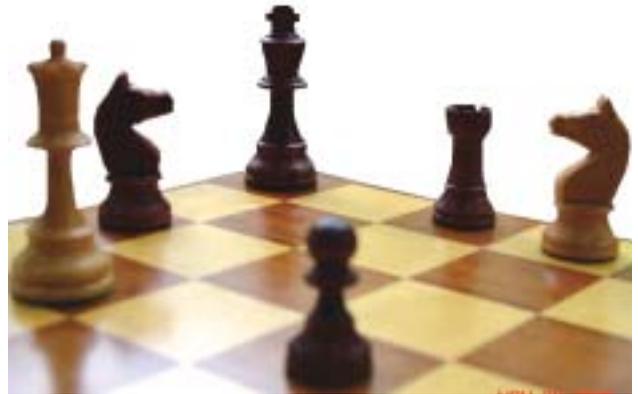


## Remember:

- Keep your address up to date through January of the year after your account has been completely paid out. This will ensure that important information can reach you.
- Important information that you will need to make a withdrawal decision is contained in the booklet *Withdrawing Your TSP Account After Leaving Federal Service* and the tax notice “Important Tax Information About Payments From Your TSP Account.”
- You can make a withdrawal request on the Web site in the Account Access section, or on Form TSP-77 for a partial withdrawal or Form TSP-70 for a full withdrawal of your account. (Members of the uniformed services should use Form TSP-U-77 or Form TSP-U-70.)
- When you use the Web site to access your personal account or to make a change or request, you will need your 4-digit TSP PIN and your Social Security number.

# Making the Right Move!



## TSP Withdrawals

July 2004

## It's Your Move — Now or Later?

Now that you've left Federal service, you need to make some decisions about your TSP account. Here are the options you can choose from:

- **Leave your money in the TSP.** (You will have to make a final withdrawal decision for your entire account no later than April 1 of the year after you turn age 70½.)
- **Take out part of your account (i.e., make a partial withdrawal).** You can withdraw \$1,000 or more, which will be paid out in a single payment. (This is available only if you did not make an age-based in-service withdrawal.)
- **Take out your entire account (i.e., make a full withdrawal).** You have three withdrawal methods to choose from:
  - a single payment — your entire account, paid at one time.
  - monthly payments — in an amount you choose or based on your life expectancy.
  - a life annuity — paid to you throughout your lifetime or to you or your spouse (or another joint annuitant) while either of you is alive. Available only for an amount of \$3,500 or more.

A fourth possibility: a “mixed withdrawal” — **any combination of the above three methods.**

**Plus,** if you have both a uniformed services and a civilian TSP account, you may be able to combine both accounts into one.

Before you request a withdrawal, read the booklet *Withdrawing Your TSP Account After Leaving Federal Service* and the tax notice “Important Tax Information About Payments From Your TSP Account.” The information in this material will help you make an informed decision.

If you're interested in a TSP annuity, you should also read the booklet *TSP Annuities* and use the Annuity Calculator on the TSP Web site. When you're ready to make a withdrawal, you can obtain the booklets, the tax notice, and the forms you need from the Forms & Publications section of the Web site, or you can order them using the attached request.

The TSP Service Office is also ready to assist you with any questions you might have. You can contact a participant service representative through the ThriftLine or by writing the Service Office:

TSP Service Office  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500

**Note:** Please include your entire Social Security number on any written correspondence to the TSP.



All forms and products named in this request can be downloaded and printed directly from the Forms & Publications section of the TSP Web site ([www.tsp.gov](http://www.tsp.gov)).

If you are mailing this request, please make certain that you affix a stamp. Also, for security reasons, tape all open sides.

Solution: White Queen to g7 for checkmate

From: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Place  
Postage  
Here

TSP Service Office  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500