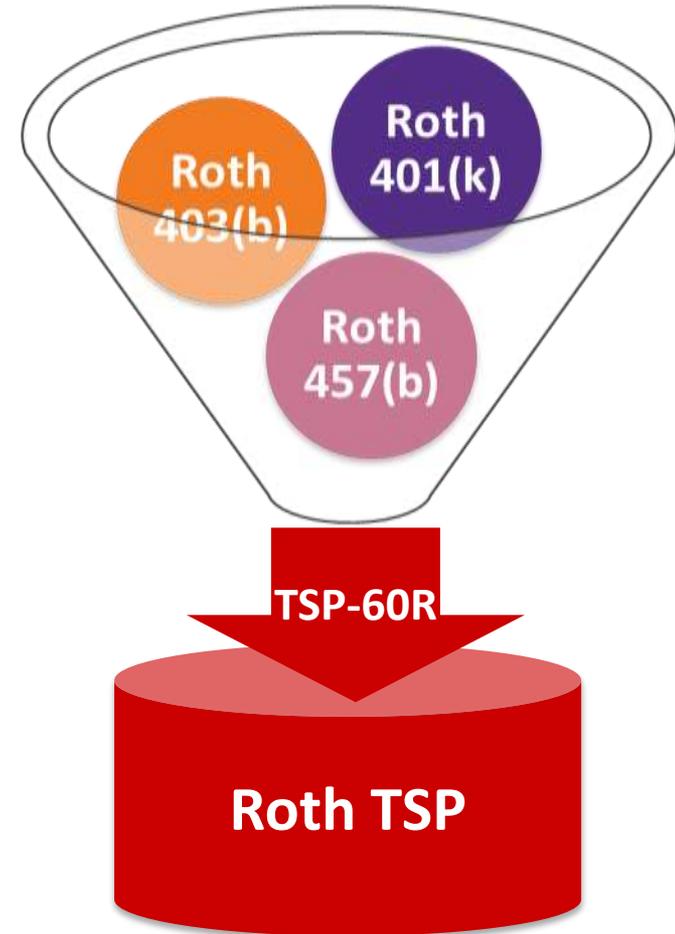
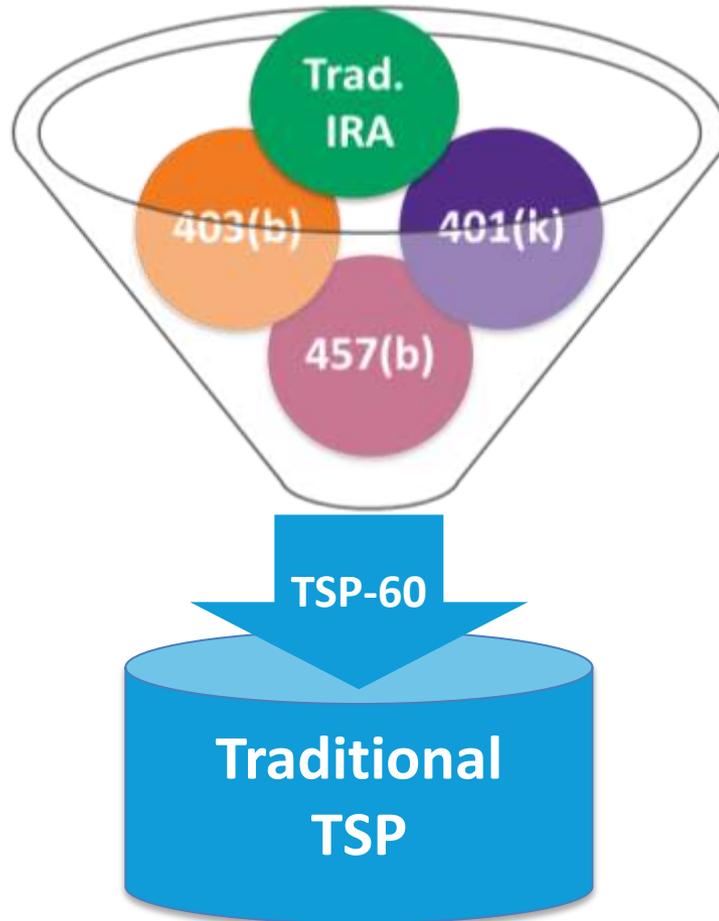
[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)

