



Thrift Savings Plan BULLETIN

for Service TSP Representatives

Subject: May 2002 Participant Statements

Date: May 7, 2002

The Federal Retirement Thrift Investment Board's record keeper, the National Finance Center (NFC), will issue Thrift Savings Plan (TSP) participant statements in late May. The participant statements will contain cumulative account information as of April 30, 2002, and detailed account activity for the period from January 1 through April 30, 2002. An example of the participant statement for the uniformed services ([Form TSP-U-8](#)) is attached to this bulletin.

I. Enclosures with Participant Statements

A. *TSP Highlights*

The newsletter *TSP Highlights* will be mailed with each participant statement. The *Highlights* contains articles of interest to TSP participants and information about the historical performance of the TSP investment funds.

B. "Understanding Your Thrift Savings Plan Participant Statement" leaflet

The leaflet "[Understanding Your Thrift Savings Plan Participant Statement](#)" will be mailed with each participant statement. The leaflet explains the items on the statement. A copy of the leaflet is attached to this bulletin.

II. Service Responsibilities

A. Respond to members' inquiries

Service representatives should respond to members' inquiries about information contained on participant statements.

B. Correct erroneous data

Service representatives must correct any personal or contribution information that was submitted in error. To correct erroneous personal information, the

(continued on next page)

Inquiries: Questions concerning this bulletin should be directed to the Federal Retirement Thrift Investment Board at **202-942-1460**.

Chapter: This bulletin may be filed in Chapter 4, Open Season.

payroll office must submit an employee data record to NFC; to correct erroneous contribution information, the payroll office must submit the requisite payment record (e.g., a negative adjustment record) to NFC. (See TSP Bulletin 01-U-5, Processing Submissions from the Uniformed Services, dated August 29, 2001, for more information about employee data and payment records.)

C. Distribute participant statements that are forwarded to the service by NFC

If a participant statement is returned to NFC because it cannot be delivered due to a bad address, and the participant has not been reported as separated from the uniformed services, NFC will forward the statement to the participant's payroll office. The service should forward the statement to the participant and correct the participant's mailing address (by submitting an employee data record).

D. Request replacement participant statements

If a participant who has not separated from the uniformed services notifies his or her service that he or she has not received a participant statement, the service should obtain the participant's mailing address. It should then call NFC at (504) 255-5110 to check the participant's address in the TSP system and to request a replacement statement for the participant.

If the address in the TSP system is correct, NFC will mail the statement to that address (and no further action is required). If the address in the TSP system is not correct, the service should (1) give NFC the correct address so that the replacement statement may be mailed to that address and (2) submit an employee data record to NFC containing the participant's correct mailing address.



PAMELA-JEANNE MORAN
Deputy Director
Office of External Affairs

Attachments: Form TSP-U-8, Participant Statement
Leaflet: "Understanding Your Thrift Savings Plan Participant Statement"



THRIFT SAVINGS PLAN PARTICIPANT STATEMENT

For the period:
11/01/2001 through 04/30/2002

TSP-U-8

Your Thrift Savings Plan (TSP) account statement is issued by the National Finance Center for the Federal Retirement Thrift Investment Board. Review your statement carefully; to correct account information, contact your service. Failure to report errors timely may preclude correction of financial transactions. (Report contribution allocation or interfund transfer errors to the TSP Service Office within 30 days of receiving this statement.)

Name: JOHN DOE
Social Security Number: 000-00-0000
Date of Birth: 03/06/65
State of Legal Residence: IL

Coverage: Active Duty
Separation Status: Not Separated
Beneficiary Designation on File:* Yes, dated 1/15/02

*If you choose to submit a Beneficiary Designation (Form TSP-U-3), **you** are responsible for its correctness and completeness.

