




The Federal Workforce – Challenges and Opportunities

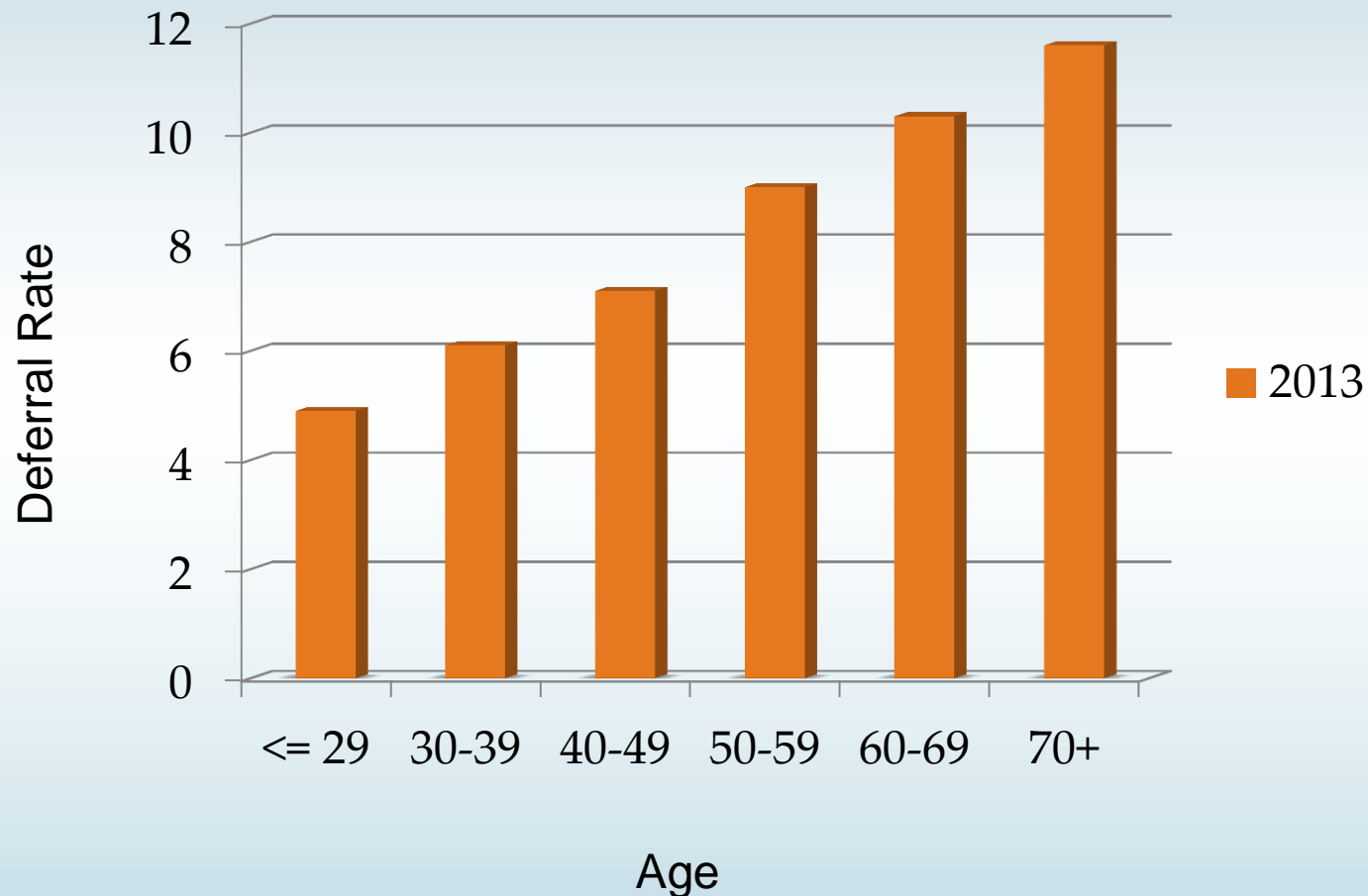
Greg T. Long
Executive Director
Federal Retirement Thrift Investment Board

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



Take FIVE for Your Future

tsp.gov/takeFIVE

Frank's salary is \$25,000. He isn't thinking about saving for retirement because of student loans, but he doesn't realize he's missed \$1,000 in matching money so far.

SCROLL TO FOLLOW FRANK'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.

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.

IF FRANK CONTRIBUTES 4%:
4% His agency will contribute 1% to 4%
4% His agency will contribute 0% to 4%
4% His agency will contribute 0% to 4%

Frank is motivated for saving. You may opt to contribute 5%, 10%, or 15% of your salary. He's also found a lifestyle fund designed by our experts for people who'll need their money in the near future.

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.

