Homeland Security

GUIDE FOR EXITING POLITICAL APPOINTEES

September 2008

Executive Resources
Office of the Chief Human Capital Officer
U.S. Department of Homeland Security

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Introduction

This information is designed to answer questions that exiting non-career Senior Executive Service (SES) and/or Schedule C appointees are likely to have about the upcoming Presidential transition. Except where a distinction is noted, the information applies to both non-career SES and Schedule C employees. For more detailed information on any of these topics, please contact the subject matter experts listed at the end of this guide.

General Issues

1. **Can I be separated before the resignation date of my agency head, and how much notice will I receive?**

   Yes. If you are a non-career SES appointee, you may be removed at any time. Non-career SES appointees must be given a written notice at least 1 day before the effective date of a removal.

   If you are a Schedule C employee, you may be separated at any time that your confidential relationship with your superior and/or the confidential nature of your job ceases to exist. There is no statutory notice requirement.

2. **Do I have appeal rights?**

   There are no appeal rights to the Merit Systems Protection Board (MSPB) on the removal of a non-career SES appointee. Most employees separated from their Schedule C positions have no appeal rights to MSPB.

3. **If my supervisor is asked to stay beyond the agency head's resignation date, will I be allowed to remain in my position also?**

   Political appointees may stay on until the last day of the current Administration even if the agency head resigns prior to January 20, 2009.

4. **Can I receive travel and transportation expenses when I leave Government service?**

   The Government is not authorized to pay relocation expenses for separating presidential appointees, non-career SES appointees, or Schedule C appointees to return to private industry or to place of actual residence.

   See the General Services Administration's website for additional information about travel and transportation allowances (http://www.gsa.gov/travelpolicy).

Benefits

Leave

5. What happens to my accrued annual leave?

You will receive a lump sum payment for unused annual leave upon separation. The lump sum payment equals the pay you would have received if you had remained in Federal service on annual leave. This is generally paid within 4 weeks following your separation. You will receive this payment the same way that you receive your paycheck, through Direct Deposit.

6. What happens to my accrued sick leave?

No payment is made for accrued sick leave. The sick leave to your credit on your date of separation will be reinstated to your leave account if you are reemployed in a Federal position in the future.

Individuals who are retiring under the Civil Service Retirement System can receive credit for unused sick leave toward their retirement annuity calculation.

Individuals who are retiring under the Federal Employees' Retirement System receive no credit for their accrued sick leave with one exception: FERS transferees (individuals who elected to transfer from CSRS to FERS), receive accrued sick leave credit toward their annuity calculation for the lesser of a) the amount on the date of retirement or b) the amount on the date of transfer to FERS.

Severance Pay

7. Will I be eligible for severance pay?

No. Employees with noncareer SES or Schedule C appointments are not eligible for severance pay.

Unemployment Compensation

8. If I resign, will I be eligible for unemployment compensation?

If you resign by request due to a change in Presidential administration or agency leadership, you may be eligible, provided you meet all other eligibility requirements. If you resign before being requested to do so, you may not be eligible. Resigning before receiving a request to resign is generally considered an unprompted resignation, and is not usually viewed as sufficient for unemployment compensation purposes. To assure State Workforce Agencies are aware your resignation is by request due to a change in Presidential administrations or agency leadership, it is important that this be clearly stated in your written resignation.

9. If I am separated, will I be eligible for unemployment compensation?

Presidential appointees, Non-career and Limited SES appointees, and Schedule C employees who resign by request, or who are separated due to a change in agency leadership, or resign as a result of the transition to a new Presidential Administration, may be eligible for unemployment compensation. Unemployment compensation is provided through the State in which your last official duty station is located. **Appendix F contains a list of State unemployment offices.**

When you file a claim with the appropriate State agency, you may be asked to provide a copy of your Standard Form (SF) 8 (Notice to Federal Employee about Unemployment Insurance), a copy of your SF-50 that reflects your separation, and proof of your Federal employment earnings, such as an earnings and leave statement.

Entitlement to unemployment compensation is based on the eligibility and disqualification provisions of each State's unemployment insurance laws, which vary considerably. You usually must register with the local unemployment office in the State of your last duty station. If you move out of the State of your last duty station, you can file your claim with the State office nearest to your new residence. Your State employment office is responsible for determining whether your claim will be approved or denied.

Health Benefits

10. Can I keep my Federal employee health insurance coverage when I leave?

After separation, your group health insurance continues at no cost for 31 days. In addition, you may file an election for Temporary Continuation of Coverage (TCC) by completing Standard Form-2809. TCC provides temporary coverage for up to 18 months and requires that you pay both employee and employer cost (plus a 2% administrative fee). TCC costs for 2008 can be found at: http://www.opm.gov/insure/08/guides/70-05. When the TCC group coverage ends, you have the right to convert it to a non-group contract. Strict time limits for electing TCC apply, so if you wish to enroll in TCC, please contact the OCHCO/Executive Resources staff at one of the numbers provided at the end of this Guide.

If you are eligible to retire, you can continue your group health insurance into retirement, provided that you qualify for an immediate annuity (one that begins within 30 days of your separation date) and you were enrolled for the five years of service immediately before retirement, or—if less than five years—for all of your service since your first opportunity to enroll. Your cost as a retiree is the same as that of an active employee.

11. What happens to my Health Care Flexible Spending Account (FSA)?

Your Health Care FSA will terminate on the date of your separation. Any health care expenses incurred prior to the date of separation will be reimbursed, but those expenses incurred after the date of separation will not be reimbursed. Your Dependent Care FSA account balance at the time of separation will still be available to you for any eligible expenses incurred within the Plan Year.

SHPS—the FSA administrator—can be reached at 1-877-FSAFEDS (372-3337). Their website is https://www.fsafeds.com/fsafeds/index.asp.

12. What happens to my supplemental vision and dental coverage?

Your dental and vision Insurance through the FEDVIP will terminate as of your date of separation. There is no provision for converting this coverage to a private policy.

However, if you are eligible to retire, your dental and vision insurance through the FEDVIP program will continue into retirement without interruption. You can expedite the process of having the premiums deducted from your annuity if you contact the provider, BENEFEDS, on 1-877-888-3337. If you are not currently enrolled, you can enroll during any subsequent open season.

13. What happens to my long-term care coverage?

Your LTC insurance will continue as long as you continue paying the premiums. Therefore, you need to make arrangements with LTC Partners for future premium payments if you wish to continue coverage. Any questions you have may be addressed via the LTC Partners website at http://www.ltcfeds.com or by telephone: 1-800-582-3337.

Life Insurance

14. Can I keep my Federal Employee Group Life Insurance (FEGLI) coverage when I leave?

FEGLI continues for 31 days after separation at no cost, and the insurance can be converted (without medical examination) to a non-group coverage at that time, with rates based on age and class of risk.

If you retire, each type of FEGLI coverage (but not accidental death and dismemberment coverage) can be continued into retirement, provided you qualify for an immediate annuity (one that begins within 30 days of your separation date) and you were enrolled for each type of coverage for at least five years of service immediately before retirement or since your earliest opportunity to enroll if less than five years. The cost to retirees is the same as employees. Important decisions regarding the duration and cost of future coverage must be made by individuals who are retiring. Further information is available at the OPM website: http://www.opm.gov/insure/life/fegli1.asp.

Retirement or Refund of Retirement Contributions

(With few exceptions, Federal Employees hired after 1984 are automatically covered under the Federal Employees' Retirement System (FERS))

15. What are the basic age and service rules for retirement eligibility?

Under the Civil Service Retirement System (CSRS), you can retire voluntarily after reaching age 55 with 30 years of service, age 60 with 20 years, or age 62 with 5 years. Under the Federal Employees' Retirement System (FERS), voluntary retirement is available at minimum retirement age (MRA, 55 to 57, depending on your year of birth) with 30 years of service, age 60 with 20 years, or age 62 with 5 years. Individuals under FERS can also retire on a reduced annuity at MRA with as little as 10 years of service.

You may be eligible for early retirement if you qualify for a discontinued service retirement (DSR) based on an involuntary separation and meet the following age and service requirements. Under both CSRS and FERS, you must be age 50 and have at least 20 years of service, or you may retire at any age if you have at least 25 years of service.

16. What do I have to do to retire?

- Contact the OCHCO Retirement Benefits Counselor and request the retirement application and estimated annuity computation
- Be prepared to make decisions on the continuation of certain benefits (health insurance, life insurance, an election for a survivor's annuity)
- Promptly complete and return the retirement application provided by your Benefits Specialist (OPM normally will provide partial or interim annuity payments within two months of the effective date of your retirement if you submit your application promptly)

17. If I am not eligible for retirement, am I eligible for a refund?

If you are not eligible for immediate retirement, you may request a refund of the amount of money you have contributed to your retirement plan.

However, if you are covered by FERS, receive a refund, and later return to the Federal Government, you will receive no retirement credit for the period of service covered by the refund. Furthermore, you will not be permitted to repay the amount so that you may receive credit for the refunded service. ***A FERS refund represents a permanent forfeiture of the service covered by the refund for all retirement purposes.***

If you are covered by CSRS (or CSRS offset) and receive a refund, you can later return to the Federal government and repay the refund plus interest, which will permit retirement credit for the service.

18. How do I apply for a refund of retirement contributions?

FERS employees use SF-3106, Application for Refund of Retirement Deductions.

CSRS employees use SF-2802, Application for Refund of Retirement Deductions. The appropriate form will be provided to you if you decide to apply for a refund.

19. What if I do not request a refund and cannot retire yet?

If you do not request a refund, the money remains in the retirement fund. If you have at least 5 years of creditable civilian service, you may receive a deferred annuity when you reach the eligibility age (see question 15).

20. How do I apply for a deferred annuity?

Before you leave Federal service, the Retirement Benefits Counselor can provide an estimate of your deferred annuity. Two months before you reach deferred retirement age, you should contact OPM (1-888-767-6738) to request the appropriate forms to apply for deferred retirement.

21. Can I receive a refund of the amount deducted from my salary for Social Security?

No. Social Security deductions are not refundable.

Thrift Savings Plan

22. What happens to my contributions to the Thrift Savings Plan (TSP)?

If you have less than $200 in your account, you will automatically receive a refund. If you have more than $200 in your account you have the following options depending on the balance in your account:

- A partial or full withdrawal
- Purchase a life annuity
- Rollover all or part of your TSP account to a traditional IRA or eligible employer plan
- Leave your money in the TSP (IRS regulations require that you begin taking payments by April 1 of the year following the year in which you become age 70½)

Please refer to the pamphlet "WITHDRAWING YOUR TSP ACCOUNT AFTER LEAVING FEDERAL SERVICE" (Appendix A)

23. How do I exercise my TSP options?

Request a withdrawal package from your OCHCO/Executive Resources contact. The package contains all the information you need to make a decision on the disposition of your TSP account. For specific information about your account, you must call the Federal Retirement Thrift Investment Board directly. The automated telephone service for participants is 1-877-968-3778. If you have a Personal Identification Number (PIN) you can access your specific account information at www.tsp.gov. **The Federal Retirement Thrift Investment Board cannot discuss your specific information with anyone but you.**

24. What exit clearance is required at the Department of Homeland Security?

All separating employees must be properly cleared of any and all obligations to the Department of Homeland Security. Obligations may include travel advances, service agreements, advanced leave, parking permits, credit cards, identification cards, computers, telecommunications equipment, official passports issued through the DHS, office flags, parking hang tags, and other government property.

Employees separating from DHS must notify the Transit Subsidy program coordinator to withdraw from the program, and return any advanced benefit, even if it is used or expired. If you owe any benefits back to the transit program, and you do not have any left, you will be required to purchase farecards from the machines in the Metro with your own funds so that your account can be rectified and closed. The calculation for returning benefits is based on the separation date and the monthly allotment.

Points of contact for Administrative Operations matters:

- Parking (NAC): (b)(6) [redacted]
- Parking (ROB, VTA, NYA, 15th Street, 9th Street, Rosslyn): (b)(6) [redacted] (b)(6) [redacted]
- Passports (Official and Diplomatic): (b)(6) [redacted]
- Transit Subsidies: (b)(6) [redacted]

Online checkout form can be found at:
https://dhsonline.dhs.gov/portal/jhtml/dc/sfi.jhtml?doid=13604

Letter of Resignation: A letter of resignation is standard protocol for all appointees. PAS and PA appointees should address their letter to the President. NC SES and Schedule C appointees should address their letter to the Secretary. Your letter should include the last date you will physically be in the office and your last day on DHS payroll: dates agreed upon by you and your supervisor. The letter should state that the resignation is "Due to the change in Presidential Administration." The Chief Human Capital Office (CHCO) and the Office of the White House Liaison (WHL) need copies of your letter of resignation as soon as possible, preferably no later than one week before your departure. Please submit your letter to WHL and feel free to give copies or other thank you letters to your principal.

Ethics Information

You are required to complete a final Financial Disclosure Form (SF-278) not later than 30 days after your departure. Extensions of the filing time can be granted for good cause shown. Please be sure to file on time to avoid the $200 late filing fee.

A copy of the form can be accessed online at the U.S. Office of Government Ethics' website: http://www.usoge.gov/pages/forms_pubs_otherdocs/forms_pubs_other_pg3.html#Anchor-OG-13588.

If you are pursuing non-Federal employment opportunities **you are required** to talk to a designated ethics counsel in the Office of the DAEO-Robert Coyle, (b)(6) [redacted] (b)(6) [redacted] (b)(6) [redacted] to ensure that you have taken appropriate action in connection with Government matters that involve the interests of entities with whom you are seeking employment. Additionally, you must ensure that you have a working understanding of the post-employment restrictions that apply to you.