Account Summary

G FUND Government Securities Investment Fund	Beginning Balance	0.00
	Transactions This Period	4,497.40
	Earnings This Period	85.45
	Ending Balance	4,582.85
F FUND Fixed Income Index Investment Fund	Beginning Balance	0.00
	Transactions This Period	0.00
	Earnings This Period	0.00
	Ending Balance	0.00
C FUND Common Stock Index Investment Fund	Beginning Balance	0.00
	Transactions This Period	1,404.63
	Earnings This Period	5.48
	Ending Balance	1,410.11
S FUND Small Capitalization Stock Index Investment Fund	Beginning Balance	0.00
	Transactions This Period	705.06
	Earnings This Period	0.00
	Ending Balance	705.06
I FUND International Stock Index Investment Fund	Beginning Balance	0.00
	Transactions This Period	351.20
	Earnings This Period	1.33
	Ending Balance	352.53
TOTAL ACCOUNT BALANCE	Beginning Balance	0.00
	Transactions This Period	6,958.29
	Earnings This Period	92.26
	Ending Balance	7,050.55

Total Tax-Exempt Contributions: 275.00

JOHN DOE
123 MAIN STREET
ANYTOWN, ILLINOIS 54321

For detailed information about Activity Code A, C, V, or Y, see your service TSP representative.

Web site: www.tsp.gov — ThriftLine: (504) 255-8777

DETAIL OF ACCOUNT ACTIVITY

For the period: 11/01/2001 through 04/30/2002

TSP-U-8

Name: JOHN DOE

Social Security Number: 000-00-0000

Date of Birth: 03/06/65

Current Payroll Office: 47000016

Activity Code	Pay Date	Process Date	G Fund	F Fund	C Fund	S Fund	I Fund	Total
ENDING BALANCE		OCTOBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
ENDING BALANCE		NOVEMBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
ENDING BALANCE		DECEMBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
D	01/15/02	01/16/02	5,000.00	0.00	0.00	0.00	0.00	5,000.00
E			11.13	0.00	0.00	0.00	0.00	11.13
ENDING BALANCE		JANUARY 2002	5,011.13	0.00	0.00	0.00	0.00	5,011.13
D	02/01/02	02/02/02	25.00	0.00	75.00	0.00	25.00	125.00
E			22.61	0.00	2.35 -	0.00	0.32 -	19.94
ENDING BALANCE		FEBRUARY 2002	5,058.74	0.00	72.65	0.00	24.68	5,156.07
D	03/01/02	03/02/02	25.00	0.00	75.00	0.00	25.00	125.00
E			25.36	0.00	0.66 -	0.00	0.26	24.96
A			20.00 -	0.00	60.00 -	0.00	20.00 -	100.00 -
ENDING BALANCE		MARCH 2002	5,089.10	0.00	86.99	0.00	29.94	5,206.03
D	04/01/02	04/02/02	25.00	0.00	75.00	0.00	25.00	125.00
Q		04/22/02	336.66	0.00	1,009.97	0.00	336.66	1,683.29
E			26.35	0.00	8.49	0.00	1.39	36.23
T			894.26 -	0.00	229.66	705.06	40.46 -	0.00
ENDING BALANCE		APRIL 2002	4,582.85	0.00	1,410.11	705.06	352.53	7,050.55

Activity Codes

D = Deposit tax-deferred
X = Deposit tax-exempt
E = Earnings
L = Loan
P = Monthly loan payment summary
N = Refunded excess deferral

T = Interfund transfer
S = In-service withdrawal
W = Post-employment withdrawal
R = Restored amounts
A = Adjustment
Q = Transfer from other plan

C = Earnings correction
Y = Earnings correction transfer
V = Reversal of earnings correction
B = Declared abandoned
O = Court-ordered payment
M = Minimum distribution

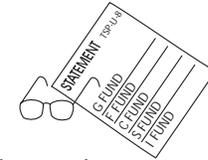


Understanding Your Thrift Savings Plan Participant Statement

Uniformed Services Participants

When You Receive Your Statement . . .

REVIEW IT —



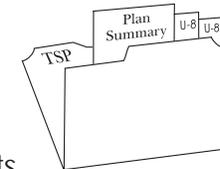
You will receive a statement about your TSP account twice a year (in May and November). Read your statement carefully to make certain it accurately reflects your transactions and personal information.