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# Inbound Transfer Forms

My Account

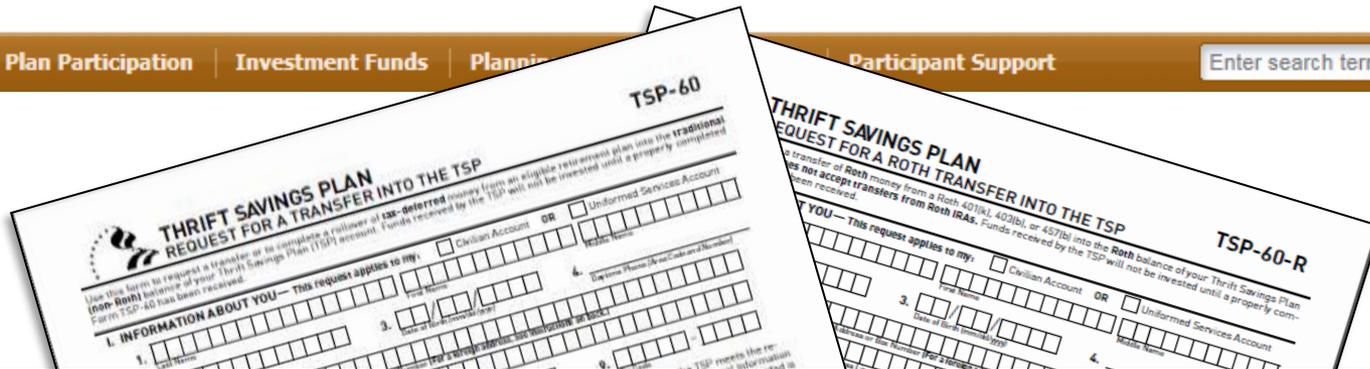
Plan Participation

Investment Funds

Planning

Participant Support

Enter search term(s)



**II. INFORMATION FROM IRA OR PLAN** — This section **must** be completed by the trustee (or custodian) of the IRA or by the administrator of the eligible employer plan from which the distribution is being (or was) made. Be sure to read the instructions for certification requirements for **rollovers**. Also, if this distribution is from a SIMPLE IRA, you must provide written documentation showing the period of participation.

12. This is a:  Transfer (Direct Rollover)  Rollover (For definitions, see the General Information section of this form.)

13. This distribution is from a(n):  Traditional IRA  SIMPLE IRA  Eligible Employer Plan

14. Gross amount of tax-deferred distribution: \$ , , .

15. //  
Date of Distribution (mm/dd/yyyy)

**Certification** — I certify that the funds are being (or have been) distributed from an eligible retirement plan as defined in IRC § 402(c)(8)(B) and as described in the General Information section of this form.

16.   
Typed or Printed Name of Financial Institution Representative or Plan Administrator

17.   
Daytime Phone (Direct Number)

18.   
Signature of Financial Institution Representative or Plan Administrator

19. //  
Date Signed (mm/dd/yyyy)



# What about my beneficiaries?

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



- A spouse who is the beneficiary of a TSP participant may inherit those assets and maintain their own “beneficiary participant account” (BPA) in the TSP
- Beneficiary participants have almost the same benefits and privileges as separated TSP participants – including the ability to transfer certain types of withdrawal payments to another plan or an IRA
- The TSP cannot accept inbound transfers to a BPA



