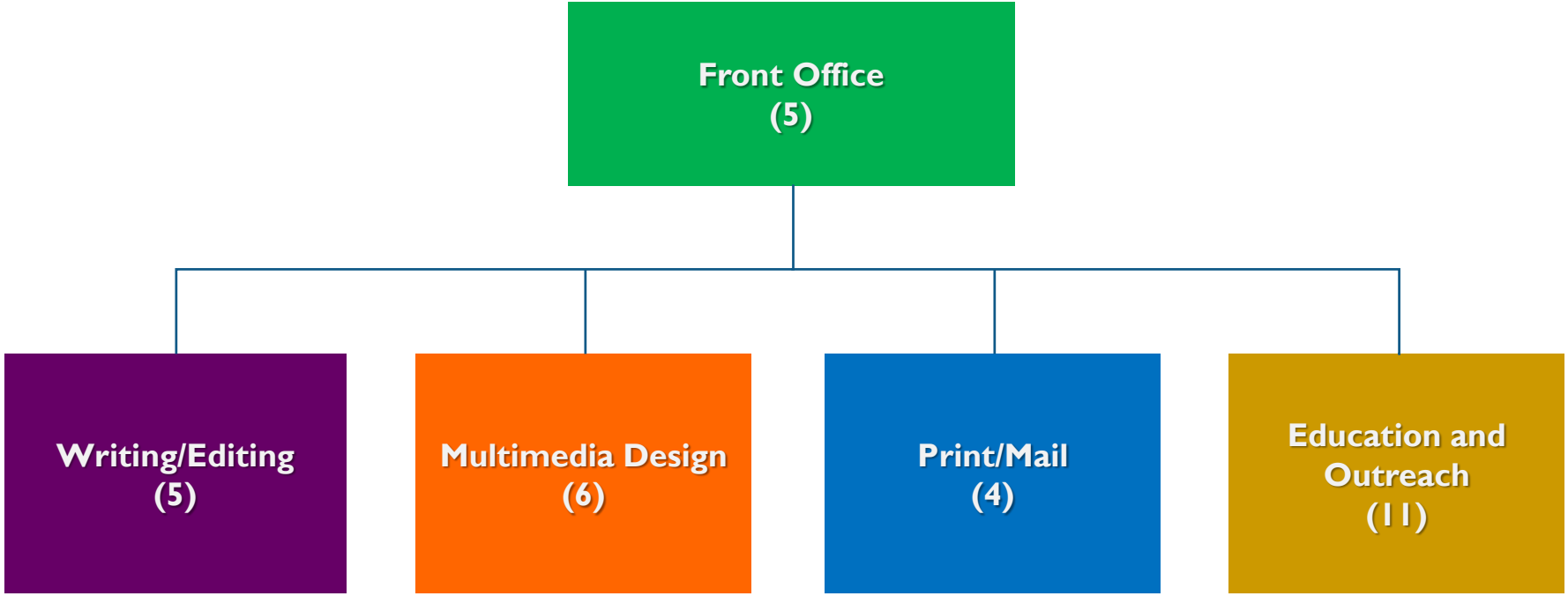
OFFICE OF COMMUNICATIONS AND EDUCATION

PRESENTED BY
JIM COURTNEY

WHAT WE DO

Educate and inform participants, potential participants, beneficiaries, and TSP partners so that participants may take full advantage of the TSP's features and benefits in meeting their retirement goals.

OCE ORGANIZATIONAL CHART



ONLINE TEACHING

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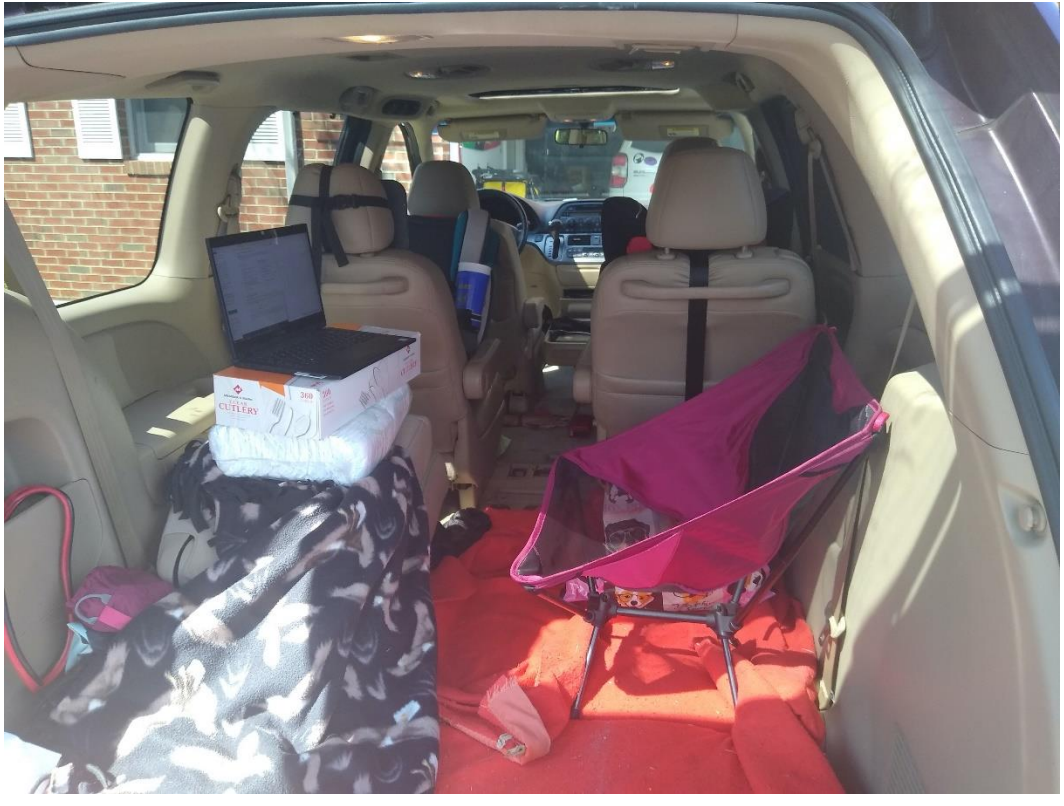

