



*Dillard*  
Financial Solutions, Inc.



MyNASCOEBenefits.com



800-692-7643

# NASCOE

National Association of County Office Employees  
Guide To Retirement

Your NASCOE National Benefits Provider





# Stay On Track!



## Help Achieve Your Financial Goals with Our Online Educational Videos & Guides

Go to [mynascoebenefits.com](http://mynascoebenefits.com), then click the **Education Videos** tab. There you will find a comprehensive selection of short videos offering insight on topics like: Which Retirement Products are Right for You?, The Basics of Annuities & IRA Accounts, Client Testimonials, and much more!

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800-692-7643

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# When Was Your Last Financial Check-up?



Dillard Financial Solutions, Inc helps you better understand your Retirement Benefits.

## OUR ONE-ON-ONE CONSULTS COVER ALL THE BASES REGARDING

- Reviewing your Benefit Statement
- TSP Allocations & Retirement Options
- How to calculate Federal Supplement & Social Security
- What Benefits are available in your State of Residence

Get in Touch Today

📞 800-692-7643

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# What is the TSP?

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. Congress established the TSP in the Federal Employees' Retirement System Act of 1986—its purpose is to provide retirement income. The TSP offers Federal employees the same type of savings and tax benefits that many private corporations offer their employees under “401(k)” plans. On October 30, 2000, the Floyd D. Spence National Defense Authorization Act was signed; it extends participation in the TSP to members of the uniformed services, including the Ready Reserve.

In the civilian component of the TSP, employees covered by the Federal Employees' Retirement System (FERS) and the Civil Service Retirement System (CSRS) can contribute to the TSP. The participation rules are different for FERS and CSRS employees.

The TSP is a defined contribution plan. The retirement income received from your TSP account will depend on how much you (and your agency, if you are a FERS employee) have contributed to your account during your working years and the earnings on those contributions.

The contributions that you make to your TSP account are voluntary and are separate from your contributions to your FERS Basic Annuity or CSRS annuity.

“  
***The Thrift Savings Plan is a Retirement Savings and Investment Plan for Federal Employees***  
”

## What TSP Offers to All Participants\*

- Immediate employee contributions
- Before-tax savings and tax-deferred investment earnings
- Daily valuation of accounts
- low administrative and investment expenses
- Transfers or rollovers of eligible distributions into the TSP
- A choice of investment funds:
  - Government Securities Investment (G)
  - Fixed Income Index Investment (F)
  - Common Stock Index Investment (C)
  - Small Capitalization Stock Index Investment (S)
  - International Stock Index Investment (I)
  - Lifecycle (L)
- Ability to make contribution allocations daily
- Ability to make interfund transfers daily
- Loans from your contributions and attributable earnings
- Catch-up contributions for participants age 50+
- In-service withdrawals for financial hardship or after age 59½
- Portable benefits and a choice of withdrawal options after you separate
- Ability to designate beneficiaries
- Protection of spouses' rights for loans and withdrawals and recognition of qualifying court orders
- A website with general account information, capability to request interfund transfers and contribution allocations, the option of initiating (and completing) loan withdrawal requests, up-to-date TSP materials and information, online participant statements, growth calculators, loan payments, monthly payments and annuity amounts and elective deferral calculator. Separated employees can also update their address information on the web.
- An automated telephone service (ThriftLine) for account information and certain transactions

VISIT [WWW.TSP.GOV](http://WWW.TSP.GOV) FOR FURTHER INFORMATION

Dillard Financial Solutions, Inc. does not offer tax advice. Seek the advice of a tax professional if you have questions about taxes in regards to your rollover. Dillard Financial Solutions, Inc. is not affiliated with any government agency. Applicants must meet suitability requirements. Returns are guaranteed by the reserves of the insurance companies. A licensed independent insurance representative may contact you to discuss your TSP options.

# Major Features of the TSP\*

## FERS

You may elect to contribute any dollar amount or percentage (1-100) of your basic pay. However, your annual dollar total cannot exceed the Internal Revenue Code Limit (\$18,500 in 2018). Once you are eligible, you will receive:

- Agency Automatic 1% Contribution
- Agency Matching Contributions
- Immediate vesting in Agency Matching Contributions and vesting, generally in 3 years—in Agency Automatic 1% Contributions

## CSRS

You may elect to contribute any dollar amount or percentage of basic pay. However, your annual dollar total cannot exceed the Internal Revenue Code limit (\$18,500 in 2018). You do not receive agency contributions.

