



Krosnowski & Scott LLC
Investment & Retirement Planning Specialists

May 10, 2013

Thrift Savings Plan (TSP): “ Required minimum distribution and investment advice:

I. Required Minimum Distribution (RMD) - If you are separated from Federal service and you have assets in the Thrift Savings Plan and you reach age 70 ½, it is important to be aware of certain plan provisions. The IRS deadline for processing a **RMD** or to begin to receive monthly payments from the **TSP** is April 1 of the year after you reach age 70 ½. If you do not make a withdrawal election by the April 1 deadline, any part of your account that is not already invested in the **Government Securities Investment (G) Fund** will be transferred to the **G Fund** at that time. If you still have not made a withdrawal election by **August 16, 2013**, your account will be declared abandoned and forfeited to the TSP. You may reclaim the money after it is forfeited, however, it will not receive earnings after the date of the forfeiture.

II. TSP Investment Strategy –

A. Investor Profile: The TSP has fixed income (the G & F funds), stock (the C, S & I funds) and target date funds (L 2050, L 2040, L 2030, L 2020 and L Income). The first step in the investment planning process is to verify your investor profile by determining the following:

- **Time Horizon:** _____ years to retirement
- **Risk Tolerance:** _____ (1 (conservative) to 3 (moderate) to 5 (aggressive))
- **Investment Objective** – Define to determine the asset allocation mix that is right for you.
 - a. **Income** _____ (Invest 80 to 90% in bonds and money markets and 10 to 20% in income oriented stocks.) The risk description of this portfolio is very conservative.
 - b. **Balanced with an Emphasis on Income** _____ (Invest 60-80% in bonds and money markets and 20-40% in common stocks.) This is a conservative balanced portfolio.

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c. Balanced _____ (Invest 35 to 40% in money markets and bonds and 60 to 65% in stocks.) This is a moderate to conservative risk portfolio.

d. Balanced with an Emphasis on Growth _____ (Invests 20-30% in bonds and money markets and 70-80% in common stocks.) This is a moderate risk portfolio.

e. Growth _____ (Invest in common stocks for capital appreciation with little concern for income.) This objective is for moderate to aggressive investors.

B. Investment – The next step is to invest your existing balances and to set up your future investment direction so that your investments are in-line with your stated goals.

TSP FUND	INVESTMENT		RECOMMENDED INVESTMENT ALLOCATIONS				
			INVESTMENT OBJECTIVE				Capital Appreciation
	Asset Class	Volatility	Income	Balanced			
w/emphasis on Income				Standard	w/emphasis on Growth		
G	Gov't Bond	Low	30	20	15	10	
F	Gov't, Corp., & Mtg-backed bonds	Low to Moderate	50	40	25	20	
C	U.S. Large & Med sized company stocks	Moderate	14	20	30	40	65
S	Small & Med sized company stocks	Moderate to High		5	10	10	15
I	International Stocks of developed countries	Moderate to High	6	15	20	25	30
OR							
*	**						
L Income	Blended: 80% Bonds /20% Stocks	Low	100	80	40	20	
L 2020	Blended: 46% Bonds /54% Stocks	Low to Moderate		20	20	20	
L 2030	Blended : 32% Bonds /68% Stocks	Moderate			20	20	
L 2040	Blended: 22% Bonds /78% Stocks	Moderate to High			20	20	

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L 2050	Blended: 12% Bonds /88% Stocks	Moderate to High				20	100
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*Asset allocation shifts among the G, F, C, S and I Funds as time horizon approaches to reduce volatility.

** Asset Allocation Percentages (Bonds/Stocks) are as of January 2013

C. Monitor Assets – The next step is to review your investor profile and investment balances annually and to take corrective action (i.e. re-balance assets) if market forces have driven your assets out of alignment with your goals and objectives or re-allocate assets if your investment objectives have changed.

Please feel free to call or email us if you would like us to generate a free initial TSP investment recommendation report for you.

Sincerely,

Andrew J. Krosnowski and Melissa Scott Paine

This essay is for information purposes only and is not a solicitation or offer. Before making any decisions regarding your account, you should consult with a qualified federal benefits professional.

