The Net Asset Value Desk
TSP INTELLIGENCE CENTER

USING NAV DESK · 6 MINUTE GUIDE

Reading your signals, *in three words.*

NAV Desk describes the market picture for a fund with one of three ratings: Favorable, Neutral or Unfavorable. This guide shows what each one means and, just as important, what it does not mean.

No prior knowledge needed
Interactive
Research, not advice

Start the guide →
How to get access

EXAMPLE CARD, MADE-UP FUND

C Fund — Favorable

The technical and seasonal picture supports the move.

S Fund — Neutral

Mixed, or no clear edge.

I Fund — Unfavorable

The picture argues against it.

Research and education, not a recommendation to buy or sell.

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THE THREE RATINGS

Favorable, Neutral, *Unfavorable.*

Every signal uses one of these three words, and only these three. Tap each to see what it says.

Favorable | Neutral | Unfavorable

C Fund — Favorable

The technical and seasonal picture supports the move.

Research and education, not a recommendation to buy or sell.

EXAMPLE CARD, MADE-UP FUND

Favorable: the technical and seasonal picture supports the move

Price trends and seasonal patterns both line up behind the fund right now. It is a description of conditions, not a prediction, and it can change.

i Members never see scores or thresholds behind a rating, only the word and a short explanation.

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WHAT A RATING MEANS

A description of the picture. *Never an instruction.*

A rating tells you how the current market picture looks for a fund. It doesn't tell you what to do with your money. Here is the difference.

IT DOES

Summarize the picture

It sums up what price trends and seasonal patterns look like for a fund right now.

IT DOES

Change as markets change

A rating reflects current conditions. It can move from one word to another as the picture shifts.

IT DOES

Give you a starting point

It helps you know what to read about, or what to ask the Think Tank.

IT DOESN'T

Tell you to buy or sell

No rating is a recommendation. Labels never say buy or sell.

IT DOESN'T

Know your whole situation

Your age, goals and timeline matter more than any short-term picture.

IT DOESN'T

Predict the future

Markets can move against any picture. A Favorable fund can still fall.

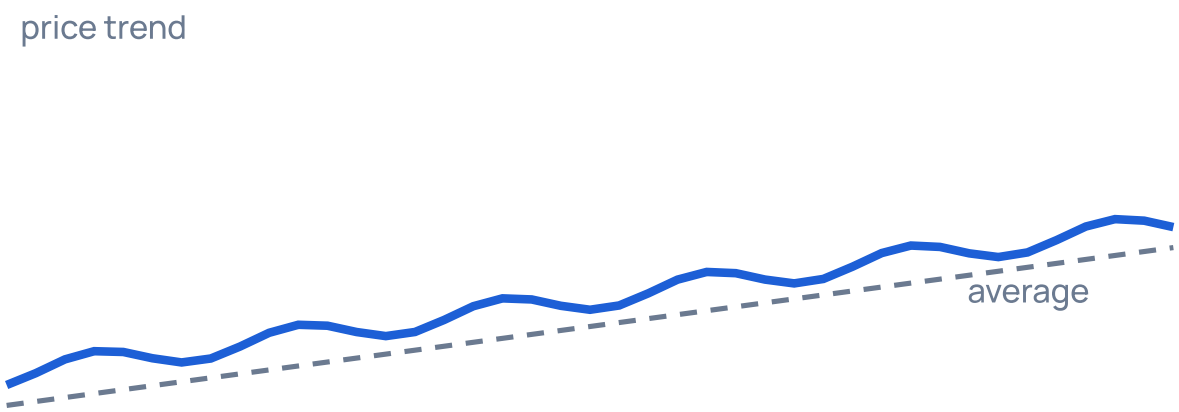
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WHAT GOES INTO IT

Two lenses: *the chart and the calendar.*

Ratings look at the technical picture, meaning how a fund's price has been trending, and the seasonal picture, meaning how that time of year has tended to go. Switch lenses to see each idea.

Technical picture | Seasonal picture



The technical picture

This lens looks at the fund's own price: is it trending up or down, and where are the levels it has bounced off or stalled at before? A steady uptrend above key levels reads as supportive.

ILLUSTRATION ONLY, NOT REAL DATA

i When both lenses point the same way, the picture is clearer. When they disagree, the picture is mixed, which is what Neutral describes.

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CHECK YOURSELF

Four quick questions. *How did it stick?*

1. A fund shows Neutral. What does that mean?

- Sell it
- Mixed, or no clear edge
- It is guaranteed flat

2. Is a Favorable rating a recommendation to buy?

- Yes
- No

3. Which two lenses feed a rating?

- Technical and seasonal
- News and opinions
- Fees and taxes

4. How do you turn on signals?

- They are on for everyone
- Request Advanced access in All Features

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KEY TERMS

The vocabulary, *in plain English.*

Tap a card to flip it.

The technical and seasonal picture supports the move.	A one-word summary of the current market picture for a fund.
The picture argues against it.	Mixed, or no clear edge.
How a time of year has tended to go for a fund across many past years.	How a fund's price has been trending, and the levels it has reacted to before.
Signals inform; they never tell you to buy or sell.	An opt-in level that turns on signals, approved by the administrator (the MFW & Stock Radar is switched on separately by the owner per member).

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Words, one clear picture

Favorable, Neutral and Unfavorable appear across NAV Desk wherever a signal is shown, always with the same meaning.

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.

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