## What are Your Options at Retirement?

**WHEN YOUR SERVICE ENDS, TSP HAS  
FOUR PRIMARY WITHDRAWAL CHOICES**

- 1 Receive a Lump Sum Payment**
- 2 Get Equal Payments Over a Number of Years**
- 3 Roll it Over into an IRA**
- 4 Buy an Annuity**

For further information regarding TSP, visit [www.TSP.gov](http://www.TSP.gov) // \*[www.opm.gov](http://www.opm.gov) • 2008

1. There is no additional tax deferral benefit derived from placing IRA or other tax-qualified funds into an annuity. Features other than tax deferral should be considered in the purchase of a qualified annuity.

2. No loan option remains if funds are transferred out of TSP.

3. Withdrawals from an annuity may be subject to surrender charges & ordinary income tax.

4. Returns are based on individual index options.

## Information

as of December 31, 2015

### Assets

\$142.4 billion

### Net Administrative Expenses\*

\$0.29 per \$1,000 account balance,  
(0.020% (2.9 basis points))

### Other Expenses\*

0.004%

\* Expenses are net of \$0.005 reduction to 2.9 basis points or \$0.29 per \$1,000 account balance from expenses with securities lending as of December 31, 2015. Expenses are consistent with standard practice in the industry and are designed to add value to administration expenses. The other expenses represent fees payable to the investment manager for administering the fund's investments and for other services that these programs impacted the return of the Fund.

### Benchmark Index

Standard & Poor's 500  
Stock Index  
[www.standardandpoors.com](http://www.standardandpoors.com)

### Asset Manager

BlackRock Institutional Trust  
Company, N.A.

## Rates of Return

Year	Rate of Return (%)
2006	~1.5
2007	~5.5
2008	~-2.5
2009	~5.5
2010	~2.5
2011	~5.5
2012	~3.5
2013	~7.5
2014	~1.5
2015	~10.5

	C Fund*	S&P 500 Index
1-Year	14.6%	1.36%
3-Year	15.21%	15.13%
5-Year	12.63%	12.57%
10-Year	7.86%	7.31%
Inception	10.09%	10.03%

Inception January 29, 1988

\* All figures rounded

# C FUND

## COMMON STOCK INDEX INVESTMENT FUND

## Key Features

- The C Fund offers the opportunity to earn a potentially higher investment return over the long term from a broadly diversified portfolio of stocks of large and medium-sized U.S. companies.
- The objective of the C Fund is to match the performance of the Standard & Poor's 500 (S&P 500) Index, a broad market index made up of stocks of 500 large to medium-sized U.S. companies.
- There is a risk of loss if the S&P 500 Index declines in response to changes in overall economic conditions (market risk).
- Earnings consist of gains (or losses) in the prices of stocks and dividend income.

## Growth of \$100

Since Inception

Year	Growth of \$100
1988	100
2015	~1,477

## S&P 500 Top Ten Holdings

as of December 31, 2015

Apple Inc.  
Microsoft Corporation  
Exxon Mobil Corporation  
General Electric Company  
Johnson & Johnson

Amazon.com Inc.  
Wells Fargo & Company  
Bankshire Hathaway Inc. Class B  
JPMorgan Chase & Company  
United States of America, Inc. Class A

THRIFT SAVINGS PLAN | 41

# L FUNDS

## LIFECYCLE FUNDS

### Information

as of December 31, 2015

#### Assets

\$50.2 billion

#### Net Administrative and Other Expenses\*

Fund	2015 Net	Other
L2050	2015	Expenses
L2050	0.01%	0.01%
L2040	0.01%	0.12%
L2030	0.01%	0.01%
L2020	0.01%	0.01%
L Income	0.02%	0.03%

\* An annual rate of 0.01% translates to 2.7 basis points, or 0.27%, for the L2050 fund. For funds with rates of 0.01% or less, the rate is rounded up to 0.01% for inclusion in 2015 administrative expenses.

Consistent with industry practice, fund expenses are charged in addition to administrative expenses. The other expenses represent fees paid to the investment manager for fund administration, including expenses. Expenses represent fees that these programs represent the assets of the fund.

#### Investment Objective

Fund	Growth	Preservation of Assets
L2050 <td>High</td> <td>Very Low</td>	High	Very Low
L2040 <td>High</td> <td>Low</td>	High	Low
L2030 <td>Moderate/High</td> <td>Low</td>	Moderate/High	Low
L2020 <td>Moderate</td> <td>Moderate</td>	Moderate	Moderate
L Income <td>Low</td> <td>High</td>	Low	High

#### Time Horizons

(when subject to need the money)

Choose	If your time horizon is
L2050	25+ years
L2040	2035 through 2044
L2030	2025 through 2034
L2020	2017 through 2024
L Income	None withdrawing or withdrawing before 2017

#### Investment

The L Fund series was introduced January 1, 2005

### Key Features

- The L Funds diversify participant accounts among the G, F, C, S, and I Funds using professionally determined investment mixes (allocations) that are tailored to different time horizons. The L Funds are rebalanced to their target allocations each business day. The investment mix of each fund adjusts quarterly to more conservative investments as the fund's time horizon shortens.
- The objective of the L Funds is to provide the highest expected rate of return for the amount of risk expected.
- Investing in the L Funds is not a guarantee against loss and does not eliminate risk. The L Funds are subject to the risks inherent in the underlying funds, and can have periods of gain and loss.
- The L Funds' returns will be approximately equal to the weighted average of the G, F, C, S, and I Funds' returns. Earnings are calculated daily, and there is a daily share price for each L Fund.

