



## TSP Fund Summary

Thrift Savings Plan (TSP) allows each service member to invest a certain amount of money each month into one of 10 mutual funds.

### **G FUND**

The Government Securities Investment Fund, which invests in special, non-traded U.S. Treasury securities guaranteed against any loss. The G Fund has a low level of volatility and (through the end of 2019) a 10-year average return of 2.23%.

### **F FUND**

The Fixed Income Index Investment Fund invests in government and corporate bonds and is designed to track the Bloomberg Barclays Capital U.S. Aggregate Bond Index. The F Fund has a low-to-moderate level of volatility and a 10-year average return of 6.14%.

### **C FUND**

The Common Stock Index Investment Fund, which invests in stocks in the Standard and Poor's 500 Index. The C Fund has a moderate level of volatility and a 10-year average return of 13.59%.

### **S FUND**

The Small Capitalization Stock Index Investment Fund, which invests in small- and medium-size companies in the United States and is designed to track the Dow Jones Wilshire 4500 Completion Index. The S Fund has a moderate-to high-level of volatility and a 10-year average return of 13.08%.

### **I FUND**

The International Stock Index Investment Fund, which invests entirely in non-U.S. companies and is designed to track the MSCI EAFE (Europe, Australasia, Far East) Index. The I Fund has a moderate-to-high level of volatility and a 10-year average return of 5.85%.

### **LIFECYCLE FUNDS**

Lifecycle, or L Funds, consist of five prepackaged portfolios with professionally determined asset allocation among the G, F, C, S and I funds. The L funds are professionally managed to meet your retirement needs. Assets are rebalanced daily, maintaining your portfolio mix. Assets are reallocated quarterly (redistributed among the available funds), creating a more conservative (less risk) mix with age. When a fund reaches maturity (reaches the year it is named for), it rolls to the next more conservative fund and a new fund is added.

More on TSP fund returns can be found at:

<https://www.tsp.gov/InvestmentFunds/FundPerformance/returnSummary.html>.