# BPA Transfers & Successor Beneficiaries

| <b>BPA</b>  | <b>Other Employer Plan<br/>(e.g., 401(k), TSP)</b>                                  | <b>IRA</b>  |
|---|---|---|
| Death benefit payments to successor beneficiaries may not be transferred or rolled over | Death benefit payments to successor beneficiaries may be transferred or rolled over | Death benefit payments to successor beneficiaries may be transferred or rolled over |



# BPA Transfers

## & the Early Withdrawal Penalty

[My Account](#)[Plan Participation](#)[Investment Funds](#)[Planning & Tools](#)[Life Events](#)[Participant Support](#)

| BPA                               | Other Employer Plan<br>(e.g., 401(k))  | IRA   |
|-----------------------------------|--|---|
| No penalty on early distributions | No penalty on distributions after age 59½<br><br>Penalty waived if retired/separated during or after the year of 55 <sup>th</sup> birthday | No penalty on distributions after age 59½<br><br>(other exceptions may apply) |



# BPA Transfers & Spousal Rights

[My Account](#)

[Plan Participation](#)

[Investment Funds](#)

[Planning & Tools](#)

[Life Events](#)

[Participant Support](#)



| BPA                           | Other Employer Plan<br>(e.g., 401(k))                   | IRA                           |
|-------------------------------|---|-------------------------------|
| Spousal rights not applicable | Spousal rights apply IAW applicable laws and plan rules | Spousal rights not applicable |



# BPA Transfers

## & Required Minimum Distributions

[My Account](#)[Plan Participation](#)[Investment Funds](#)[Planning & Tools](#)[Life Events](#)[Participant Support](#)

| <b>BPA</b>   | <b>Other Employer Plan<br/>(e.g., 401(k))</b>  | <b>IRA</b>  |
|--|--|---|
| Required beginning date based on the age of the deceased participant | Required beginning date based on when beneficiary turns 70½ or retires, whichever is later | Required beginning date based on the age of the beneficiary |

## We're a not-for-profit resource dedicated to your financial health.

Unbiased financial tools and information for military families and all investors from the FINRA Foundation.



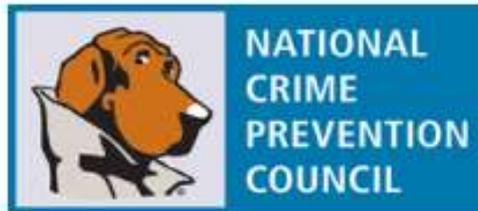
- [✕ BrokerCheck](#)
- [📅 Retirement Calculator](#)
- [📅 Savings Calculator](#)



📅 TSP

### Rollovers from Your Thrift Savings Plan >

If you are thinking about rolling over money from your Thrift Savings Plan (TSP) into an IRA, take some time to consider your options.



📅 FIGHT FRAUD

### McGruff the Crime Dog Fights Financial Fraud >

McGruff teamed up with the FINRA Foundation to release new videos for Crime Prevention Month! Watch them now to learn more about the red flags of fraud.



👤 FRAUD STORY

### Be Careful Who You Trust >

Fraudsters may exploit ethnic affinity to defraud their victims. See how Juan Rangel did just that.



## Regulatory Priorities

Read about specific  
areas of exam focus  
and concern for 2015

### Industry Professionals >

Access the information, training and other resources you need to comply with FINRA rules and regulations.

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- [Continue Your Education](#)
- [Find a Regulatory Notice](#)
- [Login to the Firm Gateway](#)

### Investors >

Learn how to invest, build your financial knowledge and protect your investments from fraud.

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### BrokerCheck®

Check the background of an investment professional.

Search by Name, Firm, or CRD#

### News and Alerts >

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[FINRA Hearing Panel Expels John Thomas Financial and Bars CEO Tommy Belesis](#)
- [News Release – 1/6/15](#)  
[FINRA Releases 2015 Regulatory and Exam Priorities Letter](#)
- [Email – 1/6/15](#)  
[2015 Exam Priorities Overview](#)
- [Regulatory Notice – 1/5/15](#)  
[SEC Approves Amendments to FINRA Rule 2310 and NASD Rule 2340 to Address Values of Direct Participation Program and Unlisted Real Estate Investment Trust Securities](#)

### Arbitration and Mediation >

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News and Alerts

Tools

Publications and Research Studies

Outreach

Glossary

Home

Introduction to the Markets

Investing Basics

Researching & Managing Investments

Seniors

Life Events

## Ready to invest?

Learn to recognize scams and avoid fraud.