Further information on ethics and post-employment restrictions can be found in Appendices B, C and D of this Guide.

Security Information

As DHS and other Executive Branch agencies prepare to transition to a new Administration, personnel departing DHS who hold a security clearance or have been issued access control passes, credentials, or other identifying materials are required to comply with the following requirements:

Clearances and Background Investigations:

- Upon your departure from DHS, your access to classified national security information will end and your security clearance will be administratively withdrawn. You will receive a formal debriefing and be required to sign the "Security Debriefing Acknowledgement" section of SF-312 – the Classified Non-Disclosure Agreement you signed when your access to classified national security information was granted.

- Your background investigation for access to classified information may be used to reinstate your access to classified information if you are subsequently employed by another U.S. Government agency. Several factors impact the reinstatement of access to classified information, including the type of background investigation conducted, the date the background investigation was completed, and the length of time from your last access to classified information. The individual conducting your debriefing will provide you information regarding your background investigation type and eligibility for reinstatement.

- If you are departing employee, and hold a Top Secret/Sensitive Compartmented Information clearance, you must also be debriefed by your Special Security Officer (SSO). Please contact your SSO to make arrangements. If you do not know who your SSO is, please see the following link: (b)(6) [redacted] Slide 1 If you still require assistance, contact the Office of Security, Customer Service Center at: (b)(6) [redacted] or OfficeofSecurity@dhs.gov

Classified Information:

Classified information may not, under any circumstances be removed from control of the U.S. Government.

Section 4.1(c) of Executive Order 12958, as amended, "Classified National Security Information," states: "Classified information shall remain under the control of the originating agency or its successor in function…An official or employee leaving agency service may not remove classified information from the agency's control." This prohibition applies to everyone, up to and including agency and component heads. Classified information is the exclusive property of the U.S. Government and shall not be released, disseminated, or otherwise removed from U.S. Government control unless such release, dissemination, or removal is in accordance with appropriate Executive Orders, laws, regulations, or directives. The unlawful removal or disclosure of national security information is subject to criminal prosecution [18 U.S.C. 793, 794, and 798].

Unclassified Material or Information:

- Departing personnel may not remove from U.S. Government control unclassified material to include: personal diaries relating to public activities; office diaries; logs, memoranda of conferences and telephone calls; or extra copies of original documents or media without prior review and approval by the Office of Security in coordination with the Office of the General Counsel and the Senior Records Officer.

Access Control Cards, Credentials, Badges and other DHS Identifying Materials:

All departing employees are required to return access control cards, credentials, badges, etc. to the Office of Security, Access Control Branch. For your convenience, Access Control Branch Offices are located at the NAC (Building 7) and 7th and D (Room 3025). Please contact Branch Chief (b)(6) [redacted] or (b)(6) [redacted] if you have any questions or require additional guidance on returning your identifying materials.

For additional information regarding security clearances, please contact (b)(6) [redacted] at (b)(6) [redacted].

25. Under what circumstances may officials remove records and documentary materials from Government custody?

Officials and employees must not remove Federal records from Government custody. Only the Archivist of the United States has the authority to approve the removal of Federal records from Government custody (44 U.S.C. Chapter 33). Under 36 CFR 1222.40 and 1222.42, agencies must develop procedures to ensure that departing officials and employees do not remove Federal records.

Within agency guidelines, officials and employees may remove extra copies of records or other work-related, non-record materials when they leave the agency with the approval of a designated official of the agency, such as the agency's records officer or legal counsel.

Copies of records that are national security classified must remain under the control of the agency. If the agency permits removal, they must be transferred to a facility that has an appropriate level security storage area and safeguarded in accordance with Information Security Oversight Office requirements for national security classified materials (36 CFR 1222.42 and 32 CFR 2001.40 - 2001.53).

Copies of records that are otherwise restricted (e.g., under the Privacy Act) must be maintained in accordance with the appropriate agency requirements.

Officials and employees may remove documentary materials that are of a purely personal nature when they leave the agency. Personal materials include family and personal correspondence and materials documenting professional activities and outside business or political pursuits. However, in many cases, officials and employees intermingle their personal and official files. In those cases, the agency may need to review and approve the removal of personal materials to ensure that all agency policies are properly followed.

26. What materials are Federal records?

As defined in 44 U.S.C. 3301, Federal records are documentary materials that agencies create and receive while conducting business that provide evidence of the agency's organization, functions, policies, decisions, procedures, and operations, or because they contain information of value. Records may be in paper, film, tape, disk, or other physical form. They may be generated manually, electronically, or by other means.

27. Are there Federal documentary materials that do not qualify as records?

Materials such as extra copies of records kept solely for convenience of reference, library or museum materials, and stocks of publications and processed documents are excluded from the definition of "record" (44 U.S.C. Chapter 33). These work-related materials, though excluded from the definition of "record," nevertheless belong to and are controlled by the Government (36 CFR 1222.34(f)) and must not be removed unless approved as cited in par. 3.

28. How must officials and employees maintain records and documentary materials to distinguish and separate the different types of materials?

Officials and Federal records must be maintained in agency files or electronic recordkeeping systems. employees must know how to ensure that records are incorporated into files or electronic recordkeeping systems, especially records that were generated electronically on personal computers. Only records needed for current operations, such as open case files, may be maintained at the official's or employee's desk.

Depending on agency policies, agencies may permit officials and employees to keep extra copies for convenience of reference in their offices or workstations. However, officials and employees must obtain the agency's permission if they want to remove any of these materials from the agency (36 CFR 1222.42).

29. What do officials and employees do with records and other documentary materials that are no longer needed?

Records are maintained in agency files and other recordkeeping systems. When a record is finalized, when a case file is closed, or at another appropriate time, the official or employee must follow established procedures for incorporating it into the appropriate recordkeeping system. Records must be maintained in recordkeeping systems so that they will be integrated, either physically or intellectually, with related records and where they will be accessible to all staff who may need them. Records must remain in the custody of the agency and may be removed only in accordance with the agency's guidelines.

30. What does an agency do if there is an unauthorized removal of records?

If an agency knows of any actual or potential threat to records (e.g., removal, alteration, or destruction), it must contact the National Archives and Records Administration (NARA), as required by 36 CFR 1228.104. NARA will assist the agency in contacting the Attorney General for the recovery of any unlawfully removed records. It is also important to follow all agency internal reporting requirements, which may include reporting the threat to the agency's legal counsel and to its Inspector General.

31. Is further information available within the Department of Homeland Security?

The Department's records officer, Kathy Schultz, can be reached on (b)(6) [redacted] or by email at (b)(6) [redacted]. Appendix E provides additional information about the maintenance and disposition of records and extra copies of records.

32. I am transferring from one DHS agency to another. Can I keep my Blackberry?

No. Wireless devices are charged per agency and are not typically transferred. However, under certain circumstances component approval may be obtained to allow such for a transfer. In addition, the user may request that the phone number assigned to the previous device be transferred and assigned to the new device.

33. I am transferring from one DHS network to another. Will I be able to keep my email?

Yes. Contact the IT Service Desk (ITSD) at 1-800-250-7911 to submit a request to have your accounts transferred to your new domain.

34. What do I do with my computer equipment, Blackberry, Cell Phone, wireless card and other IT and communications equipment?

All such devices are to be returned to your supervisor or IT POC upon your departure.

35. My employee has left DHS, how do I get their accounts disabled?

The DHS 400 form filed with Human Capital Services serves as the trigger to disable all accounts. Once completed and submitted, the ITSD will disable the departing employee's accounts.

36. Can I forward my DHS email to another email account?

No. Your email account will be disabled and will no longer be available to receive mail that can be forwarded.

37. Can I set an out of office response indicating that I am no longer with DHS?

No. You email account will be disabled. Senders of email to your disabled account will receive a "message undeliverable" reply.

38. May I compete for other Federal jobs in the Department or in other Federal agencies?

You may compete for any Federal career jobs that are open to the general public. These generally are advertised as open to "all sources" or "all qualified applicants." Many positions are open only to "career employees" or "status applicants." Unless you previously held a Federal career appointment, you will not be found eligible for positions advertised for "career employees" or "status applicants."

39. Where and how can I find current job openings and other information on applying for Federal jobs?

The Office of Personnel Management's (OPM's) website is www.usajobs.opm.gov. It is the official job site and one-stop source for Federal jobs and employment information.

40. Do I have reinstatement rights if I previously worked for the Federal Government in a career position?

With one exception explained in the next paragraph, you do not have a right (i.e., a legal entitlement) to be reinstated to a career position. However, you may have reinstatement eligibility to the competitive service based on your previous career service. Reinstatement eligibility means that you may apply for jobs that are open to status candidates and, if qualified, will not have to compete with the general public to be considered for a position at the grade level you previously held during your career service. During the selection process, Agency selecting officials will determine whether their vacancies will be filled through competition or noncompetitively.

At times, career members of the Senior Executive Service are asked to serve on Presidential appointments in the Executive Schedule. With some restrictions, career SES members who accept Presidential Appointments do possess rights to return to career SES positions, following the termination of the Presidential appointment. For additional information on this, please contact the Executive Resources Staff at (b)(6) [redacted]

41. If I am reemployed in the Federal Government, must the agency match my current salary and grade?

An agency is not required to match your salary and grade. However, if you are reemployed in a General Schedule (GS) position, an agency's internal policy may permit certain pay flexibilities within your grade based on the "highest previous rate" you were paid for Federal work.

Contact Information

ETHICS:
Robert Coyle
U.S. Department of Homeland Security
Office of the General Counsel/Ethics
(b)(6) [redacted]

RECORDS MANAGEMENT:
Kathy Schultz
MGMT/OCAO
(b)(6) [redacted]

SECURITY:
Gregory Marshall
MGMT/OCSO
(b)(6) [redacted]

Matt Guy
Transition Administrator
Office of Security
(b)(6) [redacted]

HUMAN CAPITAL/EXECUTIVE RESOURCES:
Randy Kruger, Director, Executive Resources
(b)(6) [redacted]

Sherry Mahoney
(b)(6) [redacted]

Blanche Twardowski
(b)(6) [redacted]

INFORMATION TECHNOLOGY:
Michael Brown
(b)(6) [redacted]

Keith Jones
(b)(6) [redacted]

"Withdrawing your TSP Account After Leaving Federal Service"

Thrift Savings Plan

Withdrawing Your TSP Account After Leaving Federal Service

June 2007

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Preface

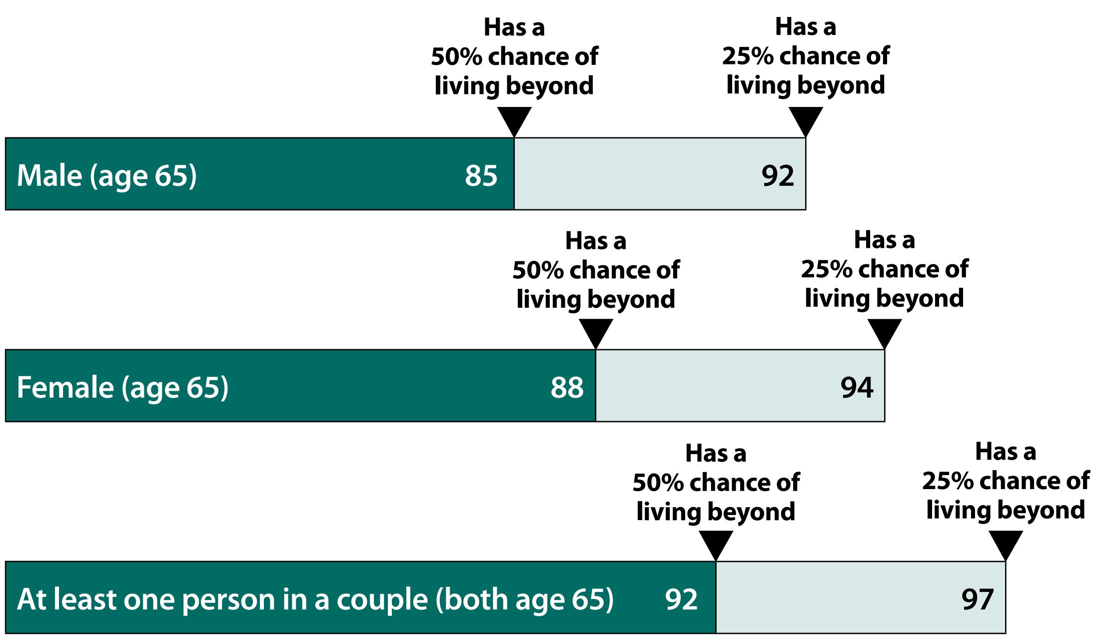
After you leave Federal service, you will need to consider your options for your Thrift Savings Plan (TSP) account. This booklet describes the options that are available to all separated participants — Federal civilian employees and members of the uniformed services. It provides information about the withdrawal process and the rules that govern withdrawals and describes the tax implications of the different withdrawal options that are available.

Whether you are separating from Federal service to embark on a new career opportunity or whether immediate retirement is your objective, before you exercise any of the available options, we recommend that you consider how your decision may impact your future retirement needs. For example, if you are not ready to retire and are considering using the money in your TSP account for purposes other than your future retirement needs, you should consider the tax implications and whether you will have enough retirement savings when you are ready to retire. Alternatively, if you are retiring, you should consider when you will actually need the money in your TSP account and whether the withdrawal choice(s) you make will provide ample income throughout your retirement years.