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A-Z Index of U.S. Government Departments and Agencies

A

- AbilityOne Commission
- Access Board
- Administration for Children and Families (ACF)
- Administration for Native Americans
- Administration on Aging (AoA)
- Administration on Developmental Disabilities
- Administrative Committee of the Federal Register
- Administrative Conference of the United States
- Administrative Office of the U.S. Courts
- Advisory Council on Historic Preservation
- African Development Foundation
- Agency for Healthcare Research and Quality (AHRQ)
- Agency for International Development (USAID)
- Agency for Toxic Substances and Disease Registry
- Agricultural Marketing Service
- Agricultural Research Service
- Agriculture Department
- Air and Radiation Hotline
- Air Force
- Alcohol and Tobacco Tax and Trade Bureau (Treasury)
- Alcohol, Tobacco, Firearms, and Explosives Bureau (Justice)
- American Battle Monuments Commission
- AmeriCorps Recruiting
- AMTRAK (National Railroad Passenger Corporation)
- Animal and Plant Health Inspection Service
- Antitrust Division
- Appalachian Regional Commission
- Architect of the Capitol
- Archives (National Archives and Records Administration)
- Arctic Research Commission
- Armed Forces Retirement Home
- Arms Control and International Security
- Army
- Army Corps of Engineers
- Arthritis and Musculoskeletal Interagency Coordinating Committee
- Atlantic Fleet Forces Command

B

- Bankruptcy Courts
- Barry M. Goldwater Scholarship and Excellence in Education Foundation
- Bonneville Power Administration
- Botanic Garden
- Broadcasting Board of Governors (Voice of America, Radio|TV Marti and more)
- Bureau of Alcohol and Tobacco Tax and Trade (Treasury)
- Bureau of Alcohol, Tobacco, Firearms, and Explosives (Justice)
- Bureau of Citizenship and Immigration Services (USCIS)
- Bureau of Consumer Financial Protection
- Bureau of Economic Analysis (BEA)
- Bureau of Indian Affairs (BIA)
- Bureau of Industry and Security

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- Bureau of International Labor Affairs
- Bureau of Justice Statistics
- Bureau of Labor Statistics
- Bureau of Land Management (BLM)
- Bureau of Prisons
- Bureau of Reclamation
- Bureau of the Census
- Bureau of the Engraving and Printing
- Bureau of the Public Debt
- Bureau of Transportation Statistics

C

- Capitol Visitor Center
- Census Bureau
- Center for Food Safety and Applied Nutrition
- Centers for Disease Control and Prevention (CDC)
- Centers for Medicare & Medicaid Services (CMS)
- Central Command (CENTCOM)
- Central Intelligence Agency (CIA)
- Chemical Safety and Hazard Investigation Board
- Chief Acquisition Officers Council
- Chief Financial Officers Council
- Chief Human Capital Officers Council
- Chief Information Officers Council
- Citizens' Stamp Advisory Committee
- Citizenship and Immigration Services (USCIS)
- Civilian Radioactive Waste Management
- Coast Guard
- Commerce Department
- Commission on Civil Rights
- Commission on Fine Arts
- Commission on International Religious Freedom
- Commission on Security and Cooperation in Europe (Helsinki Commission)
- Committee for the Implementation of Textile Agreements
- Committee on Foreign Investment in the United States
- Community Oriented Policing Services (COPS)
- Community Planning and Development
- Compliance, Office of
- Computer Emergency Readiness Team (US CERT)
- Congressional Budget Office (CBO)
- Congressional Research Service
- Constitution Center
- Consumer Financial Protection Bureau
- Consumer Product Safety Commission (CPSC)
- Coordinating Council on Juvenile Justice and Delinquency Prevention
- Copyright Office
- Corporation for National and Community Service
- Corps of Engineers
- Council of Economic Advisers
- Council on Environmental Quality
- Court of Appeals for the Armed Forces
- Court of Appeals for the Federal Circuit

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- Court of Appeals for Veterans Claims
- Court of Federal Claims
- Court of International Trade
- Court Services and Offender Supervision Agency for the District of Columbia
- Customs and Border Protection