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## 5 Questions to Ask Before Investing

[5 Questions to Ask Before Investing »](#)

## Protect your money

Learn to recognize scams and avoid fraud.

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### Introduction to the Markets

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[How the Markets Work](#)

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[Roadmap to Saving &](#)

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My Account

Plan Particip

SaveAndInvest.org

FINRA  
Investor Education  
FOUNDATION

Thinking about rolling over funds from your Thrift Savings Plan? Consider this.



SEC

OFFICE of INVESTOR  
EDUCATION and ADVOCACY

“Senior” Specialists and Advisors:

What You Should Know About Professional Designations

FINRA



Early Retirement  
Seminars 101:

Smart Tips for Spotting Retirement Scams

# Ask Questions

Questions You Should Ask  
About Your Investments



OFFICE of INVESTOR  
EDUCATION and ADVOCACY

*Information is an investor's best tool*



# Thinking about moving your TSP savings to another plan?

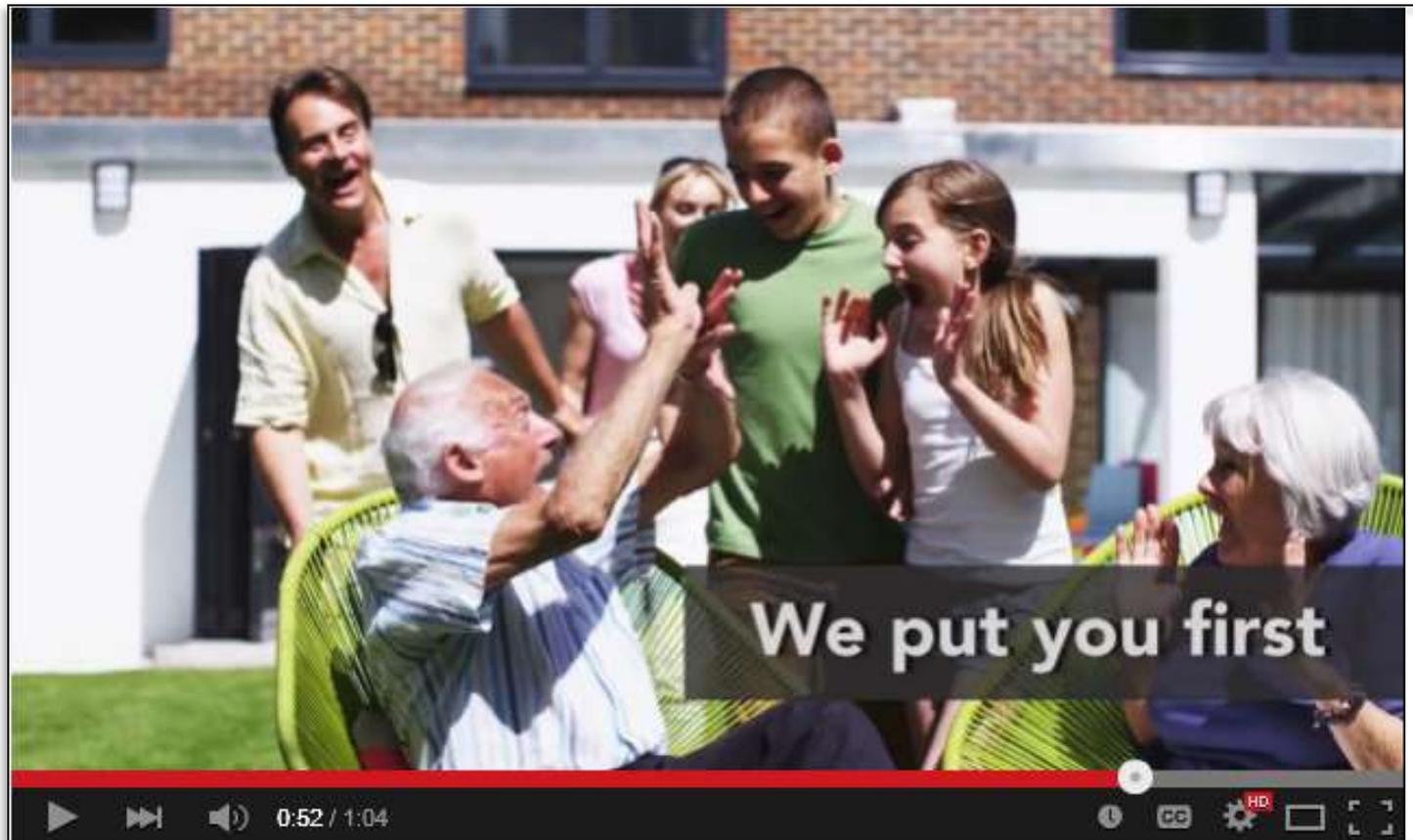
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Watch this first. . . .