Americans are living longer today than at any other time in history. Improved nutrition, breakthroughs in the fight against life-threatening diseases, and healthier, more active lifestyles are all contributing to our nation's unprecedented longevity — and life expectancy is likely to continue to increase. When people use life expectancy estimates to determine how much money they will need for their retirement, they usually think of "life expectancy" as an estimate of how long they are likely to live. However, it is actually a measure of how long people live *on average.* This means that half of us may outlive our retirement savings.

Life Expectancy for a 65-Year-Old Person

The chart below shows that an individual who has lived to age 65 has a substantial life expectancy. Also, when the individual is part of a couple, the likelihood of at least one member of the couple living beyond age 90 is substantial. So when considering your retirement needs, think beyond the average. This is particularly important if you have a family history of longevity, are in good health, and maintain a healthy lifestyle.



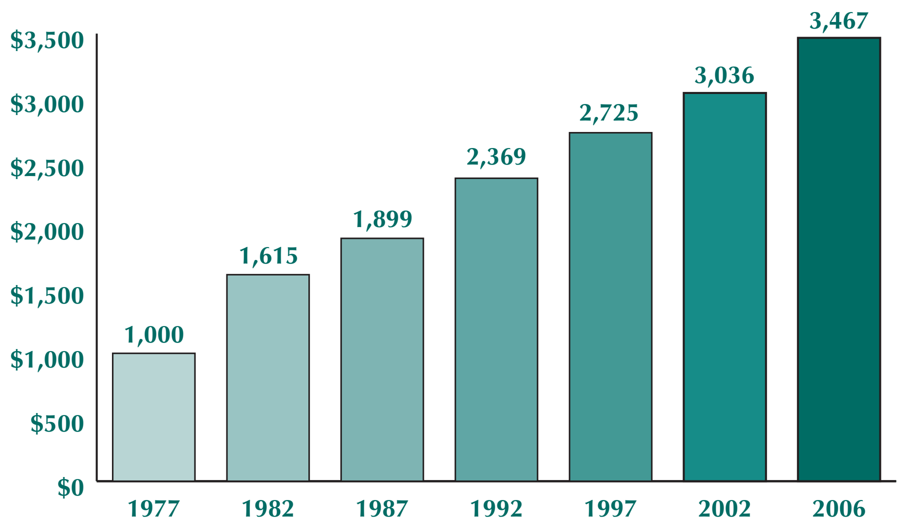
Source of chart: Metropolitan Life Insurance Company (MetLife), based on Annuity 2000 Mortality Tables from the Society of Actuaries

Questions to Ask before Withdrawing Your Account

Given the likelihood that you may need your retirement savings into your 90s, there are some questions you should ask yourself before deciding to withdraw your TSP account.

- How much will things really cost during my retirement?
- Will I have enough income to cover my expenses after I retire?
- Will my retirement savings last for my whole life?

Because of inflation, the goods and services you buy today will probably cost you more in the future. Once you are living on a fixed income, increases in the cost of living can make meeting even the most basic expenses challenging. If you review the chart below, you will quickly see the impact that inflation has had over a recent 30-year period.* According to the chart, a person who retired in 1977 now needs almost three-and-one-half times the income he or she had at the onset of retirement — just to keep up with inflation.



* Based on the change in the Consumer Price Index for All Urban Consumers (CPI-U) through 2006 (published by the Bureau of Labor Statistics, U.S. Department of Labor). The rate of inflation for retirees may vary from the overall rate of inflation measured by the CPI-U. The effect of price increases also varies, based on individual circumstances.

Experts often recommend that you try to put aside enough money to have replacement income of approximately 70 to 85 percent in order to maintain your pre-retirement standard of living. However, even after saving that amount, many retirees withdraw seven percent or more from their savings annually for income and thereby risk spending their savings too quickly. To avoid running out of money in retirement, the rule of thumb is generally to withdraw no more than four percent of your retirement savings during your first year of retirement and adjust that amount annually for inflation.

Tailoring Your Withdrawal Decisions to Your Personal Needs

There are also other factors to take into consideration when making your withdrawal decisions. For example: What additional sources of income will you have outside of your TSP account? Will you be paying off a mortgage during your retirement? Will you continue working full or part time after separating from service? Will you be relocating to an area where your expenses will be significantly higher or lower than they were where you lived before retirement?

Everyone's withdrawal choices will be based on different circumstances. The important thing is to make sure your decisions are well-informed and carefully thought through. To help you make various mathematical estimates, there are several useful calculators on the TSP Web site (www.tsp.gov).

I. Leaving Your Money in the TSP

When you separate from service, you can leave your entire account balance in the TSP if it is $200 or more.* You will no longer be able to make employee contributions. However, you can transfer money into your account from IRAs and eligible employer plans (See the Glossary of Terms, page 18). Your account will continue to accrue earnings and you can continue to change the way your money is invested in the TSP investment funds by making interfund transfers. You can make an interfund transfer at any time.

Transferring Money Into the TSP

So long as you have an open TSP account, you can transfer funds **into** your TSP account from an IRA or an eligible employer plan.

The transfer will be considered an employee contribution and will be distributed among the TSP investment funds according to your most recent contribution allocation request on file. If you want to change your allocations, you can do so on the TSP Web site or the ThriftLine, or by completing Form TSP-50 (TSP-U-50), Investment Allocation.**

Money that is transferred into the TSP is subject to all the rules that apply to all TSP employee contributions, such as those regarding spouses' rights.

Use Form TSP-60 (TSP-U-60), Request for a Transfer Into the TSP; the form provides more detailed information about the process. This form is available from the TSP Web site or from the TSP.

- To ensure that you receive withdrawal-related checks and correspondence from the TSP, we recommend that you check your address on your latest participant statement to ensure that it is correct. Your statements are available from the Account Access section of the TSP Web site (www.tsp.gov). Or, if you are still employed, you can check the address on record with the TSP through your agency personnel office or your service TSP representative. Your agency or service must make any necessary address changes while you are still employed. Once you have left service, you need to report address changes directly to the TSP. You can do so by updating your address in the Account Access section of the TSP Web site, by sending the TSP a completed Form TSP-9 (TSP-U-9), Change of Address for Separated Participant, or by calling a TSP Participant Service Representative.

Limitations on Leaving Your Money in the TSP

Withdrawal Deadlines. You are required to withdraw your account balance in a single payment, begin receiving monthly payments, or begin receiving annuity payments by April 1 of the **later of**:

- the year following the year you become age 70½, or
- the year following the year you separate from Federal service or the uniformed services.

If you do not withdraw (or begin withdrawing) your account by the required withdrawal deadline, your account balance will be forfeited to the TSP. You can reclaim your account; however, you will not receive earnings on your account from the time the account was forfeited.

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* If, after your agency or service reports that you have left service, your vested account balance is less than $200, your balance will be automatically paid directly to you in a single payment (i.e., cashout). You will not be eligible to make any other withdrawal election. Nor will you be allowed to remain in the TSP. The TSP will not withhold any amount for Federal income tax on your cashout if all your withdrawals from the TSP throughout the year of your cashout add up to less than $200. If your account balance is less than $5.00 when you leave service, the TSP will automatically forfeit the balance to the Plan. Your quarterly participant statement will indicate that the balance has been forfeited.

** Forms for civilian TSP participants have the prefix "TSP-" before the form number. Forms for members of the uniformed services have the prefix "TSP-U-".

At the same time, you will also be subject to IRS required minimum distribution rules. These rules require you to receive a certain portion of your account each year based on your life expectancy. (For more information, see page 15, "IRS Rules that Affect Separated Participants Who Are 70½ or Older.")

The TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS minimum distribution requirements.

Contributions, loans, in-service withdrawals, and court orders. You cannot make additional contributions to your account after you separate (other than transfers into your account from IRAs or eligible employer plans), and you cannot borrow from your account or make an in-service withdrawal. If you have an outstanding loan at the time you separate, it must be repaid or a taxable distribution will be declared. Until the loan is closed, you will not be able to make a withdrawal. In addition, you must resolve any court orders against your account before you can make a withdrawal.

II. Withdrawing Your TSP Account

Your Withdrawal Options

After leaving Federal service, you may make a **partial withdrawal** or a **full withdrawal** from your account.

Partial Withdrawal

If you want to make a one-time-only withdrawal of part of your TSP account and leave the rest in the TSP until a later date, use Form TSP-77 (TSP-U-77), Request for Partial Withdrawal When Separated. You can make a partial withdrawal of $1,000 or more from your account.

You are eligible to make a partial withdrawal so long as you did not make an age-based in-service withdrawal (at age 59½ or older) from your TSP account while you were employed by the Federal Government or the uniformed services.

Full Withdrawal

When you are ready to withdraw all of your money from your TSP account, there are a number of ways you can do so.

A single payment. You can withdraw your entire TSP account balance in a single payment.

A series of monthly payments. You can withdraw your entire account in a series of substantially equal monthly payments. You can choose:

- ***Monthly payments computed by the TSP based on IRS life expectancy tables.*** (See "IRS Life Expectancy Tables" on page 18.) Your initial payment amount will be based on your age and your account balance at the time of the first payment. Each year, on the anniversary of the date of your first monthly payment, the TSP will recalculate the amount of your monthly payments. The recalculation will be based on your age and your account balance at the end of the preceding year.
- ***A specific dollar amount.*** You will receive payments in the amount that you request until your entire account balance has been paid to you. The amount of each monthly payment must be $25 or more.

You can use the monthly payment calculators on the TSP Web site to estimate how many monthly payments you can receive from your account when your choose a specific dollar amount, or to estimate how much you can receive each month if you choose monthly payments based on life expectancy. (Remember that investment gains or losses could cause your account balance to increase or decrease, which could expand or reduce either the amount of your monthly payments or their duration.)

While you are receiving monthly payments, you can **change the proportions of your account balance** that are invested in the various TSP investment funds by making an interfund transfer. When considering an interfund transfer, keep in mind that the L Income Fund was designed to produce current income for participants who are receiving monthly payments. You should also consider your individual circumstances to see if another TSP fund or combination of funds might be more appropriate.

A life annuity. You can withdraw your entire account as a life annuity. An annuity is a monthly benefit paid to you for life. The TSP will purchase an annuity for you from the TSP's annuity provider for a minimum amount of $3,500. For detailed information about TSP annuities and their features, see Section III of this booklet. Section III also contains a comparison between receiving monthly payments and receiving annuity payments.

A mixed withdrawal. You can withdraw your entire account balance through a combination of any two, or all three, of the available full withdrawal options (single payment, monthly payments, or a life annuity). The rules for each of the options that you choose will be the same as those described above. Thus, if you use only a portion of your account balance to purchase an annuity, the portion of your balance that you use to purchase the annuity must equal at least $3,500.

Special Note About Tax-Exempt Balances

If you have a uniformed services TSP account, your account may include tax-exempt contributions as a result of the combat zone tax exclusion. These contributions (but not the earnings on them) are also exempt from Federal income taxes when they are distributed from a uniformed services TSP account. The TSP will make all withdrawals from a uniformed services account on a ***pro rata*** basis from both taxable and tax-exempt sources.

If you elect to use your account to purchase an annuity, the annuity vendor will calculate the taxable and tax-exempt portion of each payment based on the proportion of taxable and tax-exempt balances used to purchase the annuity. (See the TSP tax notice "Important Tax Information About Payments From Your TSP Account" for more details.)

Requesting Your Withdrawal

What you should do. Read this withdrawal booklet and the TSP tax notice "Important Tax Information About Payments From Your TSP Account." When you are ready to withdraw, use the TSP Web site or the paper form that applies to the type of withdrawal you would like — for example, Form TSP-70 (TSP-U-70), Request for Full Withdrawal, to withdraw your entire account balance or Form TSP-77 (TSP-U-77), Request for Partial Withdrawal When Separated, to request a portion of your account. You may fill out your withdrawal form on line in Account Access. However, for security reasons, you will have to print out the form and mail it to the TSP for processing. Using the TSP Web site to complete your form will help expedite your request because we can review it on line for common errors.

What your agency or service must do. *Your agency or service must notify the TSP that you have separated and provide the date of your separation.* The agency or service ordinarily provides this information to the TSP at the time it pays the last paycheck to a separated employee or service member. In most cases, this will be between 2 and 4 weeks after the actual date of separation. *The TSP cannot process your withdrawal until your agency or service reports this information.*

What the TSP will do. When information about your separation is received, the TSP will send you current account and withdrawal information and a tax notice — unless the TSP has already received a withdrawal election from you. If you do not receive this material within 60 days after separating, contact your former agency or service to make sure it has reported your separation to the TSP. If the TSP received a withdrawal election from you, but your agency or service has not reported your separation, the TSP will hold your withdrawal request for 30 days pending receipt of the separation information. If we have still not heard from your agency or service after 30 days, we will reject your request and notify you.

The Timing of Your Withdrawal

The TSP record keeper disburses withdrawals each business day. You can check the Web site or call the ThriftLine to find out the status of your withdrawal request, including whether payment has been made. The TSP will also notify you in writing when your payment has been disbursed.

You should allow several weeks between the time that you submit your completed request and the time that payment is sent. Your withdrawal could take longer if your agency or service delays in reporting your separation, if you have an outstanding TSP loan, or if you submit forms that are not properly completed. If you are using the Web to complete your withdrawal form, you will not be allowed to begin the withdrawal on line unless your TSP record indicates that you are separated and that you have no outstanding loans.

