The Net Asset Value Desk
TSP INTELLIGENCE CENTER

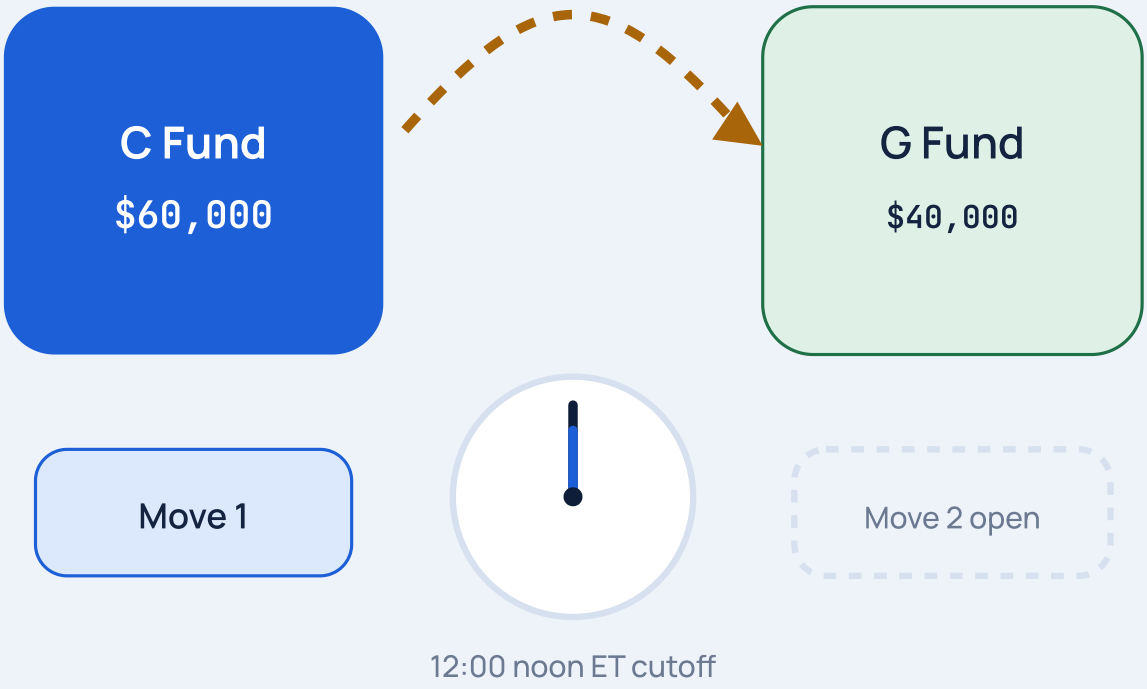
TSP BASICS · 10 MINUTE GUIDE

Interfund transfers, *step by step.*

An interfund transfer moves money that is already in your TSP from one fund to another. Learn the noon cutoff, the two-a-month limit, and what moving to the G Fund really does.

No prior knowledge needed
Interactive
Rules from tsp.gov and 5 CFR 1601

Start the guide →
Try the monthly counter



Two full moves a month, timed around a noon cutoff.

