The Net Asset Value Desk
TSP INTELLIGENCE CENTER

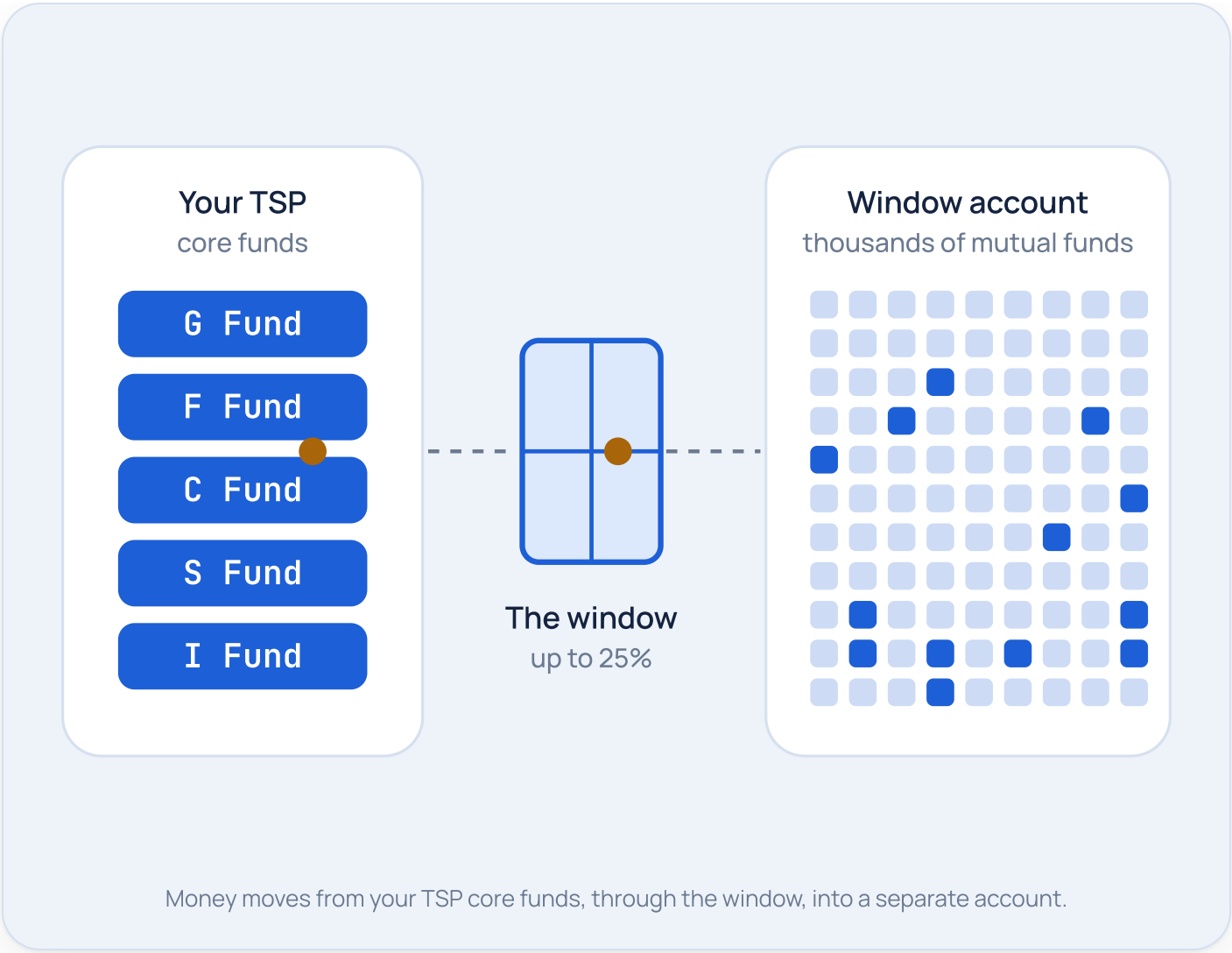
TSP BASICS · 10 MINUTE GUIDE

The Mutual Fund Window, *made simple.*

Your TSP normally gives you a short menu of funds. The Mutual Fund Window opens a second menu with thousands of outside mutual funds. This guide shows how it works, who can use it, and the rules that come with it.

No prior knowledge needed
Interactive
Facts from tsp.gov

Start the guide →
Check if you qualify



Money moves from your TSP core funds, through the window, into a separate account.

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THE BIG PICTURE

A short menu, and a *much bigger* one next door.

Most TSP money sits in the core funds: G, F, C, S and I, plus the L Funds that mix them for a target retirement year. The Mutual Fund Window (MFW) is an optional doorway. Through it you can move part of your savings into a separate account and pick from a large catalog of mutual funds run by outside companies.

CORE FUNDS

The house menu

Five broad index funds plus L Funds. Simple to choose from. This is where your paycheck contributions always go.