While your withdrawal request is being processed, the money you have invested in any of the TSP's stock or bond funds is subject to market risk. If you want to eliminate your exposure to market risk, you can request an interfund transfer to invest your account in the Government Securities Investment (G) Fund.

Transferring Your Withdrawal

Your TSP account is a portable retirement benefit. This means that when you make a full or partial withdrawal of your account after you leave service, you can have the TSP transfer part or all of your single payment or certain monthly payments to an IRA or an eligible employer plan (for example, the 401(k) plan of a new employer). Check with your new employer to see if its plan can accept your transfer. Amounts transferred will retain their tax-deferred status until you withdraw your money.

If you choose to have the TSP transfer **all or a portion of your single payment or partial withdrawal**, you can direct the transfer to ***only one*** IRA account or eligible employer plan. The amount not transferred will be paid directly to you unless you have chosen to have that amount sent electronically to your checking or savings account by direct deposit.

If you choose to have the TSP transfer your **monthly payments** to an IRA or an eligible employer plan, the TSP can only transfer monthly payments that are expected to last less than 10 years and are not based on the IRS life expectancy table. Thus, if you choose a ***dollar amount*** for your monthly payments, the TSP will determine whether your payments are expected to last less than 10 years. We will do this by dividing the part of your account balance that you chose to be paid in monthly payments by the dollar amount that you chose for your monthly payment. If the result is less than 120, your payments will be eligible to be transferred.

If you later ***make a change*** to your monthly dollar amount, the TSP will again determine whether your remaining payments are expected to last less than 10 years and whether they are eligible to be transferred.

Note: If you transfer both a single payment and monthly payments, both types of payments must be sent to the same account at the same financial institution.

To request a transfer, you must indicate on your withdrawal form the percentage of your payment(s) that you want transferred to your IRA or eligible employer plan. In addition, you and your IRA or plan must provide the information requested on your TSP withdrawal form. **Do not use forms of the plan or financial institution; the TSP cannot accept them.**

If your plan or financial institution needs the TSP to certify that the money you are transferring is eligible for transfer, you can provide it with a copy of the Fact Sheet "Important Information Regarding Transfers From the Thrift Savings Plan to Eligible Retirement Plans." It is available from the Forms & Publications section of the TSP Web site or from the TSP.

If you indicate on your withdrawal request that you want the TSP to transfer your payment(s), but you do not provide complete transfer information, your withdrawal request will not be processed.

Rolling Over Your Withdrawal. Amounts that are not transferred will be paid directly to you (or to your checking or savings account, if you so elect), and the appropriate amount will be withheld for Federal income tax. Taxable payments that are eligible to be transferred, but are sent directly to you, can still be "rolled over" to an IRA or an eligible employer plan within 60 days of the date you receive the funds from the TSP.

Transferring tax-exempt TSP balances. Tax-exempt balances resulting from contributions from pay subject to the combat zone tax exclusion may also be transferred or rolled over into an IRA or transferred to an eligible employer plan, if the IRA or plan certifies that it will accept them. However, even though the withdrawal from your account will be based on the proportion of taxable and tax-exempt balances in the account, if you choose to transfer a portion of the withdrawal, your taxable money only will be transferred to your IRA or plan first. Tax-exempt money will be transferred only if the taxable portion of your withdrawal does not satisfy the percentage of your withdrawal that you elected to transfer to your IRA or plan.

For more information about transferring or rolling over your withdrawal, read the tax notice "Important Tax Information About Payments From Your TSP Account."

Depositing Your Payment(s) Electronically

Any single payment or monthly payment that is **not transferred** directly to an IRA or an eligible employer plan can be sent to your checking or savings account electronically by direct deposit.

You can have your payment(s) sent electronically to only one checking or savings account at one financial institution. For example, if you choose to receive a portion of your account as a single payment and another portion as monthly payments, you can direct the TSP to send either the single payment, the monthly payments, or both types of payments by direct deposit to your checking or savings account. However, if you choose to send both types of payments by direct deposit, your payments must be sent to the same account at the same financial institution.

Taxes on TSP Payments

All TSP withdrawals are subject to Federal income taxes. However, different tax rules apply to the different withdrawal options. Also, different tax rules may apply to Federal civilian employees and to members of the uniformed services. For detailed information about the tax rules, read the tax notice "Important Tax Information About Payments From Your TSP Account."

Changing Your Withdrawal Election

Before payments begin. The TSP processes withdrawals each business day. Completed withdrawal requests that are entered into our system by 12:00 noon eastern time are processed that night. This means that there is a very small window of time during which you would be able to cancel your request and submit a new election. Therefore, we recommend that you carefully consider your options before submitting a withdrawal request.

After payments begin. You ***cannot*** change your withdrawal choice after your account has been paid out. Also, if you have chosen an annuity, you cannot change either the annuity option or your choice of joint annuitant (see page 8) after the TSP has purchased an annuity for you.

However, if you are receiving a series of monthly payments, you can at any time change to a final single payment, or change where or how your payments are sent, by submitting Form TSP-73 (TSP-U-73), Change in Monthly Payments. In addition, during the annual change period at the end of each calendar year, you can change the dollar amount of your payments, and you can make a one-time-only change from TSP-computed payments to a specified dollar amount. When you make a change during the annual change period, the TSP must receive Form TSP-73 (TSP-U-73), Change in Monthly Payments, from you by December 15 for the change to be effective with the first payment you receive after December 31.

You should ask the TSP for Form TSP-73 (TSP-U-73) if you want to do any of the following immediately:

- change your monthly payments to a final single payment. The final single payment can be made directly to you, or you can have the TSP transfer all or part of it to an IRA or an eligible employer plan. Any amount not transferred can be sent to your checking or savings account by direct deposit.
- begin transferring monthly payments or change (or stop) the portion of each monthly payment that is transferred to an IRA or an eligible employer plan.
- change the IRA or plan to which your payments are sent.
- begin direct deposit for the portion of your monthly payments that is sent to you, or stop direct deposit and have checks sent directly to you.
- change the financial institution or the checking or savings account that is receiving your monthly payments.

You should also use Form TSP-73 (TSP-U-73) to ask for a change to your payment amount that will become effective with the first payment you receive after December 31. This form will allow you to:

- change the dollar amount you are receiving.
- change from TSP-computed payments to a specific dollar amount. (This is a one-time-only change.)

Withdrawal Rules for Rehired Participants

*If you separate from Federal civilian employment or the uniformed services and then are reemployed by the Federal Government with a break in service of **less than 31** full calendar days,* you are not eligible to withdraw your TSP account. *If your break in service is **31 or more** full calendar days*, you are eligible, but not required, to withdraw your TSP account. If you wish to withdraw your account, your withdrawal request must be received and paid while you are still separated from service.

Note: If you began receiving monthly payments from the TSP after you separated, those payments will stop if you are subsequently rehired; annuity payments will continue despite your rehire.

III. TSP Annuities

An annuity provides monthly payments for as long as you are alive. If you elect an annuity with survivor benefits, it will provide payments as long as you (or your joint annuitant) are alive.

A TSP annuity is one of your options for withdrawing your TSP account after you separate from service. If you want a guaranteed stream of payments for as long as you (or your joint annuitant) are alive, an annuity may be the right choice. You can use your entire account balance to purchase a TSP annuity, or you can use a portion of your account balance to purchase an annuity and choose a different withdrawal option or options to withdraw the rest.

Amount of Your TSP Annuity

The factors that affect the amount of your monthly annuity payments include:

- The annuity option you choose.
- Your age when your annuity is purchased (and the age of your spouse or other joint annuitant if you choose a joint annuity).*
- The amount used to purchase your annuity.
- The "interest rate index" when your annuity is purchased.

You can use the Annuity Calculator on the TSP Web site to "try out" any number of possibilities. You can also contact the TSP to obtain an annuity estimate.

If you choose a TSP annuity, the balance in the account to which your annuity request applies **must be at least $3,500 at the time your annuity is purchased**. If you are using only a portion of your account for an annuity, the percentage you choose when requesting your withdrawal must equal $3,500 or more of your vested account balance.

Note: A TSP annuity is not the "basic annuity" that you will receive as a result of your retirement coverage under FERS or CSRS, or the retired pay that members of the uniformed services receive. If you have questions about your eligibility for the basic annuity or uniformed services retired pay, contact your agency or service.

*For TSP annuity purposes, age is defined in whole years; months are not considered in the annuity calculation.

TSP Annuity Options

The TSP, through its annuity provider, offers the following types of annuity options:

- Single life annuity — with level or increasing payments.
- Joint life annuity with your spouse — with level or increasing payments.
- Joint life annuity with someone other than your spouse — with level payments.

These annuities are described below, followed by a description of several additional annuity features that you can consider. All of the annuities and their features are also summarized in the chart on page 9.

Single Life and Joint Life Annuities

Single life annuity — An annuity that provides monthly payments only to you as long as you live.

Joint life annuity — An annuity that provides monthly payments to you while you and the person with whom you choose to share your annuity (your "joint annuitant") are alive. (In most cases, the joint annuitant is the participant's spouse.) When you or your joint annuitant dies, monthly annuity payments will be made to the survivor for his or her lifetime. The amount of the payment while you and your joint annuitant are alive and the amount of the payment to the survivor depend on whether you choose a 100 percent or a 50 percent survivor annuity (see below).

If you choose an annuity that provides for a joint annuitant other than your spouse, the joint annuitant must be either a former spouse or someone with an **insurable interest** in you. This means that the person is financially dependent on you and could reasonably expect to derive financial benefit from your continued life. Blood relatives or adopted relatives (but not relatives by marriage) who are closer than first cousins are presumed to have an insurable interest in you.

If the person you name as your joint annuitant does not have a presumed insurable interest in you, you must submit an affidavit (i.e., a certification signed before a notary public) from someone with personal knowledge that the named person has an insurable interest in you. The certifier must know the relationship between you and the joint annuitant and must state why he or she believes that your joint annuitant might reasonably expect to benefit financially from your continued life.

Two types of joint annuities are available:

> **100 percent survivor annuity.** The amount of the monthly annuity payment to the survivor is the same as the annuity payment made while both you and your joint annuitant are alive. However, the amount of the monthly payment that you receive while you are both alive is generally less than it would be if you had selected the 50 percent survivor annuity.
>
> **50 percent survivor annuity.** The amount of the monthly annuity payment to the survivor — **whether the survivor is you or your joint annuitant** — is cut in half (that is, cut to 50 percent) of the annuity payment made while both you and your joint annuitant are alive.

If you name a joint annuitant who is **more than 10 years younger** than you, **you must choose a joint life annuity with the 50 percent survivor benefit.** The only exception is for a former spouse to whom all or a portion of your TSP account is payable under a retirement benefits court order.

Level and Increasing Payment Annuities

Once you have chosen either a single life or a joint life annuity, you must decide whether you want to receive level or increasing payments.

Level payments. The amount of the monthly annuity payment ***remains the same*** from year to year. Thus, with a single life annuity, you receive the same monthly payment for as long as you live. With a joint life annuity, you receive the same monthly payment for as long as you and your joint annuitant are alive. The monthly payment to the survivor will depend on whether you have chosen a 100 percent survivor annuity or a 50 percent survivor annuity, but it will remain at the same level for the life of the survivor.

Increasing payments. The amount of the monthly annuity payment ***can change each year*** on the anniversary date of the first payment. The amount of the change is based on the change in inflation, as measured by the consumer price index. Increases cannot exceed three percent per year, but monthly annuity payments cannot decrease. When annuity payments start, they are smaller than they would have been if you had selected level payments, but they usually increase each year. Increasing payments can be combined with either the single life annuity or the joint life annuity with spouse. You **cannot** choose increasing payments when the joint annuitant is not your spouse.

Additional Annuity Features that Allow for Beneficiaries

There are two additional annuity features available: the cash refund feature, and the 10-year certain feature. Under certain circumstances, these features will provide payments to your named beneficiary. When you choose one of these features, your monthly payments will be less than they would have been if you had chosen an annuity without either of these features.

Cash refund. If you (and your joint annuitant, if applicable) die before the amount used to purchase your annuity has been paid out, the remaining amount will be paid to your beneficiary in a lump sum. This feature can be combined with either a single life or a joint life annuity, and with level or increasing payments.

Ten-year certain. If you die before receiving annuity payments for a 10-year period, payments will continue to your beneficiary for the rest of the 10-year period. If you live beyond the 10-year period, you will continue to receive payments, but no payments will be made to a beneficiary when you die. This feature can be combined with a single life annuity with either level or increasing payments. It **cannot** be combined with a joint life annuity.

The table below summarizes the TSP annuity options and features.

Summary of Annuity Options and Features*

Single Life		Joint Life with Spouse		Joint Life with Other Survivor
Level Payments	**Increasing Payments**	**Level Payments**	**Increasing Payments**	**Level Payments**
with no additional features	with no additional features	100% survivor annuity	100% survivor annuity	100% survivor annuity**
or	**or**	**or**	**or**	**or**
with cash refund feature	with cash refund feature	50% survivor annuity	50% survivor annuity	50% survivor annuity
or	**or**	**or**	**or**	**or**
with 10-year certain feature	with 10-year certain feature	100% survivor annuity with cash refund	100% survivor annuity with cash refund	100% survivor annuity with cash refund**
		or	**or**	**or**
		50% survivor annuity with cash refund	50% survivor annuity with cash refund	50% survivor annuity with cash refund

* A married FERS or uniformed services participant must obtain his or her spouse's waiver of the spouse's survivor annuity benefit if an option is chosen other than Joint Life with Spouse, with level payments and 50% survivor annuity. See "Spouses' Rights," on page 13.