CORRECT IT —



If any information is incomplete or incorrect, contact your service TSP representative (if employed) or the TSP Service Office (if separated). Report problems with contribution allocations or interfund transfers to the TSP Service Office within 30 days of receiving your statement.

KEEP IT —



Keep your statements with your other important financial records. You may want to refer to them to monitor your investments, see how your account has grown over the years, or plan for retirement.

Beginning Balance

This shows the amounts in each fund and your total TSP account as of the beginning of the reporting period. They are the same as the amounts in the Ending Balance lines on your previous statement. The beginning balance in the first statement a participant receives will show zeros.

The Funds

This is a summary of activity in your account for each investment fund. Current participants can change the amount of their payroll contributions (except bonuses) only twice a year during TSP open seasons (Form TSP-U-1). However, the allocation of payroll contributions among the investment funds can be changed as frequently as desired using the TSP Web site, the ThriftLine, or Form TSP-U-50.

Transactions This Period

This shows the sum of all deposits, adjustments, loans, loan payments, interfund transfers, etc., during the reporting period, as shown in detail on the back. For example, the transactions for the C Fund totalled \$1,404.63:

C Fund Transactions	Activity Code	Amount
Total Contributions	D	\$225.00
Interfund Transfer	T	229.66
Total Adjustments	A	- 60.00
Transfer from Other Plan	Q	1,009.97
Transactions This Period		\$1,404.63

Earnings This Period

This shows how much your account has earned during the reporting period. For example, in the C Fund, earnings totalled \$5.48:

C Fund Earnings	Activity Code	Amount
November	E	-
December	E	-
January	E	-
February	E	-2.35
March	E	-0.66
April	E	8.49
Earnings This Period		\$5.48

Name, Social Security Number, Date of Birth, State of Legal Residence

These are your key account identifiers. If they are not correct, see your service immediately (if active) or the TSP Service Office (if separated).

Reporting Period

Statements are issued every 6 months and include all activity processed for the reporting period.

Type of Coverage

Your uniformed services coverage (i.e., Active Duty or Ready Reserve) is shown here. If you believe this is not correct, contact your service TSP representative. Make sure it, as well as all of your personal information, is correct.

Separation Status

This shows whether you are still in service or have left the uniformed services as reported by your service.

Beneficiary Designation on File

If the TSP has received a Form TSP-U-3, **Designation of Beneficiary**, from you, the date you signed it is reported here.

Account Summary

This shows the amount of money in your account for each of the investment funds. The "Ending Balance" for each fund shown here corresponds to the final "Ending Balance" row on the back of the statement. Note: If you have service matching contributions, these contributions will be shown separately from your employee contributions.

Ending Balance

This is the amount in your account at the end of the reporting period for each investment fund and in total. It will be the Beginning Balance on your next statement.

Total Tax-Exempt Contributions

If you have tax-exempt contributions as a result of combat zone pay, the total contributions as of the end of the reporting period are shown here. (This amount is also included in the Ending Balance.)

Message Space

Look here for special messages.



**THRIFT SAVINGS PLAN
PARTICIPANT STATEMENT**

For the period:
11/01/2001 through 04/30/2002

TSP-U-8

Your Thrift Savings Plan (TSP) account statement is issued by the National Finance Center for the Federal Retirement Thrift Investment Board. Review your statement carefully, to correct account information, contact your service. Failure to report errors timely may preclude correction of financial transactions. (Report contribution allocation or interfund transfer errors to the TSP Service Office within 30 days of receiving this statement.)

Name: STEVEN JONES
Social Security Number: 923-45-6789
Date of Birth: 03/06/65
State of Legal Residence: IL

Coverage: Active Duty
Separation Status: Not Separated
Beneficiary Designation on File: Yes, dated 11/2/87

*If you choose to submit a Beneficiary Designation (Form TSP-U-3), you are responsible for its correctness and completeness.