D

- Defense Acquisition University
- Defense Advanced Research Projects Agency (DARPA)
- Defense Commissary Agency
- Defense Contract Audit Agency (DCAA)
- Defense Contract Management Agency
- Department of Defense (DOD)
- Defense Field Activities
- Defense Finance and Accounting Services (DFAS)
- Defense Information Systems Agency (DISA)
- Defense Intelligence Agency (DIA)
- Defense Legal Services Agency
- Defense Logistics Agency (DLA)
- Defense Nuclear Facilities Safety Board
- Defense Security Cooperation Agency (DSCA)
- Defense Security Service (DSS)
- Defense Technical Information Center
- Defense Threat Reduction Agency (DTRA)
- Delaware River Basin Commission
- Denali Commission
- Department of Agriculture (USDA)
- Department of Commerce (DOC)
- Department of Defense Inspector General
- Department of Education (ED)
- Department of Energy (DOE)
- Department of Health and Human Services (HHS)
- Department of Homeland Security (DHS)
- Department of Housing and Urban Development (HUD)
- Department of Justice (DOJ)
- Department of Labor (DOL)
- Department of State (DOS)
- Department of the Interior (DOI)
- Department of the Treasury
- Department of Transportation (DOT)
- Department of Veterans Affairs (VA)
- Director of National Intelligence, Office of
- Domestic Policy Council
- Drug Enforcement Administration

E

- Economic Adjustment Office
- Economic Analysis, Bureau of
- Economic Development Administration (EDA)
- Economic Research Service
- Economic, Business and Agricultural Affairs
- Economics and Statistics Administration

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- Education Department
- Election Assistance Commission

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- Elementary and Secondary Education, Office of
- Employee Benefits Security Administration (EBSA)
- Employment and Training Administration
- Endangered Species Committee
- Energy Department
- Energy Information Administration
- English Language Acquisition Office
- Engraving and Printing, Bureau of
- Environmental Management (Energy Department)
- Environmental Protection Agency (EPA)
- Equal Employment Opportunity Commission (EEOC)
- European Command
- Executive Office for Immigration Review
- Export-Import Bank of the United States

F

- Fair Housing and Equal Opportunity (FHEO)
- Farm Credit Administration
- Farm Service Agency
- Federal Accounting Standards Advisory Board
- Federal Aviation Administration (FAA)
- Federal Bureau of Investigation (FBI)
- Federal Bureau of Prisons
- Federal Communications Commission (FCC)
- Federal Consulting Group
- Federal Deposit Insurance Corporation (FDIC)
- Federal Election Commission
- Federal Emergency Management Agency (FEMA)
- Federal Energy Regulatory Commission
- Federal Executive Boards
- Federal Financial Institutions Examination Council
- Federal Financing Bank
- Federal Geographic Data Committee
- Federal Highway Administration
- Federal Home Loan Mortgage Corporation (Freddie Mac)
- Federal Housing Finance Agency
- Federal Interagency Committee for the Management of Noxious and Exotic Weeds
- Federal Interagency Committee on Education
- Federal Interagency Council on Statistical Policy
- Federal Judicial Center
- Federal Labor Relations Authority
- Federal Laboratory Consortium for Technology Transfer
- Federal Law Enforcement Training Center
- Federal Library and Information Center Committee
- Federal Maritime Commission
- Federal Mediation and Conciliation Service
- Federal Mine Safety and Health Review Commission
- Federal Motor Carrier Safety Administration (FMCSA)
- Federal National Mortgage Association (Fannie Mae)
- Federal Railroad Administration

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- Federal Reserve System
- Federal Retirement Thrift Investment Board
- Federal Student Aid Information Center
- Federal Trade Commission (FTC)

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- Federal Transit Administration
- Financial Management Service (Treasury Department)
- Fiscal Responsibility and Reform, National Commission
- Fish and Wildlife Service
- Food and Drug Administration (FDA)
- Food Safety and Inspection Service
- Foreign Agricultural Service
- Foreign Claims Settlement Commission
- Forest Service
- Fossil Energy
- Fulbright Foreign Scholarship Board

G

- General Services Administration (GSA)
- Geological Survey
- Global Affairs (State Department)
- Government Accountability Office (GAO)
- Government Ethics, Office of
- Government National Mortgage Association
- Government Printing Office (GPO)
- Grain Inspection, Packers and Stockyards Administration

H

- Harry S. Truman Scholarship Foundation
- Health and Human Services Department
- Health Resources and Services Administration
- Healthy Homes and Lead Hazard Control Office
- Helsinki Commission (Commission on Security and Cooperation in Europe)
- Holocaust Memorial Museum
- Homeland Security Department
- House Leadership Offices
- House of Representatives
- House of Representatives Committees
- House Office of Inspector General
- House Office of the Clerk
- House Organizations, Commissions, and Task Forces
- Housing Office (HUD)