**Available if joint annuitant is not more than 10 years younger than the participant.

Choosing Among the Annuity Options

The value of the total expected payments under all of the annuity options is comparable, but the amounts of each monthly payment that you receive — and the provision for continuing payments to a survivor or beneficiary — are different. For example, a monthly annuity payment under a single life annuity will generally be more than the monthly payment under a joint life annuity. However, there will generally be fewer payments under a single life annuity than under a joint life annuity. This is because payments continue under the joint life annuity after the death of one of the joint annuitants until the survivor dies.

Estimating monthly annuity payments. To estimate annuity payments, you must first estimate your TSP account balance at the expected annuity purchase date. You can do so by using the Projecting Your Account Balance calculator on the TSP Web site. Then use the Annuity Calculator to estimate the amounts of monthly annuity payments for the different annuity options using the current interest rate index. During the last week of each month, the interest rate index for annuities purchased the following month is posted on the TSP Web site.

The **exact** amount of your monthly annuity payment cannot be determined until the date of purchase, as opposed to the date the money is withdrawn from your account.

Requesting an Annuity

To request an annuity, complete Form TSP-70 (TSP-U-70), Request for Full Withdrawal, indicating that you want a TSP annuity.

If you choose a joint life annuity, you will have to provide proof of your joint annuitant's age. You can do so by providing a copy of your joint annuitant's birth certificate. If the birth certificate is unavailable, refer to the form for other documents that may be used.

If you are a married TSP participant, spouses' rights apply, as described on page 13.

How Your Annuity Is Purchased

Your annuity will be purchased from the TSP annuity vendor, currently Metropolitan Life Insurance Company (MetLife). MetLife is a major national insurance company that was competitively chosen by the Federal Retirement Thrift Investment Board, the agency that administers the TSP. After the TSP receives all of the information and documentation necessary to purchase your annuity, we will generally process your annuity request and disburse the funds for your annuity within 10 business days. **Once the funds for your annuity have been disbursed, you cannot cancel the annuity, change the annuity option, or change the joint annuitant.**

On the date when the annuity provider receives your request and the money from your TSP account — generally within 2 business days after the money is disbursed — the annuity is *purchased*. Once the money has left your account, you should direct all communications concerning your annuity to the annuity provider. The annuity provider will send you a package of information and an annuity contract. Your monthly annuity payments will begin approximately one month after the annuity is purchased.

Note regarding timing of your annuity request: If you request an annuity toward the end of a month, your annuity may not be purchased until the following month. This means that the annuity provider will use the interest rate index in effect for the month in which the annuity *is purchased* — which may not be the rate that was in effect when you sent your request or when the TSP processed your request.

How Your Annuity Is Taxed

For FERS or CSRS TSP accounts. Taxes on all contributions to your TSP account and the earnings on those contributions are deferred until the money is paid to you. Therefore, your TSP annuity payments will be taxed as ordinary income in the years when you receive them. However, these annuity payments are **not** subject to the IRS early withdrawal penalty, even if you are under age 55 when they begin.

For uniformed services TSP accounts. TSP accounts for members of the uniformed services may also include contributions from pay subject to the combat zone pay tax exclusion. Certain pay earned in a combat zone is exempt from Federal income tax. The annuity vendor will calculate the amount of tax-exempt money that will be paid with each annuity payment and will inform you of this amount. The calculation will be based on IRS requirements and the type of annuity you have chosen. The tax-exempt portion of your payments will be spread out based on your life expectancy (and that of your joint annuitant, if applicable). Once the tax-exempt portion of your initial payment has been calculated, that amount will remain fixed for all later payments, even if the amount of your annuity payment changes (for example, due to the death of a joint annuitant). When all of the tax-exempt money used to purchase your annuity has been paid out, any future payments will contain no tax-exempt money. If you elected a cash refund feature and have any remaining tax-exempt money in your annuity when you (and, if applicable, your joint annuitant) die, the remaining tax-exempt amount will continue to be treated as tax-exempt when it is paid to your beneficiary(ies).

For more information, read the TSP tax notice "Important Tax Information About Payments From Your TSP Account."

A Comparison Between Monthly Payments and Annuity Payments

Monthly Payments	Annuity Payments
If you choose to receive your TSP account as a series of monthly payments, you can do so in one of two ways: Receive a fixed dollar amount for each payment, or ask the TSP to compute your payments based on your life expectancy. If you choose the fixed dollar amount method, the payments will end when the money in your account runs out. In other words, you take the risk that your money will run out well before you die. If you choose to have the TSP compute your payments, you will receive a stream of payments that is based on IRS life expectancy tables. However, you should be sure that the resulting dollar amount will provide sufficient income. When you die, any remaining balance in your TSP account will be paid to your beneficiary(ies). Note: In the examples below, we have projected an interest rate of 5.125% on the outstanding balance.	With an annuity, the annuity provider takes on the risk that you may live longer than its life expectancy tables predict, and will continue to pay your annuity payments until you die. In addition, depending on the annuity type you choose and the interest rate index, you may receive a greater amount per month than you would through the computed payments method offered through the monthly payments option. However, if you do not choose the cash refund feature and you die before you have received an amount equal to the amount used to purchase the annuity, the entire remainder belongs to the annuity provider. (With the 10-year certain feature, if you die before 10 years of payments, the payments for the remainder of the 10 years will be paid to your beneficiary.) Note: In the examples below, we have used an annuity interest rate index of 5.125%.
Example: Doreen retires at 65 with a TSP account balance of $100,000. She is not married. **If she chooses monthly payments for a fixed dollar amount, she will receive:** 1st month: $725.90 per month Last month: $725.90 per month How long money will last: 17 years, 4 months (until age 82)* * This is an estimate of how long the money will last. Because of fluctuations in the value of the TSP funds, the money may last for a longer or shorter period of time.	**Example:** Doreen retires at 65 with a TSP account balance of $100,000. She is not married. **If she chooses a single life annuity with level payments and no additional features, she will receive:** 1st month: $725.90 per month Last month: $725.90 per month How long annuity payments will last: Until her death
Example: Jack retires at 65 with a TSP account balance of $100,000. His wife, who is also his beneficiary, is 60. **If he chooses to have the TSP compute his monthly payments (which are calculated using the IRS Single Life Table), he will receive:** 1st month: $396.83 After 17 years (age 82): $521.81 After 25 years (age 90): $668.75 How long money will last: Until Jack's death, at which time any remaining balance will be distributed to his wife* * This is an estimate of how long the money will last. Because of fluctuations in the value of the TSP funds, the money may last for a longer or shorter period of time.	**Example:** Jack retires at 65 with a TSP account balance of $100,000. His wife is 60. **If he chooses a joint life annuity with a 100% survivor benefit, level payments, and no additional features, he will receive:** 1st month: $600.56 Last month: $600.56** How long annuity payments will last: Until the death of both Jack and his wife **If he chooses a joint life annuity with a 100% survivor benefit, level payments, and cash refund, he will receive:** 1st month: $594.48 Last month: $594.48** How long annuity payments will last: Until the death of both Jack and his wife (plus a refund to a beneficiary of any money remaining from the amount used to purchase the annuity) ** Jack will continue to receive these payments in this amount even if his wife dies before he does. Once an annuity begins, one cannot change it.

IV. Special Considerations

This section describes considerations relating to certain TSP participants: vesting requirements for FERS participants; spouses' rights for married participants; required minimum distributions for participants age 70½ and older; court orders for participants with judgments against their accounts; death benefits for beneficiaries of participants; and the reporting of changes in personal information.

Vesting Requirements

Vesting requirements apply only to FERS participants. If you are a FERS participant, you must work for the Federal Government for a certain number of years in order to be entitled to (or "vested in") the Agency Automatic (1%) Contributions in your account and the earnings on those contributions. Most FERS employees become vested in the Agency Automatic (1%) Contributions after three years of Federal civilian service. FERS employees in Congressional and certain non-career positions become vested in the Agency Automatic (1%) Contributions after completing two years of Federal civilian service. If you leave Government service before meeting the vesting requirement for your Agency Automatic (1%) Contributions, those contributions and the earnings on them will be removed from your account and forfeited to the TSP.

FERS participants are always vested in their own contributions (and the earnings on them) and the matching contributions their agencies make (and the earnings on them). If you die before leaving Government service, your entire TSP account will be vested automatically.

CSRS and uniformed services participants are always vested in all the money in their accounts.

Spouses' Rights

The Federal Employees' Retirement System Act of 1986, which created the TSP, provides certain rights to spouses of participants. The rules pertaining to these rights vary depending on whether you choose a full withdrawal or a partial withdrawal of your account. If you are a married FERS, CSRS, or uniformed services participant (even if you are separated from your spouse), you are subject to certain spouses' rights requirements, as explained below.

With Full Withdrawals

- **If you are a married FERS or uniformed services participant with an account balance of more than $3,500, and you are making a full withdrawal,** your spouse is entitled by law to a prescribed survivor annuity. This is the joint life annuity with a 50 percent survivor benefit, level payments, and no cash refund feature. If you choose any other withdrawal option, or any combination of options, whereby your ***entire*** account balance is not used to purchase the prescribed survivor annuity, your spouse must sign a statement on Form TSP-70 (TSP-U-70) waiving his or her right to that annuity. Your spouse's signature must be notarized. (See the chart on page 14.)
- **If you are a married CSRS participant with an account balance of more than $3,500 and you are making a full withdrawal,** the TSP must notify your spouse of your withdrawal election.

With Partial Withdrawals

- **If you are a married FERS or uniformed services participant and you are making a partial withdrawal,** your spouse must give written consent to your withdrawal on Form TSP-77 (TSP-U-77), ***regardless of*** your account balance or the amount of your withdrawal. Your spouse's signature must be notarized.

- **If you are a married CSRS participant and you are making a partial withdrawal,** the TSP must notify your spouse of your withdrawal election, ***regardless of*** your account balance or the amount of your withdrawal.

When Combining Two Accounts

- **If you are a married CSRS participant combining a civilian and a uniformed services TSP account,** your spouse's rights will change when your accounts are combined. Depending on the way in which you choose to combine your accounts, your spouse could either gain additional control over withdrawals from your account by having to provide his or her signature, or have his or her rights reduced only to receiving notification of your withdrawal. CSRS participants who are moving their uniformed services accounts into their civilian accounts must receive their spouses' consent.
- FERS participants or members of the uniformed services who are combining their civilian and uniformed services TSP accounts are not affected, because spousal rights are the same for FERS and uniformed services participants. (For more information on combining accounts, see page 16, "Participants With Two Accounts.")

Exceptions. Under certain circumstances, as noted in the chart below, exceptions may be made to the TSP's spouses' rights requirements. The conditions under which these exceptions are granted are very strict. To obtain more information on the requirements for an exception — or apply for an exception — use Form TSP-16 (TSP-U-16), Exception to Spousal Requirements.

Spouses' Rights

Retirement System	Withdrawal Type	Requirement	Exceptions*
FERS or uniformed services	Full**	Spouse is entitled to a joint life annuity with 50% survivor benefit, level payments, and no cash refund feature, unless he or she waives this right.***	Whereabouts unknown or exceptional circumstances
FERS or uniformed services	Partial	Spouse must give written consent to the withdrawal.	Whereabouts unknown or exceptional circumstances
CSRS	Full**	TSP must notify the spouse of the participant's withdrawal request.	Whereabouts unknown
CSRS	Partial	TSP must notify the spouse of the participant's withdrawal request.	Whereabouts unknown

* **The criteria for supporting a claim on the basis of exceptional circumstances or whereabouts unknown are strict.** The fact that there is a separation agreement, a prenuptial agreement, a protective order, or a divorce petition does not in itself support a claim of exceptional circumstances. When requesting an exception because you do not know the whereabouts of your spouse, you will be required to provide information and documentation on efforts you have undertaken to locate him or her.

** For full withdrawals (including mixed withdrawals), spouses' rights requirements apply only if the account balance is more than $3,500.

*** Unless the **entire** account balance is used to purchase the prescribed survivor annuity, the spouse must waive his or her right to that annuity.

Court Orders

The TSP must honor a valid court order that awards all or part of a TSP account to a current or former spouse (including a separated spouse). The TSP must also honor a valid court order that enforces obligations to pay child support or alimony or to satisfy judgments for child abuse. With the exception of a required minimum distribution, your withdrawal request will not be accepted until the court order is settled. If the TSP determines that an order is valid and applies to the TSP account from which you have requested a withdrawal, the TSP will comply with the order before processing your withdrawal.

For more information about court orders, obtain the booklet *Court Orders and Powers of Attorney* and the TSP tax notice "Tax Treatment of Thrift Savings Plan Payments Made Under Qualifying Orders."

Death Benefits

You may designate beneficiaries to receive your TSP account in the event of your death. Use Form TSP-3 (TSP-U-3), Designation of Beneficiary. If you leave an open TSP account when you die and you did not designate beneficiaries for that account, the account will be distributed according to the statutory order of precedence. **A will is not valid for the disposition of your TSP account.** See the booklet *TSP Death Benefits* for more information.

IRS Rules that Affect Separated Participants Who Are 70½ or Older

The Internal Revenue Code requires that you receive a portion of your TSP account (your **"required minimum distribution"**) beginning in the calendar year when you become age 70½ **and** are separated from service. If you do not withdraw your account balance or begin receiving payments from your account, the TSP is required to make the required distribution to you by April 1 of the following year. If you separate after age 70½, your account will immediately be subject to the IRS minimum distribution requirements.