OPERATIONS CONTINUE NORMALLY

Thrift Savings Plan

Dear TSP participant,

As the coronavirus situation evolves worldwide, we're working hard to make sure that TSP operations continue normally, and that we're able to continue to serve you.

- We continue to process forms and requests.
- TSP representatives are available to answer your questions.
- You can access your account online through My Account.

This is a changing situation, and we will communicate with you as soon as possible if anything affects our operations.

March 13, 2020

TSP.GOV/COVID-19

Thrift Savings Plan

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- News and resources
- FAQs
- Videos and resources
- Forms and resources
- Calculators
- COVID-19
  - RMD changes
  - Withdrawals
  - Loans

COVID-19

Latest information

Updated **August 4, 2020**.

You can check this page for **up-to-date details about TSP operations and temporary changes** we're making to support you during this time. The information we're providing here is current but subject to change as we receive additional guidance and information.

Plan news and reminders related to COVID-19

- Temporary acceptance of PIV and CAC signatures on TSP forms
- Restriction to be lifted on starting and restarting installment payments based on life expectancy
- Submitting certain forms online
- CARES Act temporary loan and withdrawal options
- Payments you make to the TSP by check may take longer to process
- Rollover period extended to July 15
- Temporary waiver of notary requirement
- Temporary changes to required minimum distributions
- Online transactions and secure messaging in My Account
- How to update your mailing address
- USPS temporarily suspends service to several countries

TSP.GOV/COVID-19

Temporary waiver of notary requirement

We will temporarily accept and process certain TSP withdrawal and loan forms without requiring notarized signatures in order to support participants in physical distancing measures during the COVID-19 pandemic. All signatures must be handwritten (or made electronically with PIV or CAC credentials) and submitted as directed in the form instructions, but you may leave the notary section blank.

Temporary acceptance of PIV and CAC signatures on TSP forms

We will temporarily accept certain digital signatures on TSP forms in order to support participants in physical distancing measures during the COVID-19 pandemic. To be eligible, you must use your unexpired U.S. federal personal identity verification (PIV) credentials or common access card (CAC) to sign your form before you submit it to us.

Submitting certain forms online

You may now submit certain TSP forms online by logging in to My Account and uploading a PDF copy of the form. You'll find an up-to-date list of forms we accept online when you log in to My Account and select **Upload Form** from the menu. That section provides detailed instructions on how to prepare your file for upload.

You still have the option to mail or fax your completed form and supporting documentation to us. However, be sure to submit your form and documentation **one time only**. We will process the first submission we receive and cancel any subsequent forms of the same type.

The list of forms you can submit online may change at any time, so be sure to check the list in My Account before you begin preparing your file.

CARES ACT

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News and resources

- Plan News
- Newsletters
- Government shutdown
- FAQs
- Videos and resources
- Forms and resources
- Calculators
- COVID-19

Plan news

Subscribe

Explain this

August 2020 news and announcements

Thrift Savings Plan – CARES Act loans and withdrawals

Accessing your TSP money for those impacted by COVID-19

This webinar will cover Coronavirus Aid, Relief, and Economic Security (CARES) Act Loan and Withdrawal rules for TSP participants affected by COVID-19. We will discuss the eligibility for qualified individuals, the temporary maximum loan and withdrawal amounts, how to suspend loans and how to submit loans on tsp.gov, and submitting request for Loans and withdrawals.

