

# Upcoming Changes Make TSP More User Friendly

Upcoming improvements to the Thrift Savings Plan for both military and federal civilian employees will make the program easier to use.

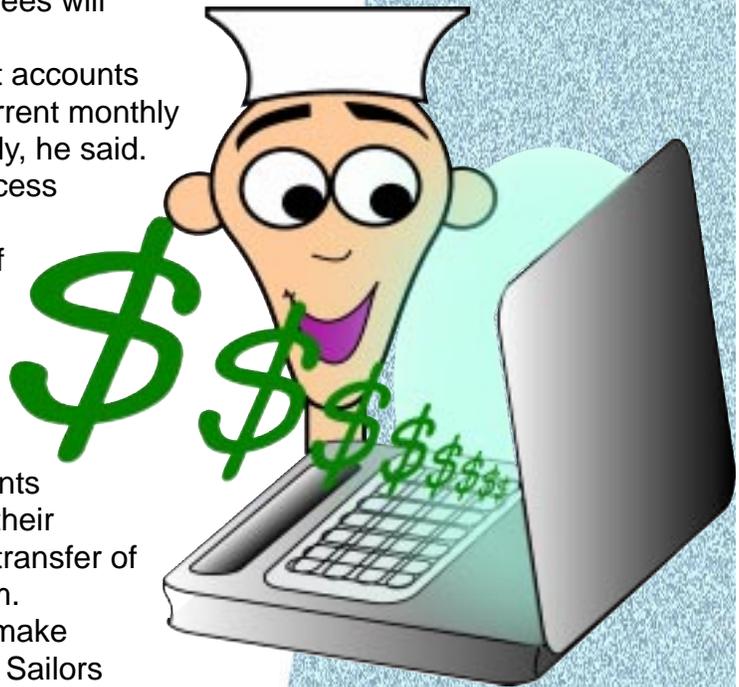
The most significant change will be that accounts will become daily valued, instead of the current monthly valued. All transactions will be updated daily, he said.

Other changes include better online access to accounts and participant statements expressed in shares and dollars, instead of just dollars as the current statements are.

All changes are due to be implemented Sept. 16. No action is required from participants. However, there will be a two-week period from the end of August until Sept. 16 during which participants will be unable to make certain changes to their accounts or make withdrawals, due to the transfer of accounts into a new record-keeping system.

TSP participants will gain the ability to make changes daily, but this isn't meant to make Sailors into day traders. Think about your long-term investment needs and don't move your accounts simply based on short-term market fluctuations.

The Thrift Savings Plan is intended to be a retirement investment plan. That means it's a long-term investment, you don't want to just jump around based on short-term needs. Investment strategies should be based on what level of risk an individual is willing to accept, and whether needs are long-term or short-term.



For more information on the Thrift Savings Plan, visit [www.tsp.gov](http://www.tsp.gov). A chart outlining the upcoming changes is available online at [www.tsp.gov/forms/tsplf11.pdf](http://www.tsp.gov/forms/tsplf11.pdf).

Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC 20373-5819  
E-mail: [pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
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