If you are receiving a series of monthly payments from your TSP account when you turn 70½, you will be subject to the IRS minimum distribution requirement, and your monthly payments will be used to satisfy that requirement. (If the total amount of your monthly payments does not satisfy the requirement, the TSP will issue a supplemental payment for the remaining amount in December.)

If you do not make a full withdrawal of your account before you turn 70½, you may make a partial withdrawal through December of the year in which you turn 70½. However, you must select a withdrawal option for the balance of your account before April 1 of the following year. Your partial withdrawal will be subject to the IRS required minimum distribution rules.

The minimum distribution payment cannot be transferred or rolled over. This means that if you withdraw your account in a single payment or monthly payments in a year to which the required minimum distribution applies, you cannot transfer the entire payment(s) to an IRA or an eligible employer plan. Instead, before transferring any money, the TSP will calculate your required minimum distribution amount and mail it directly to you (or, if applicable, to the savings or checking account designated to receive your direct deposit).

The TSP calculates minimum distributions based on your account balance and your age, using the IRS Uniform Lifetime Table, Treas. Reg. § 1.401(a)(9)-9, Q&A 2. For detailed rules regarding minimum distributions, see the TSP tax notice "Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions."

Note: If you do not withdraw (or begin to withdraw) your account by the TSP withdrawal deadline, your IRS required minimum distribution for the prior year will be sent to your last address of record. (See page 1, "Limitations on Leaving Your Money in the TSP.")

Participants With Two Accounts

Some TSP participants (e.g., members of the Ready Reserve) may have two separate TSP accounts — a Federal civilian account and a uniformed services account. If you are one of these participants and you separate from either Federal civilian employment or the uniformed services, you may withdraw only the TSP account related to the type of employment from which you are separating.

Once you have separated, you will also have the option of combining your two accounts into one, provided you are not receiving monthly payments from the account into which you are combining your money. However, you can only combine the account related to your separation into your other TSP account. For example, if you separated from the uniformed services, you can transfer your uniformed services account into your civilian account. If you have separated from both Federal civilian employment and the uniformed services, you can choose which account you want to keep and combine the other one with it. To combine uniformed services and civilian TSP accounts, use Form TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts.

Note: If your uniformed services TSP account includes a tax-exempt balance, that balance cannot be transferred into your civilian TSP account. Therefore, you will need to either withdraw your tax-exempt money separately or retain your uniformed services account to hold your tax-exempt money until you withdraw it. If you leave your tax-exempt money in your uniformed services account, it will continue to accrue tax-deferred earnings until you withdraw it.

Reporting Changes in Personal Information

Until your TSP account is completely withdrawn, you must keep the TSP informed of any changes in your mailing address and other personal information maintained by the TSP. Otherwise, you may not receive your participant statements and other important mailings, including checks. You should also inform the TSP of any address change through the January following the year your account is closed, so that you will receive tax reporting information about your withdrawal.

Before you separate, ***your agency or service*** is responsible for updating your personal information for your TSP account. After separating, ***you*** must report changes to your personal information directly to the TSP. After separating, you can make an address change through the TSP Web site (You will need your Social Security number (SSN)* and Web password). Or you may complete the applicable form and send it to the TSP, as follows:

- To change your address after separating from service, submit Form TSP-9 (TSP-U-9), Change of Address for Separated Participant.
- To change your name after separating from service, submit Form TSP-15 or (TSP-U-15), Change in Name for Separated Participant.

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* Beginning in mid-2007, all TSP participants will be issued account numbers. Once you have an account number, you will need to use it instead of your SSN to access your account on the Web.

After separating from service, you can also report a change of address by writing to the TSP. Your dated and signed letter must contain your SSN and your date of birth, which will be used to identify your account. Your letter should also state whether you are reporting a change of address for a civilian or a uniformed services TSP account.

If you have both a civilian and a uniformed services TSP account, you must submit a separate request to change your address or name for each account (e.g., if you are separated from both civilian employment and the uniformed services, submit a civilian form to change your address for your civilian TSP account, and also submit a separate uniformed services form if the change of address also applies to your uniformed services TSP account). Alternatively, you can access each account separately on the TSP Web site and make the changes there. If you are still employed by either the Federal Government or the uniformed services, the agency or service you are still working for must change your address for the applicable account.

Note: If you submit post-employment withdrawal forms, your new address on the forms will automatically update your TSP account information.

Glossary of Terms

Agency Automatic (1%) Contributions — Contributions equal to 1% of basic pay each pay period, contributed to a FERS participant's TSP account by his or her agency. New FERS employees must satisfy a waiting period before they become eligible for these contributions.

Annuity — A payment paid to the participant (or to the participant's survivor if the participant elects a joint annuity) each month. Payments continue as long as the participant (or his or her survivor) is alive.

Civil Service Retirement System (CSRS) — The retirement system for Federal civilian employees who were hired before January 1, 1984. CSRS refers to the Civil Service Retirement System, including CSRS Offset, the Foreign Service Retirement and Disability System, and other equivalent Government retirement plans.

Contribution Allocation — A participant's choice that tells the TSP how contributions, transfers, and loan payments that are going into his or her account should be invested among the TSP funds.

Designation of Beneficiary — The participant's formal indication of who should receive the money in his or her account in case of his or her death. Participants must use the TSP Designation of Beneficiary form (TSP-3, or TSP-U-3 for members of the uniformed services).

Eligible Employer Plan — A plan qualified under Internal Revenue Code (I.R.C.) § 401(a), including a § 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; an I.R.C. § 403(a) annuity plan; an I.R.C. § 403(b) tax-sheltered annuity; and an eligible I.R.C. § 457(b) plan maintained by a governmental employer.

Federal Employees' Retirement System (FERS) — The retirement system for Federal civilian employees who were hired on or after January 1, 1984. FERS refers to the Federal Employees' Retirement System, the Foreign Service Pension System, and other equivalent Government retirement plans.

Full Withdrawal — A post-separation withdrawal of a participant's entire TSP account through an annuity, a single payment, or monthly payments (or a combination of these three options).

Inflation Risk — The possibility that the value of assets will decrease as inflation shrinks the value of the dollar.

In-Service Withdrawal — A disbursement from a participant's account which is available only to participants who are still employed by the Federal Government (or the uniformed services).

Interfund Transfer — The choice made by a participant to reallocate his or her existing account balance among the available TSP investment funds.

IRA — As used in this booklet, a traditional individual retirement account described in § 408(a) of the Internal Revenue Code (I.R.C.), or an individual retirement annuity described in I.R.C. § 408(b), into which a TSP participant can transfer money from his or her TSP account. (It does not include a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA).) Beginning in 2008, participants may also be able to transfer money from their TSP accounts into a Roth IRA.

IRS Life Expectancy Tables — IRS Single Life Table, Treas. Reg. § 1.401(a)(9)-9, Q&A 1, is used to calculate monthly payments based on life expectancy for participants who are under age 70 after June 30 of the calendar year in which the calculation is made. For participants who turn age 70 before July 1 of that year, the Uniform Lifetime Table, Treas. Reg. § 1.401(a)(9)-9, Q&A 2, is used.

Market Risk — The risk of a decline in the market value of stocks or bonds.

Mixed Withdrawal — A post-employment withdrawal of a participant's entire account through any combination of the following: an annuity, a single payment, or monthly payments.

Monthly Payments — Payments that the participant elects to receive each month from his or her TSP account after separating from service.

Partial Withdrawal — A one-time post-employment distribution of part of a participant's account balance. A partial withdrawal is participant-elected and is distributed in a single payment.

Participant Statement — A statement that is furnished to a TSP participant after the end of each calendar quarter. It shows his or her account balance (in both dollars and shares) and the transactions in his or her account during the quarter.

Password — A secret 8-character code made up of letters and numbers that a TSP participant uses whenever accessing his or her account through the TSP Web site. For new participants, the initial password is computer-generated and is sent to the participant shortly after his or her first contribution is received by the TSP.

Personal Identification Number (PIN) — A 4-digit number that a TSP participant must use to access his or her TSP account on the ThriftLine. For new participants, the initial PIN is computer-generated and is sent to the participant shortly after his or her first contribution is received by the TSP.

Post-Separation Withdrawal — A distribution from a participant's account which is available only to participants who have left Federal service or the uniformed services. Sometimes referred to as a "post-employment" withdrawal. (See also "Withdrawal.")

Required Minimum Distribution — The amount of money, based on a participant's age and previous year's TSP account balance, that the IRS requires be distributed to a TSP participant each year, beginning in the year he or she has reached age 70½ **and** is separated from service.

Single Payment — A payment made at one time. Sometimes referred to as a "lump sum."

Tax-Exempt Contributions — Contributions of money that will never be taxed. Such contributions can be made to the TSP by members of the uniformed services from pay that is covered by the combat zone tax exclusion.

ThriftLine — The TSP's automated voice response system. It provides general news about the TSP and allows participants to access certain account information and perform some transactions over the telephone. You also use the ThriftLine to contact the TSP's Participant Service Representatives.

Uniformed Services — Uniformed members of the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and the National Oceanic and Atmospheric Administration serving on active duty, and members of the Ready Reserve or National Guard of those services in any pay status.

Vesting — The time in service that a FERS participant must have completed upon separation from service in order to be entitled to keep Agency Automatic (1%) Contributions and associated earnings. A participant is vested in (entitled to keep) the Agency Automatic (1%) Contribution in his or her account after completing 3 years of Federal service (2 years for most FERS employees in Congressional and certain noncareer positions).

Withdrawal — A general term for a distribution that a participant requests from his or her account. (Includes in-service withdrawals and post-separation withdrawals.)

TSP Forms and Materials for Separated Participants

You can obtain the following items from the TSP Web site. Also, if you are still employed as a Federal civilian employee, you can obtain them from your agency personnel office; if you are a member of the uniformed services, you can obtain them from your service TSP representative. After you separate, you can obtain them from the TSP.

Forms for civilian TSP participants are identified by the prefix "TSP-" followed by the form number. Forms related to uniformed services TSP accounts are identified by the prefix "TSP-U-" before the form number. The only exception is Form TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts.

To withdraw your account—

- Form TSP-70 (TSP-U-70), Request for Full Withdrawal
- Form TSP-77 (TSP-U-77), Request for Partial Withdrawal When Separated
- Form TSP-16 (TSP-U-16), Exception to Spousal Requirements
- Booklet: *Withdrawing Your TSP Account After Leaving Federal Service*
- Tax Notice: "Important Tax Information About Payments From Your TSP Account"

To keep your account information up to date—

- Form TSP-3 (TSP-U-3), Designation of Beneficiary
- Form TSP-9 (TSP-U-9), Change of Address for Separated Participant
- Form TSP-15 (TSP-U-15), Change in Name for Separated Participant

To make interfund transfers in your account—

- Form TSP-50 (TSP-U-50), Investment Allocation (available only from your agency personnel office and the TSP)

For beneficiaries to receive your account—

- Form TSP-17 (TSP-U-17), Information Relating to Deceased Participant
- Tax Notice: "Important Tax Information About Thrift Savings Plan Death Benefit Payments"

To combine your civilian and uniformed services TSP accounts—

- Form TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts

Other materials—

- Form TSP-60 (TSP-U-60), Request for a Transfer Into the TSP
- Form TSP-73 (TSP-U-73), Change in Monthly Payments
- Tax Notice: "Tax Information for TSP Participants Who Request Changes in Monthly Payments"
- Tax Notice: "Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions"
- Tax Notice: "Tax Treatment of Thrift Savings Plan Payments Made Under Qualifying Orders"
- Booklet: *Court Orders and Powers of Attorney*
- Booklet: TSP *Death Benefits*

Electronic resources—

- The **TSP Web site** (www.tsp.gov) has the most current TSP information, including the latest interest rate index for annuities, forms and publications, and several calculators, including calculators that help you estimate annuity payments and monthly withdrawal payments. You can also initiate, and, in some cases, complete, your withdrawal on line.
- The **ThriftLine** (1-877-968-3778; TDD: 1-877-547-4385) is an automated telephone service for participants that provides current account information 24 hours a day, 7 days a week. After you have requested a withdrawal from your TSP account, you can call the ThriftLine on a touch-tone phone to find out if your withdrawal is ready to be paid out or if payment has already been made.

Federal Retirement Thrift Investment Board

Ethics “Rules for the Road”

Note: Disclosure of Procurement Information

If you have had access to certain sensitive procurement information, you may not disclose that information before the award of the contract to which the information relates (unless permitted by some other law).

4

If Your Government Work Has Related to International Negotiations

If you worked on certain trade or treaty negotiations during your last year of Government service and had access to certain restricted information, you should contact your agency ethics official because you may be barred for one year from aiding or advising anyone (other than the United States) concerning those negotiations.

5

If You Have Been a High Level Government Official

Even if you have served in a high-level Government position, you generally may work for any employer - including a foreign government - after you leave Federal service. You are also free to contact any part of the Government solely on your own behalf by phone, by letter, or in person. However, if you have served in a "senior" employee position, your future activities may be affected by restrictions in addition to the other restrictions discussed in this pamphlet. These additional restrictions last for one year from the date you leave your senior employee position and apply even if you aren't paid for your work.

Specifically:

- You may not try to influence any department or agency in which you served during your last year of Government service, on behalf of anyone else (including a new employer), concerning any official matter even if you were never involved with the matter as a Government employee. (Some former senior employees, however, are allowed to contact certain components of their former department or agency.) If you work for a large department, you should ask your ethics official whether your department is divided into these components.