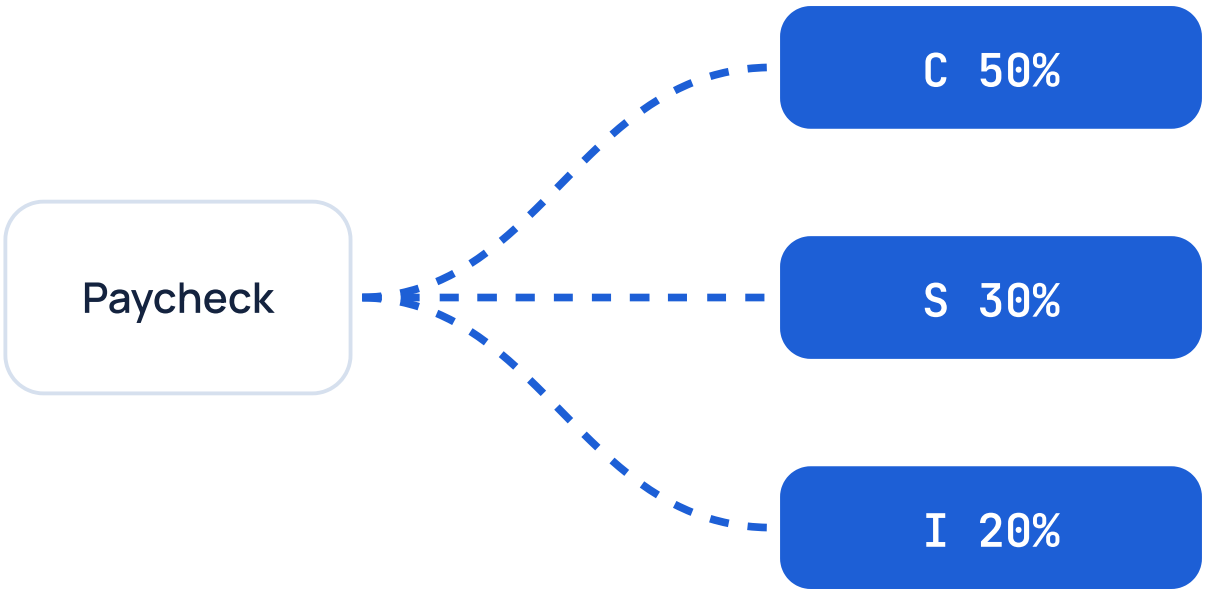
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TWO KINDS OF CHANGE

Future money or *money already there?*

The TSP treats these as two separate requests. Mixing them up is the most common beginner mistake. Switch between them below.

Contribution allocation | Interfund transfer



Example split. Existing balance: untouched.

Contribution allocation

Tells the TSP where each future contribution should go. It does not touch the money already in your account.

Affects	`future contributions`
How often	`no limit`
Takes effect	`next business day`
Counts toward 2/month	`no`

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● Before noon. Posts today.

ORDINARILY POSTED ON

Same day: Monday

PRICED AT

Monday's closing share prices, which are set after the market closes that day.

! Federal holidays are not business days. The TSP also says processing on a given day is not guaranteed, for example during outages or very heavy volume.

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THE MONTHLY LIMIT

Two full moves a month, *then G only.*

Each calendar month you get two unrestricted transfers or reallocations per account. After that, you can still move money, but only into the G Fund, until the 1st of next month. Try it.

1	2	3+
open	open	G Fund only

Move into C Fund | Move into G Fund | Start a new month

How the count works

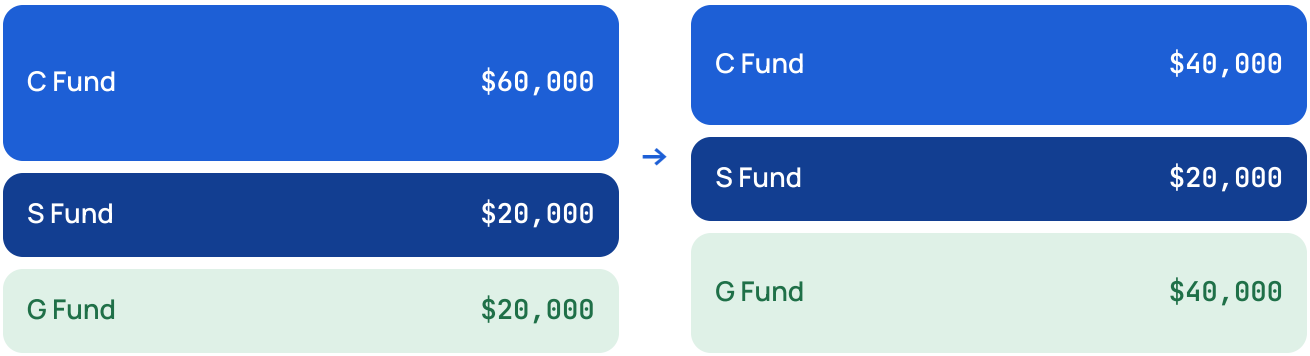
Unrestricted moves per month	2
Moves into G after that	no limit
Counter resets	1st of the month
Counted on	the posting date

i A request counts on the day it posts, not the day you submit it. A request entered after noon on the last business day of a month posts, and counts, in the next month.

i Changing your contribution allocation never counts toward this limit.