Frank took \$12,000 advantage of agency matching and started early, so his savings had 30-plus years to grow. He retired happily at age 66, just the way he 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



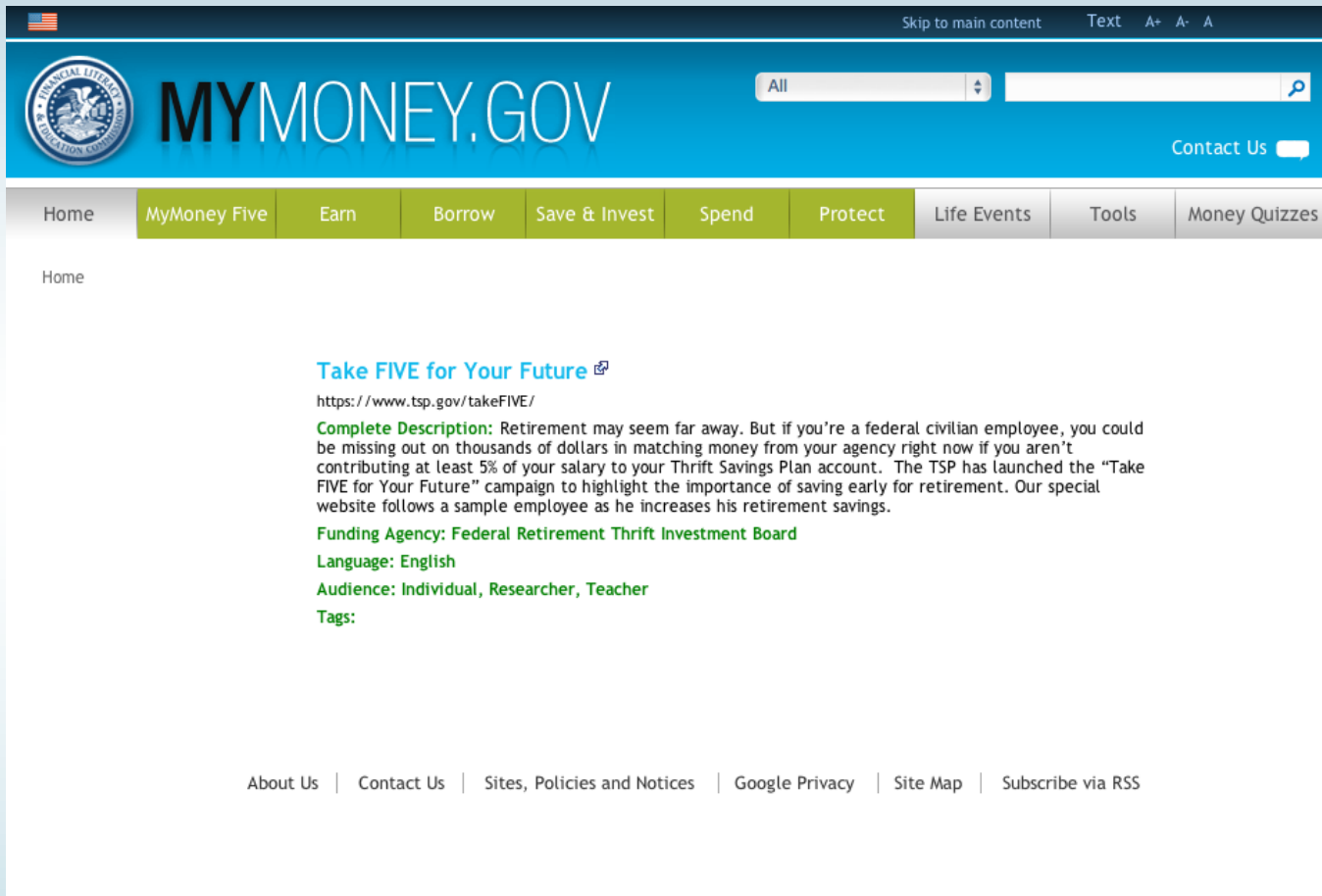
The screenshot shows the govloop website interface. At the top, there's a navigation bar with links: HOME, COMMUNITY, TOPICS, BLOGS, JOBS, TRAINING, and RESOURCES. Below this, a sidebar on the left lists 'Topics' such as Careers, Communications, Human Resources, and Technology. The main content area features a 'Today's Top 10' section with a list of articles, including 'Young Feds: Your Retirement Questions Answered' and 'Leveraging Employee Strengths for a Productive, Passionate Workforce'. A 'Research Report' section is also visible, titled 'ARE YOU PREPARED FOR YOUR NEXT CRISIS?'. The website has a clean, professional layout with a dark header and a light background.