- You may not assist a foreign government or foreign political party in its attempt to influence a decision of any department or agency. You may also be prohibited from representing a foreign entity before Congress.

Your ethics official can determine whether you are a senior employee. In general, "senior" employees include most Presidential appointees, General and Flag Officers, most members of the Senior Executive Service (and some high-level employees in similar pay systems), and private sector participants in the Information Technology Exchange Program.

Former "very senior" employees, such as cabinet officers, are also prohibited from contacting their former department or agency to seek official action on any matter. In addition, they are prohibited for two years from trying to influence current high-level officials at any other department or agency. As described above, very senior employees are also prohibited from assisting a foreign government or foreign political party in its attempt to influence any department or agency. Very senior employees also may be prohibited from representing a foreign entity before Congress.

6

If You Participated in the Information Technology Exchange Program

If you are an employee of a private sector organization and have been assigned to an agency under the Information Technology Exchange Program, you may not aid, counsel, or assist in representing anyone (other than the United States) concerning any contract with that agency. This restriction only lasts for one year after the end of your assignment.

CONCLUSION

This pamphlet is only a brief summary of the post-employment rules. For more guidance about your particular situation, contact your agency ethics official.

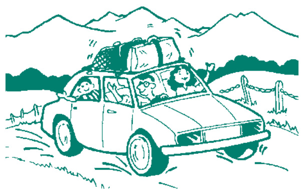
October 2007

RULES FOR THE ROAD

U.S. Office of Government Ethics
www.usoge.gov

INTRODUCTION

As an executive branch employee, you have learned much about Government policies, programs, and personnel that could be of use to future employers. Even after you leave your Federal job, some of you may still be able to influence Government decisions.



This pamphlet briefly describes Federal laws that restrict what you can do after you leave Government service or when you leave certain Government positions. The laws address the types of activities that are most likely to cause the public to be concerned about the way the Government does its work.

Depending upon the nature of your Government job and what you plan to do in the future, some of these laws may not affect you. Or you may be affected by more than one restriction. Most of the laws do not apply to former military enlisted personnel. However, some of these laws apply even to individuals who worked for the Government only part-time.

In addition to the laws described in this pamphlet, you might also have to comply with rules that apply just to former employees of your agency. Also, if you have participated in a procurement or in the administration of a contract or had access to certain sensitive procurement information, some special restrictions or obligations may affect you. Finally, when you leave, you might agree to other limitations in exchange for a separation payment, or "buyout."

This pamphlet only summarizes the laws. It is not a substitute for counseling. If you have any questions, you should contact your agency ethics official.

Note: Seeking Future Employment

Although this pamphlet focuses on the laws that apply to post-Government activities, there are also laws that may affect you while you are looking for a job. For example, you may have to avoid working on certain official assignments while you are seeking or negotiating for a job. Ask an agency ethics official for advice before you take any steps toward getting a job with someone affected by matters that you are working on for the Government. Also, if you are participating in a procurement, you may have to file a written report if you contact or are contacted by a bidder or offeror about a possible job even if you immediately reject any offer.

1

If You Want to Represent Others Before the Government

After you leave your Federal job, you generally may work for any employer. You also may contact any part of the Government solely on your own behalf - by phone, by letter, or in person.

You may not, however, try to influence any Federal agency or court on behalf of anyone else (including a new employer)[1] concerning certain kinds of matters like contracts, grants, or lawsuits if you worked on those same matters during your Government service. You do not have to be a "lobbyist" to be affected by the law, and you may be affected even if you are working for a good cause or are not being paid for your work.

[1] *A new employer includes any separate business entity, such as a corporation, that you have formed.*

Unless you served in a "senior" or "very senior" employee position, you may try to persuade current Government employees to take action concerning matters in which neither you nor any of your subordinates were involved. You may even be able to try to influence current employees about some of your old assignments that did not involve a "party" or "parties," such as a regulation or legislation that you drafted.

The length of the restriction depends upon how you were involved in the matter while you still worked for the Government. If you were personally and substantially involved in the matter, then the restriction is permanent. If you merely supervised others who did the actual work, then the restriction lasts for two years from the date you leave Government service. The two-year restriction does not apply unless you supervised the matter during your last year of Federal service.

"Senior" and "very senior" employees are subject to some additional post-employment rules that are described at the end of this pamphlet.

2

If You Want to Accept Compensation From an Employer That Represents Others Before the Government

After you leave your Federal job, you generally may work for any employer even one that represents clients before the Government. You may not, however, share in profits that your new employer earned as a result of representing clients in connection with certain kinds of matters before any Federal department, agency, or court at a time when you were still a Government employee. The restriction may affect you even though you were never involved in the matter during your Federal service.

This restriction is most likely to affect former employees who join law, accounting, or public relations firms as partners. As time passes, the restriction is less likely to be an issue since firms will eventually collect past due accounts and distribute the related profits to those firm employees who may accept them.

3

If Your Government Work Has Related to Procurement

Even if you have participated in a procurement or in the administration of a contract, you may be able to work for a contractor that does business or seeks to do business with your former agency.

However, for one year you may not accept compensation from a contractor to serve as an employee, officer, director, or consultant if while working for the Government you had certain responsibilities or took certain actions relating to a large procurement involving that contractor. The bar against accepting compensation may apply to you whether you participated in the pre-award or post-award phase of the procurement.

For example, you may not accept compensation from a particular contractor if in connection with a contract awarded to the contractor for more than $10,000,000 you served as the procuring contracting officer at the time of award, or as the program manager or administrative contracting officer for the contract. You also may not accept compensation from the contractor for one year if, for example, you approved a contract payment or payment of a claim to that contractor for more than $10,000,000.

You may accept compensation from a division or affiliate of the contractor that does not produce the same or similar products or services as the entity responsible for the contract.

Post-Employment Restrictions – "Understanding the Revolving Door"

- If you are a former senior or very senior employee, you are subject to a one-year prohibition on representing, aiding, or advising a foreign government or foreign political party, with an intent to influence any officer or employee of a department or agency. You also may be prohibited from representing a foreign entity before Congress.

- If you worked on certain trade or treaty negotiations during your final year of Government service and have had access to certain restricted information, you are barred for one year from aiding or advising anyone other than the United States concerning those negotiations.

- If you were a private-sector participant in the Information Technology Exchange Program, you may not aid, counsel, or assist in representing anyone other than the United States on any contract with the agency in which you served for one year after the end of your assignment.

Exceptions to Post-Employment Restrictions

There are exceptions to some of these restrictions. For example, one exception permits former employees to engage in post-employment activities performed in carrying out official duties on behalf of the United States. Another exception, in some cases, allows former senior and very senior employees to make representational contacts on behalf of a candidate for Federal or State office, or on behalf of national and campaign committees or a political party. You should contact your designated agency ethics official for assistance in determining whether any exceptions apply to your situation.

Additional Restrictions

Depending on your current Government duties and your future employment, other post-employment restrictions may apply to you. Here are some common situations in which other post-employment restrictions may apply:

- If you will be working for a firm that represented clients before either the executive branch or any court where the United States had an interest, you are prohibited from sharing in the profits earned by the firm for those matters. The restriction applies if the firm's work before the Government occurred while you were employed by the Government.

- If you were involved in certain large procurements or in the administration of contracts, you may not be able to accept compensation from certain contractors for one year.

- If you are an attorney or other licensed professional, you should consult your local bar rules or similar professional code for any special restrictions on employment following Government service.

- If your agency has special post-employment laws and regulations, you may be subject to additional requirements and restrictions not mentioned here.

Summary for Avoiding Trouble

Understanding the Federal ethics laws that govern your conduct while you are looking for a job and after you terminate Government service can be challenging. This pamphlet is only a starting point, but remembering these key issues and seeking the assistance of your agency ethics official will help you successfully pass through the revolving door.

Prepared by
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United States
Office of
Government
Ethics

Understanding the Revolving Door:

How Ethics Rules Apply to Your Job Seeking and Post-Government Employment Activities

Understanding the Revolving Door:

How Ethics Rules Apply to Your Job Seeking and Post-Government Employment Activities

If you are planning to leave the executive branch and return to private employment, you need to know how the Federal ethics laws may affect you, both while you are looking for a job and after you leave the Government. This pamphlet provides an overview of the relevant restrictions that apply in these situations. You should consult your agency ethics official for detailed guidance about how these complex rules and criminal prohibitions apply to you.

Looking for a Job

Several issues can arise when you seek employment outside the Government while you are still working in the executive branch.

Generally, you may not work in your Government job on a matter that would affect the financial interests of someone with whom you are discussing possible employment. To do so would be a conflict of interest subject to criminal penalties. You must disqualify yourself from working on such a matter during your job search. In addition, if you participate in certain procurement matters, you may be subject to additional rules, including the duty to report employment contacts made by you or a bidder or offeror.

Some additional ethics rules may affect your job search. Generally, you may not work on a Government matter that would affect the financial interests of someone with whom you are "seeking employment." The rules define "seeking employment" broadly. In most cases, you will be considered to be seeking employment before you are engaged in actual job negotiations. For example, sending a resume or having preliminary contacts about possible employment, whether initiated by you <u>or</u> a prospective employer, may be considered seeking employment.

During your job search, you must be careful not to misuse Government resources such as your official time, the services of other employees, equipment, supplies, and non-public information to which you have access. You also will want to bear in mind the post-employment restrictions, discussed below, to which you will be subject once you leave your Government post.

After you accept a job outside the Government, you must continue to refrain from working on matters in your Government job that would affect the financial interests of your prospective employer.

Restrictions on Employment After Government Service

This section highlights the restrictions that will apply to you even after you leave executive branch service. You should seek advice from your agency's ethics official on how these post-employment restrictions apply to you, both before and after you terminate Government employment.

Criminal Post-Employment Restrictions

Restrictions on post-Government employment do not bar you from working for any particular employer. The restrictions are designed to address certain activities that involve, or may appear to involve, the unfair use of your prior Government employment. How these restrictions apply to you depends upon your position and your duties during your Government service.

- As an executive branch employee, you are barred <u>permanently</u> from trying to influence any Federal agency or court, by communications or appearances on behalf of someone other than yourself or the United States (i.e., "representational contacts"), on a matter that has parties (such as a contract, grant, or lawsuit) if you worked on that matter as a Government employee. If the matter was under your official responsibility during your last year of Government service, even if you did not personally participate in it, you are barred from making representational contacts about that matter for two years.
- If you served as a "senior employee" during your last year of Government service, you are subject to a one-year prohibition on making any representational contacts to your former agency on any matter, regardless of whether the matter involves parties or whether you previously worked on the matter. Senior employees include certain Presidential appointees, General and Flag Officers, most members of the Senior Executive Service (and some high-level employees in similar pay systems), and private-sector participants in the Information Technology Exchange Program.
  - If you work for a large department, you should contact your ethics official and inquire about whether your department is divided into smaller components for post-employment purposes. If so, the restriction on your representational contacts, which otherwise would extend to your entire department, may be limited to a smaller subset of offices within your department.
- If you served as a "very senior employee," you are covered by a two-year cooling-off period with respect to representational contacts made to your former agency and to any Executive Schedule employee serving in any agency in the executive branch. Very senior employees include cabinet officers, the Vice-President, and certain very high-level White House staff.

Appendix D – Post-Government Service Employment Restrictions

This information was prepared to assist who are planning to leave Federal service. It identifies statutes and regulations that restrict or otherwise affect activities of Government personnel after they leave Government service. Because these restrictions are dependent upon each employee's unique situation and because this information is only a summary of the rules, affected personnel should contact The Designated Agency Ethics Official (DAEO) ([redacted] or a designated ethics counselor to discuss their particular situation.

Advice from ethics officials with respect to these matters is advisory only, and is provided in accordance with 5 C.F.R. § 2635.107 and 41 U.S.C. § 423 (Procurement Integrity Act). Ethics officials are acting on behalf of the United States, and not as your personal representative. There is no attorney-client relationship created by the consultation.

1. Employment Restrictions After Leaving DHS

a. Agency Cooling-Off Period - One Year Ban[1]

Simplified Rule: For one year after leaving a senior position, you may not represent someone else, with the intent to influence, before your former agency regarding any official action.

Rule: For a period of one year after leaving a senior position, former senior officials may not make any communication or appearance on behalf of any other person, with intent to influence, before any officer or employee of the agency or agencies in which the individual served within one year prior to leaving the senior position, in connection with any matter on which official action is sought by such individual. (18 U.S.C. § 207(c))

Definitions:
Senior officials: Civilian personnel not serving in a position classified in the General Schedule whose rate of basic pay is at or above 86.5% of the basic rate for Executive Schedule Level II.

Agency: For purposes of the above rule, your "agency" includes all DHS.

[1] For employees whose rate of basic pay is at or above 86.5% of the rate for Executive Schedule Level II ($148,953 in 2008).

b. Personal Participation – Lifetime Ban

Simplified Rule: After you leave Government service, you may not represent someone else to the Government regarding particular matters that you worked on while in Government service.

Rule: Former Government officers and employees may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court in connection with a particular matter in which the officer or employee participated personally and substantially, which involved a specific party at the time of the participation and at the time of representation, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. § 207(a) (1))

Definitions:
Particular Matter: matters that involve deliberation, decision, or action that is focused on the interests of specific persons or a discrete and identifiable class of persons. These matters may include a contract, claim, application, judicial or other proceeding, request for a ruling or other determination, controversy, investigation, or charge. A particular matter could include legislation or policy-making that is narrowly focused on the interests of a discrete and identifiable group of parties or organizations. For this statute, particular matters must also involve "specific parties." This means that identifiable parties exist. For example, a procurement may be a particular matter, but it might not become one involving specific parties until the first bid is received.