July 28, 2020

- 10:00 a.m. - Register
- 1:00 p.m. - Register

Thrift Savings Plan

July 2020

Improving your TSP experience

CARES Act and COVID-19-related changes

EMAIL UPDATES

CARES ACT

web pages

participant notices

educational webinars

forms

policy decisions

online wizards

5-YEAR L FUNDS

booklets

statements

participant notices

fact sheets

handouts

videos

informational enclosures

COMING SOON

- Auto-enroll at 5%
  - October 1, 2020
  - New and re-enrolled participants

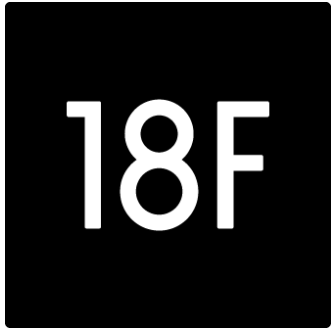
COMING SOON

- Spillover
  - Effective January 2021
  - Participants 50 and older
  - Contributions “spill over” to catch-up

REDESIGN

WHO DID THIS?

WHO DID THIS?



HOW DID WE WORK?

HOW DID WE WORK?

USER EXPERIENCE (UX) DESIGN

Designing a product with the foremost goal of enhancing user satisfaction.

USER EXPERIENCE (UX) DESIGN

RESEARCH IS KEY

PLAN

Identify learning goals

CONDUCT INTERVIEWS

Identify user goals

SYNTHESIZE FINDINGS

Develop insights

DESIGN AND ITERATE

Test and validate

RESEARCH IS KEY

CASE STUDY

An official website of the United States Government

Thrift Savings Plan

Search | Contact | Login

Get started | Learn about fund options | Use your retirement savings | Prepare to retire

- Overview
- Account basics
- Starting contributions
- Maximize your savings
- Beneficiary basics
- Account troubleshooting

How much should I contribute?

When contributing to your retirement, make sure you're not leaving money on the table. By contributing at least 5% of your pay, you're taking full advantage of thousands of dollars in matching funds from your agency or service over time.

Here's how it works:
On top of your salary or basic pay, your agency or service will also contribute up to 5% of your pay to your TSP account each paycheck. You only get the full amount if you contribute at least 5%.

What's the difference between saving 3% vs 5%?

What is your age?

27 | 27

What age do you intend to retire?

67 | 67

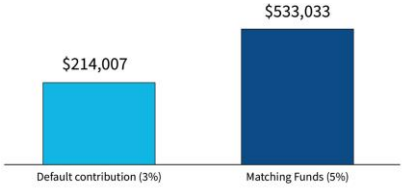
What is your annual salary?

$75,000 | 75,000

Calculate 3% vs 5%

$533,033* earned with as little as $58 per paycheck.

Don't leave **$53,510** on the table.



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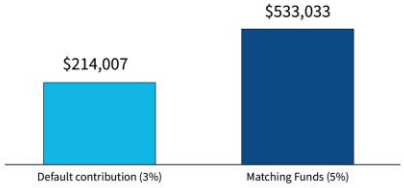

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- Account basics
- Making contributions
  - Start, change, or stop contributions
  - Traditional and Roth Contributions
  - Contribution types
  - Maximize your savings
  - Contribution limits
  - Automatic enrollment refunds

Maximize your savings

When it comes to reaching your retirement goals, it's important that you maximize your savings. You can start by making sure you're not leaving free money on the table. Are you contributing enough to get at least the full match from your agency or service?

Here's how we calculate the 5% match.

You	Your agency
contribute 3% of your basic pay each pay period.	matches your 3% dollar-for-dollar.
contribute an additional 2%	matches 50¢ on the dollar. 1%
	automatically contributes 1%

WHAT'S DIFFERENT THIS TIME?

WHAT'S DIFFERENT THIS TIME?

LAST TIME

- Decisions were made by FRTIB stakeholders.
- No participant feedback until launch day
- Hoped we got it right

WHAT'S DIFFERENT THIS TIME?

THIS TIME

- Research driven
- We built our hypotheses and tested them with participants — ***immediately.***
- User research informed every iteration, and then we tested again.
- The result is what participants ***actually*** wanted as opposed to what we ***assumed*** they wanted.

JOURNEY

HOW'D THAT WORK OUT?

"Lovely to the eyes. Modern, uncluttered. Keep it up. Good job!"

"Very professional and long overdue!"

"This website looks so much better - it is more intuitive - than the prior one. Kudos for the upgrade! Can't wait to see the website finished!!"

"I really like what I see. This visual is so much easier to read and search. Great Job."

"In the funds "performance & risks" tab, I like that inflation is included in the graph."

"Excellent presentation. I like the cleaner look. Easy to read and navigate."

"looks good, loads quick"

"Finally! The beta performs well on a mobile device and is user friendly."

"I like the look; it mirrors a lot of other investment websites I use."

"Overall a major improvement."

"I like the future look of TSP. It has a user friendly appeal. Navigation seems easy and information appears to be easier to find."

QUESTIONS