### Allocation Targets\*

As of January 2016

Asset Allocation Targets (as of January 2016):

- L Income:** 44% G, 11% F, 11% C, 6% S, 6% I
- L2020:** 25% G, 9% F, 9% C, 14% S, 4% I
- L2030:** 20% G, 11% F, 11% C, 18% S, 4% I
- L2040:** 12% G, 11% F, 11% C, 25% S, 2% I
- L2050:** 12% G, 11% F, 11% C, 25% S, 1% I

Legend: G (Government), F (Fixed Income), C (Cash), S (Stocks), I (International)

\* Due to rounding, percentages may not equal 100%.

THIRD SAVINGS PLAN | 4/2016  
PROVIDING EDUCATIONAL TOOLS


Funds listed are Aavailable for TSP. Dillard Financial Solutions, Inc does not recommend any specific fund or guarantee their performance.

# TSP Forms

These forms are used for depositing and withdrawing TSP funds

## TSP-60

Put funds into TSP account

 **THRIFT SAVINGS PLAN**  
**REQUEST FOR A TRANSFER INTO THE TSP** **TSP-60**

Use this form to request a transfer or to complete a rollover of **tax-deferred** money from an eligible retirement plan into the **traditional (non-Roth)** balance of your Thrift Savings Plan (TSP) account. Funds received by the TSP will not be invested until a properly completed Form TSP-60 has been received.

**I. INFORMATION ABOUT YOU** — This request applies to my: ☐ Civilian Account **OR** ☐ Uniformed Services Account

1. Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_  
2. TSP Account Number: \_\_\_\_\_ 3. Date of Birth (mm/dd/yyyy): \_\_\_\_\_ 4. Daytime Phone (Area Code and Number): \_\_\_\_\_  
5. ☐ Foreign address? Check here. 6. Street Address or Box Number (For a foreign address, see instructions on back): \_\_\_\_\_  
Street Address Line 2: \_\_\_\_\_  
7. City: \_\_\_\_\_ 8. State: \_\_\_\_\_ 9. Zip Code: \_\_\_\_\_ - \_\_\_\_\_  
**Certification** — I certify to the best of my knowledge that the distribution I am transferring or rolling over into the TSP meets the requirements for a distribution from an IRA or an eligible employer plan (whichever is applicable) as described in the General Information section of this form. I further certify that I have read this form (and instructions) in its entirety and that the information I have provided is true and complete to the best of my knowledge. **Warning:** Any intentional false statement in this request or willful misrepresentation concerning it is a violation of law that is punishable by a fine or imprisonment for as long as 5 years, or both (18 U.S.C. § 1001).

10. Participant's Signature: \_\_\_\_\_ 11. Date Signed (mm/dd/yyyy): \_\_\_\_\_

**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)(1)(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): \_\_\_\_\_  
20. Name of Financial Institution: \_\_\_\_\_  
21. Street Address or Box Number: \_\_\_\_\_  
Street Address Line 2: \_\_\_\_\_  
22. City: \_\_\_\_\_ 23. State: \_\_\_\_\_ 24. Zip Code: \_\_\_\_\_ - \_\_\_\_\_

**FORM TSP-60 (10/2012)**  
PREVIOUS EDITIONS OBSOLETE

## TSP-70

Move all funds out of TSP after retirement



### TSP-70 Request for Full Withdrawal

November 2015

## TSP-75

Move money from TSP at age 59.5



### TSP-75 Age-Based In-Service Withdrawal Request

February 2015

## TSP-77

Move partial money after 30 days of Retirement




### TSP-77 Request for Partial Withdrawal When Separated

February 2015



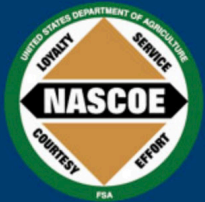
# Check Out Your New Website!

 [MyNASCOEBenefits.com](http://MyNASCOEBenefits.com)



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## Steve & Teresa Dillard

Chartered Federal Employee  
Benefits Consultants<sup>SM</sup>

Verified Vendors on the  
US Federal Contractors Registry

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