Reallocation | Transfer

A reallocation sets new percentages for your whole balance at once. Example: you ask for 40% C, 20% S and 40% G across the full $100,000.



i The percentages apply across all of your money in those funds, including both traditional and Roth balances. Neither type of move changes where future contributions go.

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MOVING TO G

What "moving to G" *actually does.*

You will hear people say they "moved to G." Here is what happens behind those words, in order.

STEP 1

Shares are sold

Shares of the fund you are leaving, say the C Fund, are sold at that posting day's share price.

STEP 2

G Fund shares are bought

The money buys G Fund shares the same day. The G Fund pays a guaranteed rate of interest that resets monthly.

RESULT

Out of the stock market

That money no longer rises or falls with stocks. It also won't share in any stock gains while it stays in G.

ALWAYS OPEN

Allowed after the limit

Moves into G stay available even after your two monthly moves are used.

REMEMBER

Moving back out counts

Leaving G for another fund is a regular move, so it uses one of your two for the month.

UNCHANGED

New money is unaffected

Contributions keep following your contribution allocation unless you change it separately.

Yes No

4. You submit a transfer Friday at 3 PM. When does it ordinarily post?

Friday Saturday Monday

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KEY TERMS

The vocabulary, *in plain English.*

Tap a card to flip it.

Setting new percentages for your entire balance in one request.

Moving money already in your account from some funds into others.

A weekday when markets are open. Weekends and federal holidays don't count.

Where future contributions go. Unlimited changes, separate from transfers.

The value of one share of a fund, set after the market closes each business day.

The day the TSP applies your request. It decides the price and which month it counts in.

After two moves in a month, the rest of that month when you can still move money into G.

12 noon Eastern. Requests before it ordinarily post the same business day.

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Moves a month, counted for you

NAV Desk keeps a live count of your interfund transfers this month, so you always know how many you have left.

Back to NAV Desk

WHAT YOU GET

Built for the TSP. *Useful to everyone.*

Start with your TSP, or skip it and link the accounts you already have. Every member gets both tracks.

TRACK 1

If you have a TSP

Federal employees, military personnel and retirees

- **TSP core and the window in one total**
  Your TSP funds and Mutual Fund Window holdings together, with today's estimated move.
- **Noon ET cutoff clock**
  A countdown to the interfund transfer cutoff and a count of transfers used this month.
- **Fund signals**
  A Favorable, Neutral or Unfavorable read on each core fund. You make every move.
- **Fund Radar**
  All 69 Mutual Fund Window funds ranked daily on momentum and trend.
- **Retirement planner**
  FERS pension, supplement, Social Security and TSP withdrawals in today's dollars.
- **Seasonal plan**
  Two decades of official TSP prices turned into a color-coded plan.

TRACK 2

Everyone, TSP or not

Your whole financial picture in one place

- **Link your accounts**
  Bank, brokerage, loans and credit cards, connected view only.
- **Net worth in one number**
  Everything you own minus everything you owe, kept current.
- **Stocks, ETFs and crypto**
  Your holdings side by side, with price watches you set.
- **Debt payoff plan**
  A debt-free date and reminders before each payment is due.
- **Agentic Think Tank**
  Five AI agents write reports on your own numbers in plain English.
- **Prediction-market odds**
  Public prediction market odds on the Fed, inflation and recession. Information only.

Private by design. NAV Desk never asks for your TSP login, linked accounts are view only, and your data is never sold.

Sources

1. 5 CFR Part 1601, sections 1601.12, 1601.22, 1601.23 and 1601.32: noon cutoff, posting and pricing, two-per-month limit, G Fund exception, allocations versus transfers.
2. tsp.gov, Individual funds: G Fund's guaranteed rate of interest, reset monthly.

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