tsp.gov




The screenshot shows a Twitter post from the Thrift Savings Plan (@tsp4gov). The tweet reads: "It's Cinco de Mayo. A perfect time to Take FIVE for Your Future: bit.ly/1mWkapB". Below the text is a YouTube video player. The video thumbnail features a green background with white text listing various investment options: STOCKS, IRAS, ROTH, CDS, LARGE-CAP, T-BILLS, MUNICIPAL BONDS, MUTUAL FUNDS, MID-CAP, SAVINGS ACCOUNTS, BONDS, TREASURY BONDS, SMALL-CAP T-BILLS, COMMODITIES, CORPORATE BONDS, MUNICIPAL BONDS, MUTUAL FUNDS, CDS, SMALL-CAP, ROTH, STOCKS, BONDS, IDAC. A play button icon is centered over the video. Below the video player, the text reads: "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. At the top, there is a navigation bar with a US flag, a "Skip to main content" link, and text size options (Text, A+, A-, A). Below this is a blue header with the MYMONEY.GOV logo and a search bar. A "Contact Us" button is on the right. A horizontal menu below the header includes links for Home, MyMoney Five, Earn, Borrow, Save & Invest, Spend, Protect, Life Events, Tools, and Money Quizzes. The main content area features a link to "Take FIVE for Your Future" with a URL and a detailed description of the campaign. Below the description are links for the funding agency, language, audience, and tags. At the bottom, a footer contains links for About Us, Contact Us, Sites, Policies and Notices, Google Privacy, Site Map, and Subscribe via RSS.

 **MYMONEY.GOV** [Contact Us](#)

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[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!

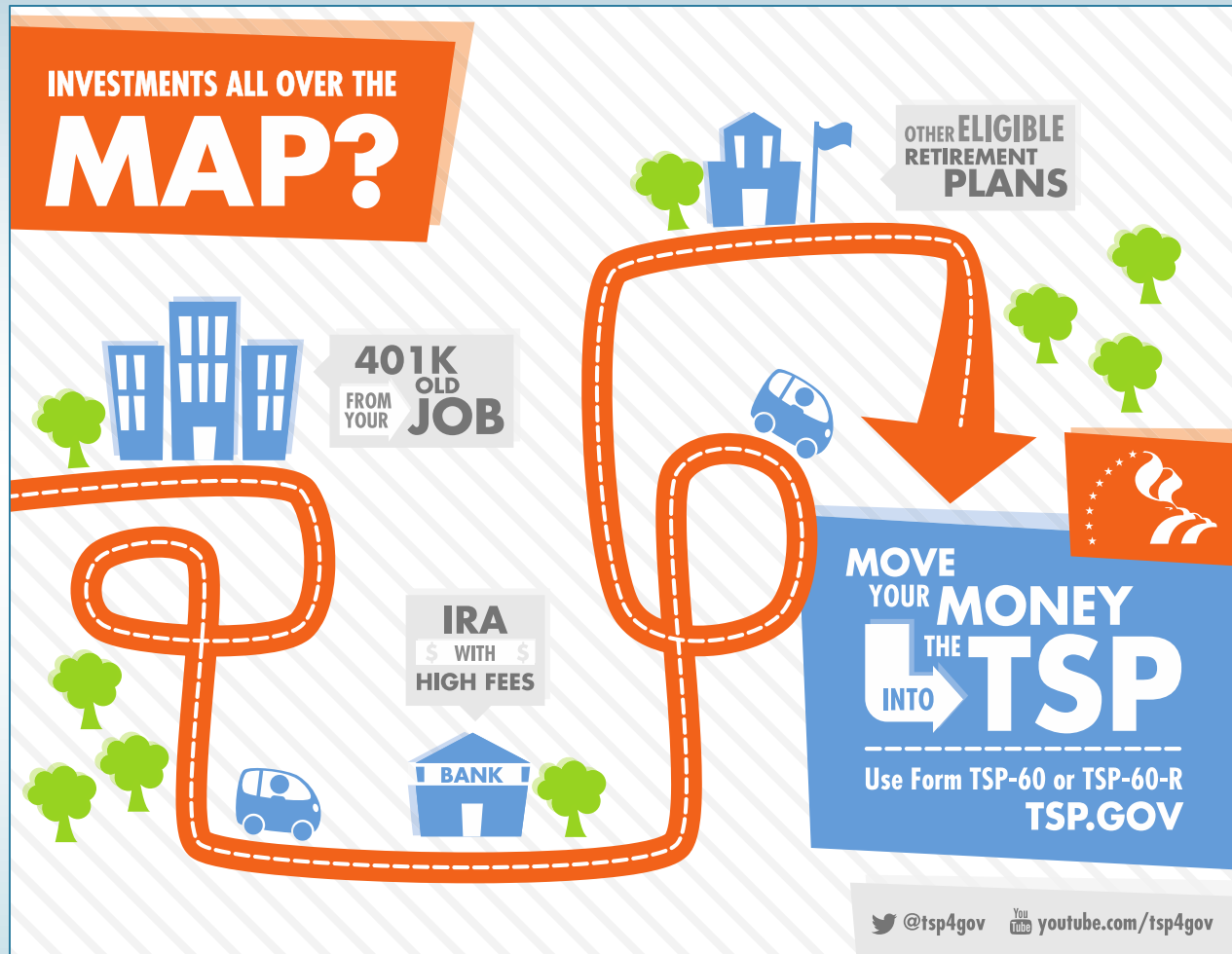


Make your move now!

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.

TSP4gov

Fall Poster



Questions