<https://www.youtube.com/watch?v=NINMboa0mUM>





# Do the math

[My Account](#) | [Plan Participation](#) | [Investment Funds](#) | [Planning & Tools](#) | [Life Events](#) | [Participant Support](#)

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. . . and use the interactive scorecard at <https://www.tsp.gov/keepingscore/> to evaluate your options

## Keeping Score?

Thinking about moving your TSP savings to another plan? Don't get blindsided. Ask the provider these 7 questions first and see how the answers compare to the TSP.



# Contacting the TSP

My Account | Plan Participation | Inv



**TSP Website**  
www.tsp.gov

Log into your account from the home page:

**MY ACCOUNT**  
TSP Account Number  
User ID OR  
Forgot your account number or user ID?

**You can:**

- View your account balance
- Change your contribution allocation
- Request an interfund transfer
- Request a loan or withdrawal
- Create (or change) a user ID
- Change or request a Web password

**Learn about:**

- Benefits of TSP participation
- TSP eligibility and how to establish your account
- Contribution types and limits
- Rollovers and transfers
- Contribution allocations and interfund transfers
- Loans and withdrawals

**Get information on:**

- TSP fund options
- Exchange components and expense ratios
- Daily and Historical share prices

Life Events | Participant Support

Enter search term(s)

**ThriftLine**  
1-TSP-YOU-FRST®  
(1-877-968-3778)

**MAIN MENU**

- Account Information and Transactions
  - Account Balance
  - Contributions Allocations
  - Interfund Transfers
  - Loans
  - Withdrawals
  - PFW Change
  - Mailed TSP Materials
  - Mailed Statements
- Plan Information
  - Plan Information Menu
    - Share Prices
    - Rates of Return
    - Current Loan Interest Rate
    - Current Annuity Interest Rate Index
    - Plan News
    - Fee Back Materials Request
- All Other Features

**Security**  
Enter TSP account number and   
Enter PIN and  or to request a PIN, press  and

**Account Menu**

\* Outside U.S. and Canada: 404-222-4800 (not toll free)  
\*\* If you have both a civilian and a uniformed services account, you will be taken to the account that is specific to the PIN you entered. If you have randomized your PIN to be the same for both accounts, you will be asked which account you wish to access.

**YouTube**

**TSP4Gov** is the official YouTube channel of the Thrift Savings Plan

[Learn more](#)

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**Secure Message Center: Civilian**

Answer Center | Messages

The answers to many of your questions can be found right here in the Message Center. If you don't see your question in the list of frequently asked questions, you can search for the answer using our search tool below.

**Find an Answer**