		Account Summary
G FUND		
Beginning Balance		0.00
Transactions This Period		4,497.40
Earnings This Period		85.45
Government Securities Investment Fund	Ending Balance	4,582.85
F FUND		
Beginning Balance		0.00
Transactions This Period		0.00
Earnings This Period		0.00
Fixed Income Index Investment Fund	Ending Balance	0.00
C FUND		
Beginning Balance		0.00
Transactions This Period		1,404.63
Earnings This Period		5.48
Common Stock Index Investment Fund	Ending Balance	1,410.11
S FUND		
Beginning Balance		0.00
Transactions This Period		705.06
Earnings This Period		0.00
Small Capitalization Stock Index Investment Fund	Ending Balance	705.06
I FUND		
Beginning Balance		0.00
Transactions This Period		351.20
Earnings This Period		1.33
International Stock Index Investment Fund	Ending Balance	352.53
TOTAL ACCOUNT BALANCE		
Beginning Balance		0.00
Transactions This Period		6,958.29
Earnings This Period		92.26
Ending Balance		7,050.55
Total Tax-Exempt Contributions:		275.00

STEVEN JONES
123 MAIN STREET
ANYTOWN, STATE 54321

For detailed information about Activity Code A, C, V, or Y, see your service TSP representative.
Web site: www.tsp.gov — ThriftLine: (504) 255-8777

Address

This is the address for you in the TSP uniformed services database. Your service reports your address for your TSP account before you separate from the uniformed services. After you separate from the uniformed services, you are responsible for keeping your address up-to-date.

TSP Web Site and ThriftLine

Visit the **Web site** or call the **ThriftLine** to obtain rates of return or your account balance, to request an interfund transfer, to change your contribution allocation, to find out the status of a loan or withdrawal request, or to get a new PIN. Visit the Web site also to download up-to-date forms and materials, or to use calculators to project your future account balance, model a loan, or estimate an annuity.

The back of the participant statement shows details of your account transactions by month. Your agency reports your tax-deferred payroll contributions (D) or your tax-exempt combat zone contributions (X), loan payments (P), adjustments (A), and earnings corrections (C). (Your contributions should equal the amounts reported on your leave and earnings statements as deductions from your pay.) Therefore, see your service TSP representative or payroll office with questions about contributions, adjustments, or loan payments to your account. The TSP record keeper calculates your earnings each month and records other account activity, such as interfund transfers, contribution allocations, loans, withdrawals, and transfers into the TSP from other plans.

The **G Fund**, **F Fund**, **C Fund**, **S Fund**, and **I Fund** columns show how each transaction is allocated among the five TSP funds. You should make sure that contributions and loan payments are allocated according to the contribution allocation on file at the time the transaction was processed. Use the TSP Web site, the ThriftLine, or Form TSP-U-50, Investment Allocation, to change the allocation of future contributions or to reallocate the money already in the account through an interfund transfer.

Sample Statement

The sample of the back of the statement shown at the right can help you understand the explanation of the transactions and statement layout. Note: The sample information represents transactions as they occurred for the first participant statement for members of the uniformed services (i.e., the first contributions for certain members of the uniformed services began in January 2002; therefore, there is no activity shown for November and December, the first two months of the reporting period).

To determine the type of transaction a line item relates to, see the letter shown in the **Activity Code** column and refer to the **Activity Codes** legend at the bottom of the page. For example, **Activity Code D** is a deposit (i.e., contribution). The contribution may be from basic pay, incentive pay, or special pay (including bonuses). The **Pay Date** column tells you the pay date for which the deposit was made and the **Process Date** tells you when the deposit was posted to your TSP account. In this example, the first contribution of

\$5,000 was posted entirely to the G Fund. By the time the second contribution was received for pay date **02/01/02**, the participant's contribution allocation was 20% G Fund, 60% C Fund, and 20% I Fund; so **\$25.00** (or 20%) was invested in the G Fund, **\$75.00** (or 60%) was invested in the C Fund, and **\$25.00** (or 20%) was invested in the I Fund. In other words, this is how the deposit of **\$125.00** was allocated (i.e., distributed) among the investment funds.