G F C S I L

MUTUAL FUND WINDOW

The door

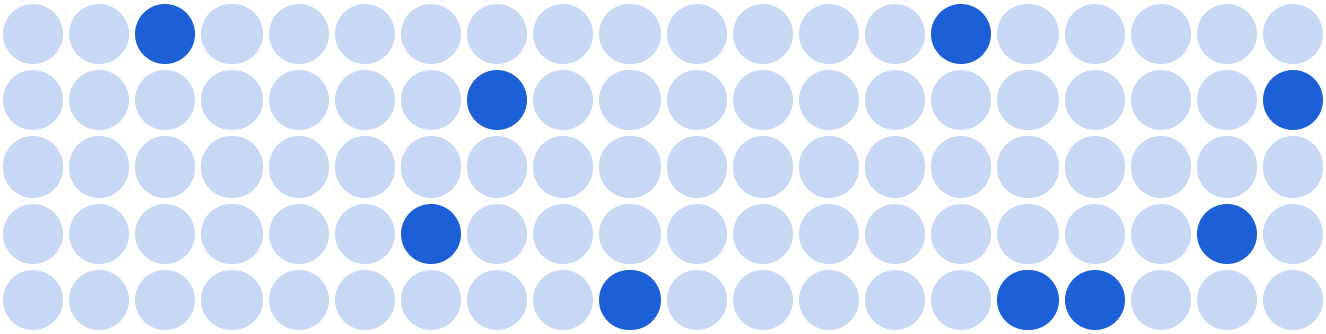
An opt-in feature. You move money from your TSP balance through it. You never send contributions through it directly.

≤ 25% min $10k

WINDOW ACCOUNT

The big catalog

A separate account run by the window's vendor. You buy, sell and exchange mutual funds of your choosing, sector funds, bond funds, international funds and more.



i Think of it this way: the money is still part of your TSP retirement savings. It just sits in a different account, with different choices and extra rules.

Your total TSP balance **$120,000**

Amount you'd move in **$20,000**

● This works. $20,000 is within the 25% cap of $30,000.



Stays in core funds Moves to the window

Your numbers

Meets the $40,000 balance rule	Yes
Most you could move (25%)	$30,000
Least you could move first	$10,000
Share of TSP in the window	16.7%

! The 25% limit applies at any time, not only on day one. At exactly $40,000, the most you can move is $10,000, which is also the minimum.

! Have both a civilian and a uniformed services TSP account? Each one needs its own window account, and the rules apply to each separately.

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STEP BY STEP

How money moves *in and out.*

Follow one $10,000 transfer from start to finish. Tap each step, or use Next.

1 **Opt in** Choose the window

2 **Transfer** Open the account

3 **Pick funds** Read, then buy

4 **Manag** Watch t

STEP 1 OF 5

Opt in: Choose the window

Your TSP

$120,000

Window

not opened yet

Balance meets $40,000 ✓

Sign in to your TSP account and elect to use the Mutual Fund Window. You confirm you meet the $40,000 balance rule.

← Back

Next →

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RULES OF THE ROAD

Six rules to *know before you go.*

NOT ALLOWED

No direct contributions

Paycheck contributions always go to your core funds. To add to the window, you transfer from your TSP balance.

NOT ALLOWED

No loans or withdrawals from it

To take a loan, withdrawal or distribution, first sell your window funds and move the money back to the TSP.

LIMIT

Two moves a month

Transfers and reallocations are limited to two per month. Moving money into the G Fund has no limit.

LIMIT

25% cap, always

No more than a quarter of your total TSP balance can sit in the window at any time.

LIMIT

One window per account

Civilian and uniformed services TSP accounts each need their own window account, and the rules apply to each separately.

YOUR JOB

Read the prospectus

Before a purchase is confirmed, you review the fund's prospectus. Choosing and watching the funds is up to you.

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CHECK YOURSELF

Four quick questions. *How did it stick?*

1. Your TSP balance is $36,000. Can you open a window account?

Yes | No

2. Your balance is $200,000. What is the most that can be in the window?

$10,000 | $50,000 | $100,000

3. Can you set your paycheck contributions to go straight into a window fund?

Yes | No

4. You want a TSP loan, and some money is in window funds. What comes first?

Request the loan | Sell and transfer back | Call the fund company

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KEY TERMS

The vocabulary, *in plain English.*

Tap a card to flip it.

The TSP's own G, F, C, S and I Funds, plus the L Funds that blend them. Where contributions always go.

A pool of money from many investors, managed by a fund company, that buys a basket of stocks, bonds or both.

The fund's official document: its goal, risks and holdings. You review it before buying in the window.

The separate account, run by the window's vendor, where your mutual funds are held.

A group of funds from the same company. Exchanging means selling one fund and buying another.

No more than a quarter of your total TSP balance can be in the window at any time.

Taking money out of the TSP, for example at retirement. Window funds must be sold and moved back first.

Moving money between funds. Window transfers count toward the two-per-month limit, except moves into the G Fund.

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Window funds tracked in NAV Desk

Fund Radar follows 69 popular Mutual Fund Window funds alongside the core funds, so you can compare them side by side before you decide anything.

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. TSP Fact Sheet TSPFS28, "TSP Mutual Fund Window" (6/2025): eligibility, 25% limit, transfer limits, steps.
2. tsp.gov, Mutual Fund Window: overview and separate accounts for civilian and uniformed services.

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