Personal and substantial participation: This means that you are directly participating in the matter or that one or more of your subordinates, whom you are directing, is participating. Also, the participation must be of significance to the matter, which may be based on the amount and importance of your effort. One act, such as approving a critical step, may be substantial. Likewise, if you have to review and approve a certain step, and work would stop if you didn't approve, then your participation is substantial, even though it may have seemed like a paperwork exercise to you. On the other hand, an entire series of peripheral acts might not be substantial.

If you merely have knowledge of the matter, routine or superficial involvement, or involvement on a peripheral or administrative issue, you are not substantially involved. If you are not involved in the substantive merits, you may not be substantially involved, even though you put a lot of time into the matter. If you are merely responsible for reviewing the matter for compliance with administrative or budgetary considerations, you are also not substantially involved.

This ban remains for the lifetime of the particular matter.

c. Official Responsibility – Two Year Ban

Simplified Rule: For two years after leaving Government service, you may not represent someone else to the Government regarding particular matters that you did not work on yourself, but were pending under your responsibility during your last year of Government service.

Rule: For a period of two years after termination of Government service, former Government officers and employees may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court, in connection with a particular matter which the employee reasonably should have known was actually pending under his or her official responsibility within one year before the employee left Government service, which involved a specific party at that time, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. 207(a) (2))

Definitions:
Official responsibility: direct administrative or operating authority to approve, disapprove, or otherwise direct, Government actions. It includes a supervisor at any level having responsibility for the actions of a subordinate employee who actually participates in a matter.

Although you may have been disqualified from personally acting on a particular matter during your last year in the Government, the particular matter was still under your official responsibility during that period. (Example: Because you owned stock in IBM, you were disqualified from reviewing a particular contract with IBM, which was reviewed by one of your subordinates during your last year in the Government. Under this statute, because the particular matter was under your responsibility during your last year of service, you are prohibited from representing others regarding that contract.)

d. Trade or Treaty Assistance – One Year Ban

Simplified Rule: For one year after leaving Government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during your last year of Government service.

Rule: For a period of one year after leaving Government service, former employees or officers may not knowingly represent, aid, or advise someone else on the basis of covered information, concerning any ongoing trade or treaty negotiation in which the employee participated personally and substantially in his or her last year of Government service. (18 U.S.C. 207(b))

Definitions:
Trade negotiations: negotiations are actions undertaken pursuant to the Omnibus Trade and Competitiveness Act of 1988 (19 U.S.C. 2902). Treaties are international agreements that require the advice and consent of the Senate.

Covered information: agency records accessible to the employee but exempt from disclosure under the Freedom of Information Act.

e. Assistance to Foreign Government – One Year Ban

Simplified Rule: For one year after leaving a senior position, you may not aid, advise, or represent a foreign government or foreign political party with intent to influence the U.S. Government.

Rule: For a period of one year after leaving a senior position, former senior officials may not knowingly aid, advise, or represent a foreign government or foreign political party, with the intent to influence any officer or employee of any Federal department, agency, or Member of Congress. (Note that this prohibition applies to Members of Congress as well as the Executive and Judicial branches.) (18 U.S.C. 207(f))

Exceptions
There are exceptions to the restrictions of 18 U.S.C. 207, including acts pursuant to official U.S. government duties, and aiding, advising, and representing certain international organizations with prior Secretary of State certification. Restrictions under 18 U.S.C. 207(c) do not apply to employees of state or local governments, hospitals, medical research organizations, or degree-granting institutions of higher learning, when making representations on those institutions' behalf. In addition, if individuals are not compensated, they may make statements based on special knowledge. Restrictions under 18 U.S.C. 207(a) and (c) do not apply to communications that furnish scientific or technological information with prior, published certification by the Secretary of Defense. There are special rules regarding testimony under oath. Consult the DAEO for specific guidance.

f. Penalties and Injunctions

A violation may subject you to imprisonment for not more than five years, a criminal or civil fine, and a court order prohibiting you from engaging in the conduct in the future.

2. Compensation Ban on Representation by Others

After you leave Government service, you may not accept compensation for representational services which were provided by anyone while you were a Government employee before a Federal agency or court regarding particular matters in which the Government was a party or had a substantial interest. This prohibition may affect personnel who leave the Government and share in the proceeds of the partnership or business for representational services that occurred before the employee terminated Federal service. (Examples: lobbying, consulting, and law firms). (18 U.S.C. 203)

3. Ban on Receiving Compensation From Contract Awardee

41 U.S.C. § 423(d), a provision of the Procurement Integrity Act, bars officials who took certain actions or filled certain roles in relation to procurements valued at time of award in excess of $10M from accepting compensation from the contractor that was awarded the resulting contract for one year following taking the specified action regarding or leaving the enumerated position in the procurement. This statute does not bar a former employee's contacts with the U. S. Government. However, the procurement that underlies the prohibition would constitute a particular matter involving specific parties, and communications to the Government in connection with it would, most likely, violate 18 U.S.C. § 207(a).

4. Administrative Reminders

Since you are required to file an SF 278, Public Financial Disclosure Report, you must file a final report not later than 30 days after termination. If, within that period, you accept another U.S. Government position subject to the filing requirement, no final report is required until you leave that position. You should give your new ethics official a copy of your last SF 278. If you file more than 30 days late, you are subject to a $200 late filing fee. In addition, if you knowingly and willfully fail to file this report, we must refer your name to the Attorney General, who may sue you in U.S. District Court and subject you to substantial civil penalties.

Use of Non-Public information: Even though you have left Government service, you still may not use nonpublic information to further your own private interests, or those of another, including your subsequent employer. Nonpublic information includes classified information, source selection data, information protected by the Privacy Act, proprietary information, and other information that has not been made available to the public and is exempt from disclosure.

If you accepted a buy-out: If you accepted a buy-out or separation payment, you have re-employment restrictions. Please contact your personnel office if you are unsure of those measures.

5. Questions

If you have questions, even after you leave Government service, please call the DHS DAEO at (b)(6) [redacted].

Appendix E – Records Management Instructions

Instruction for Departing Officials and Staff

This instruction document summarizes material within the NARA booklet, Documenting Your Public Service, and DHS Management Directive, MD0550.1 and the accompanying Records Management Handbook, Chapter 9 in particular.

The records addressed here fall into two main categories: Federal records and personal files.

Federal Records are:

- Made or received by an agency of the U.S. Government under Federal law or in connection with the transaction of public business, and
- Preserved or appropriate for preservation as evidence of agency functions, organization, and activities or because of the value of the information they contain. (44 U.S.C. 3301)

Personal Files/Papers are:

- Unrelated to the conduct of agency business (e.g., files relating to political activities, personal and family matters, or social or civic activities)

When leaving Government service at DHS you may wish to take with you:

- Extra copies of selected Federal records, such as material you drafted, reviewed, or otherwise acted upon that are readily available to the public without a FOIA request, and
- Copies of public affairs records such as news clippings and photographs taken at official functions and celebrations.

DHS may approve or disapprove requests to remove extra copies of Federal records or other Government-owned documentary materials which are not readily available to the public. Approval will be granted only if the following conditions are met:

- Removal would not diminish the official records of the agency.
- The materials, if made public, would not compromise or impede the DHS mission.
- The materials do not contain national security classified or Privacy Act information.
- The information removed is not otherwise prohibited by law.

Criminal penalties are provided for the unlawful removal or destruction of Federal records (18 U.S.C. 2071).

What to do before departing DHS

- Personal Files
  - Pack personal paper files and clearly mark boxes “Personal Files”
  - Delete all personal files on your PC (e-mail, documents, etc.)
- Federal Records
  - Move all Federal records (files, email, archived email) from local drive to the network. Automated tools to assist you are available from IT Support.
  - List the Federal records that you wish to remove and attach to Form 550-1 and 550-2 so that approval may be obtained for removal.

- Assistance
  - The DHS Records Management staff and the OCIO staff will assist in accomplishing the steps above.
  - For records, call Kathy Schultz, Sr. Records Officer at [redacted]
  - For IT support, call [redacted].

Appendix F – List of State Unemployment Agencies

STATE EMPLOYMENT SECURITY AGENCIES	
Alabama	Department of Industrial Relations, 649 Monroe Street, Room 204, Montgomery 36131
Alaska	Employment Security Division, Department of Labor and Workforce Development, P.O. Box 25509, Juneau 99802
Arizona	Department of Economic Security, 1789 West Jefferson St, P. O. Box 6123-010A, Phoenix 85007
Arkansas	Employment Security Department, P. O. Box 2981, Little Rock 72203-2981
California	Employment Development Department, 800 Capitol Mall, Sacramento 95814
Colorado	Department of Labor and Employment, 1515 Arapahoe St, Tower 2, Suite 400, Denver 80202
Connecticut	Connecticut Department of Labor, 200 Folly Brook Boulevard, Wethersfield 06109
Delaware	Delaware Department of Labor, 4425 North Market Street, Wilmington 19802
District of Columbia	Department of Employment Services, 609 H Street NE, Room 325, Washington, DC 20002-4347
Florida	Agency for Workforce Innovation, 107 East Madison Street, MSC 200, Tallahassee 32399-4120
Georgia	Georgia Department of Labor, 148 International Blvd NE, Atlanta 30303
Hawaii	Department of Labor and Industrial Relations, 830 Punchbowl St, Room 325, Honolulu 96813
Idaho	Department of Employment, 317 W. Main Street, Boise 83735
Illinois	Department of Employment Security, 401 S. State Street, Suite 624, Chicago 60605
Indiana	Department of Workforce Development, 10 N. Senate Ave, Room E 204, Indianapolis 46204
Iowa	Department of Employment Services, 1000 E. Grand Avenue, Des Moines 50319
Kansas	Kansas Department of Human Resources, 401 Topeka Boulevard, Topeka 66603-3182
Kentucky	Department for Employment Services, 275 E. Main Street, Frankfort 40621
Louisiana	Department of Labor, P. O. Box 94094, Baton Rouge 70804-9094
Maine	Maine Department of Labor, P. O. Box 259, Augusta 04332-0259
Maryland	Department of Labor, Licensing and Regulation, 1100 N. Eutaw St, Room 501, Baltimore 21201
Massachusetts	Division of Unemployment Assistance, 19 Staniford Street, 3rd Floor, Boston 02114
Michigan	Department of Labor & Economic Growth, 3024 West Grand Blvd, Detroit 48202

STATE EMPLOYMENT SECURITY AGENCIES	
Minnesota	Department of Employment & Economic Development, 390 N. Robert Street, St. Paul 55101
Mississippi	Employment Security Commission, P. O. Box 1699, Jackson 39215-1699
Missouri	Department of Labor and Industrial Relations, P. O. Box 59, Jefferson City 65101
Montana	Department of Labor and Industry , 1327 Lockey Street, Room 313, Helena 59601
Nebraska	Department of Labor, 550 S. 16th Street, Lincoln 68509-4600
Nevada	Department of Employment, Training, and Rehabilitation, 500 E. Third Street, Carson City 89713
New Hampshire	Department of Employment Security, 32 S. Main Street, Concord 03301
New Jersey	NJ Department of Labor, P. O. Box 058, Trenton 08625-0058
New Mexico	New Mexico Department of Labor, P. O. Box 1928, Albuquerque 87103
New York	NY Department of Labor, State Office Building Campus, Building 12, Room 554, Albany 12240
North Carolina	Employment Security Commission of North Carolina, P. O. Box 25903, Raleigh 27611
North Dakota	ND Job Service, P. O. Box 5507, Bismarck 58506-5507
Ohio	Ohio Department of Job and Family Services, 145 S. Front Street, Columbus 43215
Oklahoma	Employment Security Commission, P.O. Box 52003, Oklahoma City 73105
Oregon	Employment Division, 875 Union Street NE, Salem 97311
Pennsylvania	Department of Labor and Industry, Seventh & Forster Streets, Harrisburg 17120
Puerto Rico	Department of Labor and Human Resources, 505 Munoz Rivera Avenue, Hato Rey 00936-4452
Rhode Island	Department of Labor and Training, 1511 Pontiac Avenue, Cranston 02920
South Carolina	Employment Security Commission, 1550 Gadsden Street, Columbia 29202
South Dakota	SD Department of Labor, 420 South Roosevelt, Aberdeen 57402
Tennessee	TN Department of Labor and Workforce Development, 12th Floor - Davy Crockett Tower, 500 James Robertson Pkwy, Nashville 37245
Texas	Texas Employment Commission, Room 658, 101 E. 15th Street, Austin 78778
Utah	Department of Workforce Services, 140 East 300 South, Salt Lake City 84111
Vermont	Department of Employment and Training, P. O. Box 488, Montpelier 05601-0488
Virginia	Virginia Employment Commission, 703 E. Main Street, Richmond 23219
Virgin Islands	Department of Labor, 2203 Church Street, Christenstead, St. Croix 00820

STATE EMPLOYMENT SECURITY AGENCIES	
Washington	Employment Security Department, P. O. Box 9046, Olympia 98507-9046
West Virginia	West Virginia Bureau of Employment Programs, 112 California Ave, Charleston 25305-0112
Wisconsin	Department of Workforce Development, 201 East Washington Avenue, Room A200, Madison 53703
Wyoming	Wyoming Department of Employment, P. O. Box 2760, Casper 82602