FORM TSP-U-8 (Revised 5/2002)

DETAIL OF ACCOUNT ACTIVITY For the period: 11/01/2001 through 04/30/2002 **TSP-U-8**

Name: STEVEN JONES Social Security Number: 923-45-6789 Date of Birth: 03/06/65 Current Payroll Office: 47000016

Activity Code	Pay Date	Process Date	G Fund	F Fund	C Fund	S Fund	I Fund	Total
ENDING BALANCE		OCTOBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
ENDING BALANCE		NOVEMBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
ENDING BALANCE		DECEMBER 2001	0.00	0.00	0.00	0.00	0.00	0.00
D	01/15/02	01/16/02	5,000.00	0.00	0.00	0.00	0.00	5,000.00
E			11.13	0.00	0.00	0.00	0.00	11.13
ENDING BALANCE		JANUARY 2002	5,011.13	0.00	0.00	0.00	0.00	5,011.13
D	02/01/02	02/02/02	25.00	0.00	75.00	0.00	25.00	125.00
E			22.61	0.00	2.35 -	0.00	0.32 -	19.94
ENDING BALANCE		FEBRUARY 2002	5,058.74	0.00	72.65	0.00	24.68	5,156.07
D	03/01/02	03/02/02	25.00	0.00	75.00	0.00	25.00	125.00
E			25.36	0.00	0.66 -	0.00	0.26	24.96
A			20.00	0.00	60.00 -	0.00	20.00	100.00 -
ENDING BALANCE		MARCH 2002	5,088.10	0.00	86.99	0.00	29.94	5,205.03
D	04/01/02	04/02/02	25.00	0.00	75.00	0.00	25.00	125.00
O			336.66	0.00	1,009.97	0.00	336.66	1,683.29
E			26.35	0.00	8.49	0.00	1.39	36.23
T			894.26 -	0.00	229.66	705.06	40.46 -	0.00
ENDING BALANCE		APRIL 2002	4,582.85	0.00	1,410.11	705.06	352.53	7,050.55

Activity Codes

D = Deposit tax-deferred	T = Interfund transfer	C = Earnings correction
X = Deposit tax-exempt	S = In-service withdrawal	Y = Earnings correction transfer
E = Earnings	W = Post-employment withdrawal	V = Reversal of earnings correction
L = Loan	R = Restored amounts	B = Declared abandoned
P = Monthly loan payment summary	A = Adjustment	O = Court-ordered payment
N = Refunded excess deferral	Q = Transfer from other plan	M = Minimum distribution

All of the transactions for each month are totalled and added to the previous month's balance. This is shown as the **ENDING BALANCE [MONTH YEAR]**.

When you take money out of your TSP account or move money from one fund into another fund(s) (i.e., make an interfund transfer), or if earnings within the month for a given fund are negative, the negative amount is shown with a minus (-) following it.

In this example, the participant requested an interfund transfer that was effective as of the end of April (**Activity Code T**). The participant requested that the existing account balance be redistributed as follows: 65% G Fund, 20% C Fund, 10% S Fund, and 5% I Fund. To accomplish this, **\$894.26** had to be removed from the G Fund and **\$40.46** had to be removed from the I Fund. This total (**\$934.72**) had to be placed in the C and S Funds (i.e., **\$229.66** was put into the

C Fund and **\$705.06** was put into the S Fund). The result was that the total ending balance for April (i.e., **\$7,050.55**) was redistributed so that **\$4,582.85** (or 65%) remained in the G Fund, **\$1,410.11** (or 20%) remained in the C Fund, **\$705.06** (or 10%) remained in the S Fund, and **\$352.53** (or 5%) remained in the I Fund.

The last **ENDING BALANCE** shows the total balance for each of the funds as of the end of the statement period. These totals correspond to the totals in the summary information on the front of the state-

ment. In that summary, the totals are shown in the Total Account Balance section and the fund totals are shown as the Ending Balance within each of the fund sections. The total account balance as of the end of this statement period (April 30, 2002) is **\$7,050.55**, and is shown in the bottom row of the back of the statement, at the far right; it equals the Ending Balance shown in the Total Account Balance section on the front of the statement.