I

- Illinois and Michigan Canal National Heritage Corridor Commission
- Immigration and Customs Enforcement
- Indian Affairs, Bureau of
- Indian Arts and Crafts Board
- Indian Health Service
- Industrial College of the Armed Forces
- Industry and Security, Bureau of
- Information Resource Management College
- Information Resources Center

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- Innovation and Improvement Office
- Inspectors General
- Institute of Education Sciences
- Institute of Museum and Library Services
- Institute of Peace
- Inter-American Foundation
- Interagency Alternative Dispute Resolution Working Group
- Interagency Council on Homelessness

- Interior Department
- Internal Revenue Service (IRS)
- International Labor Affairs, Bureau of
- International Trade Administration (ITA)
- International Trade Commission
- Interpol

J

- James Madison Memorial Fellowship Foundation
- Japan-United States Friendship Commission
- Job Corps
- John F. Kennedy Center for the Performing Arts
- Joint Board for the Enrollment of Actuaries
- Joint Chiefs of Staff
- Joint Congressional Committee on Inaugural Ceremonies
- Joint Fire Science Program
- Joint Forces Command
- Joint Forces Staff College
- Joint Military Intelligence College
- Judicial Circuit Courts of Appeal
- Judicial Panel on Multidistrict Litigation
- Justice Department
- Justice Programs, Office of
- Justice Statistics, Bureau of
- Juvenile Justice and Delinquency Prevention, Office of

L

- Labor Department (DOL)
- Labor Statistics, Bureau of
- Land Management, Bureau of
- Legal Services Corporation
- Library of Congress

M

- Marine Corps
- Marine Mammal Commission
- Maritime Administration
- Marketing and Regulatory Programs (Agriculture Department)
- Marshals Service
- Mediation and Conciliation Service, Office of
- Medicaid and CHIP Payment and Access Commission
- Medicare Payment Advisory Commission
- Merit Systems Protection Board
- Migratory Bird Conservation Commission

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- Military Postal Service Agency
- Millennium Challenge Corporation
- Mine Safety and Health Administration
- Minority Business Development Agency
- Mint
- Missile Defense Agency (MDA)
- Mississippi River Commission
- Morris K. Udall and Stewart L. Udall Foundation
- Multifamily Housing Office

N

- National Aeronautics and Space Administration (NASA)
- National Agricultural Statistics Service

- National AIDS Policy Office
- National Archives and Records Administration (NARA)
- National Bipartisan Commission on the Future of Medicare
- National Capital Planning Commission
- National Cemetery Administration (NCA)
- National Commission on Fiscal Responsibility and Reform
- National Constitution Center
- National Council on Disability (NCD)
- National Counterintelligence Executive, Office of
- National Credit Union Administration
- National Defense University
- National Drug Intelligence Center
- National Economic Council
- National Endowment for the Arts
- National Endowment for the Humanities
- National Gallery of Art
- National Geospatial-Intelligence Agency
- National Guard
- National Highway Traffic Safety Administration (NHTSA)
- National Indian Gaming Commission
- National Institute of Food and Agriculture
- National Institute of Justice
- National Institute of Standards and Technology (NIST)
- National Institutes of Health (NIH)
- National Interagency Fire Center
- National Labor Relations Board
- National Laboratories (Energy Department)
- National Marine Fisheries Service
- National Mediation Board
- National Nuclear Security Administration
- National Ocean Service
- National Oceanic and Atmospheric Administration (NOAA)
- National Park Foundation
- National Park Service
- National Railroad Passenger Corporation (AMTRAK)
- National Reconnaissance Office
- National Science Foundation
- National Security Agency (NSA)
- National Security Council

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- National Technical Information Service
- National Telecommunications and Information Administration
- National Transportation Safety Board
- National War College
- National Weather Service (NOAA)
- Natural Resources Conservation Service
- Navy
- Northern Command
- Northwest Power Planning Council
- Nuclear Energy, Science and Technology
- Nuclear Regulatory Commission
- Nuclear Waste Technical Review Board
-
- Oak Ridge National Laboratory

