The Net Asset Value Desk
TSP INTELLIGENCE CENTER

TSP BASICS · 8 MINUTE GUIDE

The TSP for military members: *what's different for you.*

Service members save in the same TSP funds as federal civilians, but three things work differently: the Blended Retirement System's government contributions, tax-exempt pay from a combat zone, and what happens to your account when you leave.

No prior knowledge needed | 2026 figures | Facts from tsp.gov and IRS

Start the guide → Combat zone pay

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BLENDED RETIREMENT SYSTEM

Free money from the service, *if you put in your share.*

If you joined on or after January 1, 2018, or opted in during 2018, you're under the Blended Retirement System (BRS), and your service adds to your TSP:

WHAT	HOW MUCH	WHEN
Automatic contribution	1% of basic pay, even if you put in nothing	After 60 days of service

WHAT	HOW MUCH	WHEN
Matching	Dollar for dollar on the first 3% you contribute, 50 cents on the dollar for the next 2%	From the start of your third year of service through 26 years
Most the service adds	5% of basic pay (1% automatic + 4% matching), when you contribute at least 5%	

i Contributing less than 5% leaves part of the match on the table. Your own contributions and the match are always yours; the automatic 1% is yours once you complete two years of service.

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Check your contribution election before you go.

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LEAVING THE SERVICE

Your TSP *comes with you.*

- **You can leave it where it is.** Your account stays invested in the same funds, and you can still move money between funds.
- **A civilian federal job means a second account.** Your uniformed services account and a civilian account are separate; you can ask the TSP to combine them.
- **Loans:** an outstanding TSP loan has to be repaid after you separate, or the unpaid amount is treated as a taxable distribution.
- **Taking money out before 59½** usually adds a 10% early withdrawal tax, unless you leave the service in or after the year you turn 55.

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KEY TERMS

The vocabulary, *in plain English.*

- **BRS:** the Blended Retirement System, which pairs a smaller pension with TSP contributions from the service.
- **Basic pay:** your base pay, not counting allowances such as housing or food.
- **Matching:** money the service adds when you contribute, up to 4% of basic pay.
- **Annual additions limit:** the cap on everything added to your account in a year: your money, tax-exempt pay and the service's contributions.

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Your TSP, one place

NAV Desk tracks your balances, the funds, the transfer limit and the seasonal plan, and the calculators show how much to contribute to keep the full match.

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Sources

1. tsp.gov, What is a contribution?: automatic and matching contributions.
2. tsp.gov, Contribution limits: the 2026 elective and annual additions limits, tax-exempt pay.
3. tsp.gov, TSP loans: repaying a loan after separation.
4. tsp.gov, Withdrawals: taking money out after you leave.

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