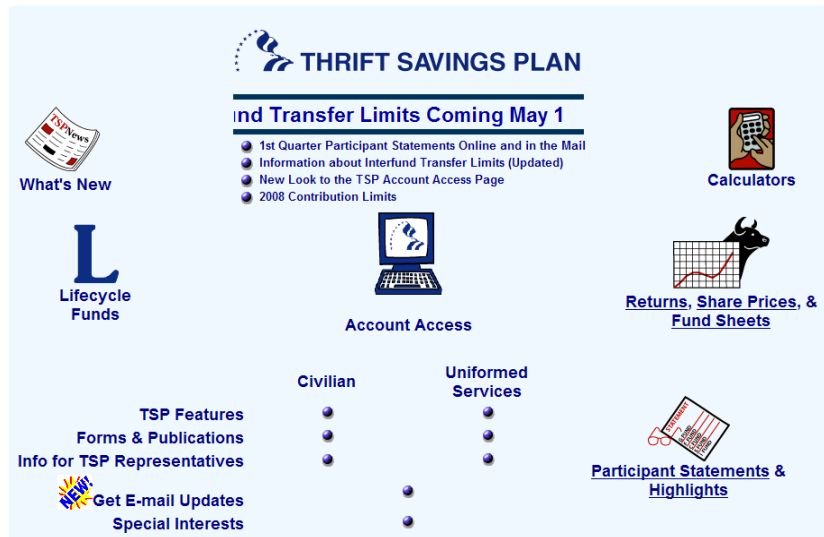




THRIFT SAVINGS PLAN

Individual Account Voluntary Retirement Savings Plan

- Created by US Congress in 1986
- For employees of the US Government [Civilian & Military]
- Administered by Independent Agency
- Federal Retirement Thrift Investment Board
- Run by independent Board of experts
- CEO has lifetime apolitical appointment



The screenshot shows the Thrift Savings Plan website interface. At the top, it says "THRIFT SAVINGS PLAN" and "Individual Transfer Limits Coming May 1". Below this, there are several navigation links and icons: "What's New" (with a newspaper icon), "Calculators" (with a calculator icon), "Lifecycle Funds" (with a large 'L' icon), "Account Access" (with a laptop icon), "Returns, Share Prices, & Fund Sheets" (with a line graph icon), "TSP Features", "Forms & Publications", "Info for TSP Representatives", "Get E-mail Updates", "Special Interests", "Civilian", "Uniformed Services", and "Participant Statements & Highlights" (with a document icon).

Features

Individual Account

Contribute [annual] up to \$15,500 ['08] plus \$5,000 – over 50 ['08]

Match on up to 5% of salary

Investments are participant directed

Low cost, diverse index funds and lifecycle fund of funds

Participant Loans

Hardship Withdrawals

Annuity Payout options at retirement

Toll Free telephone service center

Website access for viewing and transactional

Educational Materials and Training sessions

Facts

Largest DC plan in the world

\$230 billion in assets

3.8 million participants around the globe

1.5 bps all in charges

average account balance – \$60,000

cost is \$9.00 per

lowest cost investment in the world

annual budget approx. \$120 mil.

720,000 loans

250 mil. transactions per month