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- Occupational Safety and Health Review Commission
- Office for Civil Rights, Department of Education
- Office of Compliance
- Office of Disability Employment Policy
- Office of Elementary and Secondary Education (OESE)
- Office of Government Ethics
- Office of Juvenile Justice and Delinquency Prevention
- Office of Management and Budget (OMB)
- Office of Mediation and Conciliation Service
- Office of National Drug Control Policy (ONDCP)
- Office of Personnel Management (OPM)
- Office of Refugee Resettlement
- Office of Science and Technology Policy
- Office of Scientific and Technical Information
- Office of Special Counsel
- Office of the Comptroller of the Currency (OCC)
- Office of the Director of National Intelligence
- Office of the Pardon Attorney
- Open World Leadership Center
- Overseas Private Investment Corporation

P

- Pacific Command
- Pardon Attorney, Office of
- Parole Commission (Justice Department)
- Peace Corps
- Pension Benefit Guaranty Corporation (PBGC)
- Pentagon Force Protection Agency
- Pipeline and Hazardous Materials Safety Administration
- Policy Development and Research
- Political Affairs (State Department)
- Postal Regulatory Commission
- Postal Service
- Power Administrations
- President's Council on Physical Fitness and Sports
- Presidio Trust
- Prisoner of War/Missing Personnel Office

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- Public and Indian Housing
- Public Diplomacy and Public Affairs (State Department)

R

- Radio Free Asia (RFA)
- Radio Free Europe/Radio Liberty (RFE/RL)
- Railroad Retirement Board (RRB)
- Reclamation, Bureau of
- Refugee Resettlement, Office of
- Regulatory Information Service Center
- Rehabilitation Services Administration (Education Department)
- Research and Innovative Technology Administration
- Risk Management Agency (Agriculture Department)
- Rural Business and Cooperative Programs
- Rural Development
- Rural Housing Service
- Rural Utilities Service

S

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- Saint Lawrence Seaway Development Corporation
- Science and Technology Policy, Office of
- Science Office (Energy Department)
- Scientific and Technical Information, Office of
- Secret Service
- Securities and Exchange Commission (SEC)
- Selective Service System (SSS)
- Senate
- Senate Committees
- Senate Leadership
- Senators on the Web
- Small Business Administration (SBA)
- Smithsonian Institution
- Social Security Administration (SSA)
- Social Security Advisory Board
- Southeastern Power Administration
- Southern Command
- Southwestern Power Administration
- Special Forces Operations Command
- State Department
- State Justice Institute
- Stennis Center for Public Service
- Strategic Command
- Substance Abuse and Mental Health Services Administration
- Supreme Court of the United States
- Surface Mining, Reclamation and Enforcement
- Surface Transportation Board
- Susquehanna River Basin Commission

T

- Tax Court
- Taxpayer Advocacy Panel
- Tennessee Valley Authority

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- Trade and Development Agency
- Transportation Command
- Transportation Department
- Transportation Security Administration (TSA)
- Transportation Statistics, Bureau of
- Treasury Department
- TRICARE Management
- Trustee Program (Justice Department)

U

- U.S. AbilityOne Commission
- U.S. Access Board
- U.S. Agency for International Development (USAID)
- U.S. Army
- U.S. Botanic Garden
- U.S. Capitol Visitor Center
- U.S. Citizenship and Immigration Services
- U.S. Coast Guard
- U.S. Commodity Futures Trading Commission (CFTC)
- U.S. Customs and Border Protection
- U.S. Election Assistance Commission (EAC)
- U.S. Geological Survey (USGS)

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- U.S. Immigration and Customs Enforcement
- U.S. International Trade Commission
- U.S. Military Academy, West Point
- U.S. Mission to the United Nations
- U.S. National Central Bureau - Interpol (Justice Department)
- U.S. Patent and Trademark Office
- U.S. Postal Service (USPS)
- U.S. Sentencing Commission
- U.S. Trade and Development Agency
- U.S. Trade Representative
- Unified Combatant Commands (Defense Department)
- Uniformed Services University of the Health Sciences
- United States Mint

V

- Veterans Affairs Department (VA)
- Veterans Benefits Administration
- Veterans Day National Committee
- Veterans' Employment and Training Service
- Vietnam Educational Foundation

W

- Washington Headquarters Services
- Weather Service
- West Point (Army)
- Western Area Power Administration
- White House
- White House Commission on Presidential Scholars
- White House Office of Administration

- Women's Bureau

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