The Net Asset Value Desk
TSP INTELLIGENCE CENTER

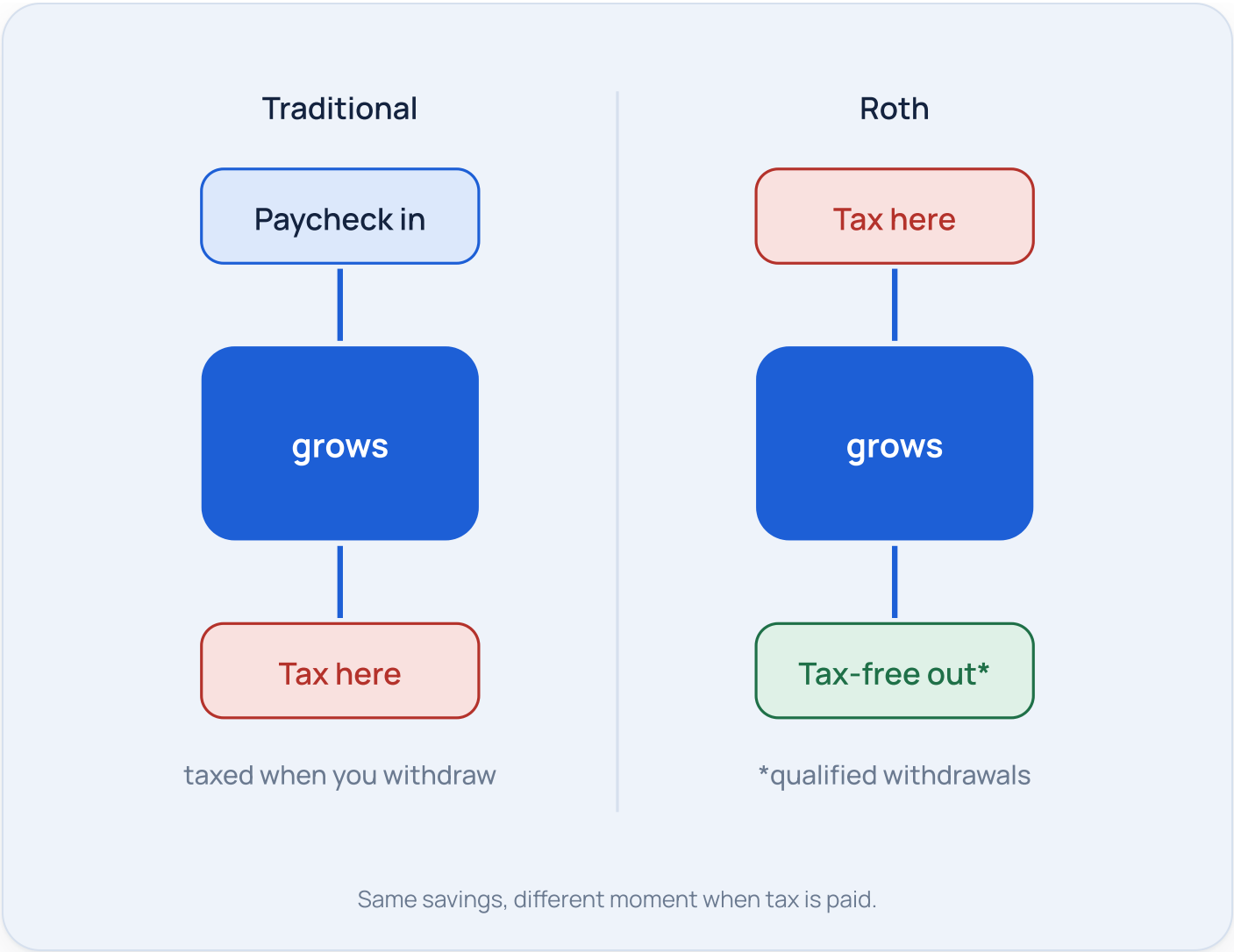
TSP BASICS · 10 MINUTE GUIDE

Traditional or Roth: *pay tax now, or later?*

The TSP lets you save in two tax styles, and you can use both. This guide shows how each one works, where agency money goes, and how much you can put in for 2026.

No prior knowledge needed
Interactive
Facts from tsp.gov and IRS

Start the guide →
See the 2026 limits



Same savings, different moment when tax is paid.

1

THE BIG DIFFERENCE

It comes down to *your tax rate now versus later.*

Traditional contributions go in before tax and are taxed when you take them out. Roth contributions are taxed first, and qualified withdrawals come out tax-free. Move the sliders to see a simple example of the same paycheck cost both ways.

Tax rate today

22%

Tax rate in retirement **22%**

Growth before withdrawal **3×**

Example only. Real taxes depend on your whole situation. This is not tax advice.

Traditional

Goes in	$10,000
Grows to	$30,000
Tax at withdrawal	-$6,600
You keep	**$23,400**

Roth

Tax up front	-$2,200
Goes in	$7,800
Grows to	$23,400
You keep	**$23,400**

● **Same rate now and later: both end up the same.**

i Both lanes start with the same $10,000 of pay. When the two tax rates match, the results match. The gap comes from the rates being different.

2

Earnings	Taxed when withdrawn	Tax-free if the withdrawal is qualified
Qualified when	Not applicable	5 years since January 1 of the year of your first Roth contribution, and age 59½, permanent disability, or death
Required minimum distributions	Yes, under IRS rules	No, Roth money can stay in the TSP as long as you like
Agency matching	Yes	Yes, Roth contributions are matched too
Where match lands	Always in your traditional balance	

i You don't have to choose one. You can split your contributions between traditional and Roth, and the TSP keeps the two balances separate for taxes.

3

AGENCY MONEY

Your money follows your choice. *Agency money doesn't.*

Pick how you contribute. Watch where each piece lands.

All traditional | All Roth | Split

Traditional balance

Agency automatic 1%

Agency matching

Roth balance

Your contributions

Your contributions Agency or service contributions

4

Under 50 | 50 to 59 | 60 to 63 | 64 and up

$24,500



Regular limit Catch-up

You can contribute up to the regular limit.

Good to know

Regular limit (traditional + Roth)	$24,500
Catch-up, age 50+	$8,000
Catch-up, ages 60 to 63	$11,250

i In the TSP, anything you contribute above the regular limit automatically counts as catch-up. There is no separate election.

! If your 2025 wages were over $150,000, your 2026 catch-up contributions must be Roth. Combat-zone tax-exempt pay has its own catch-up rules too.

i Agency and service contributions don't count toward the $24,500.

5

CHECK YOURSELF

Four quick questions. *How did it stick?*

1. With traditional contributions, when do you pay income tax?

When you contribute | When you withdraw

2. You contribute all Roth. Where does your agency match go?

Roth balance | Traditional balance

3. What is the most a 61-year-old can contribute in 2026, counting catch-up?

$24,500 $32,500 $35,750

4. Can you contribute to both traditional and Roth in the same year?

Yes No

6

After-tax contributions. Qualified withdrawals, earnings included, come out tax-free.

Pre-tax contributions. You pay tax on contributions and earnings when you withdraw.

Extra contributions allowed at age 50 and older, on top of the regular limit.

A Roth withdrawal after 5 years and age 59½, disability, or death. Earnings are tax-free.

Money your agency or service adds when you contribute. It always lands in traditional.

The IRS cap on your own yearly contributions: $24,500 in 2026, traditional and Roth combined.

In the TSP, contributions above the regular limit automatically count as catch-up.

Required minimum distribution: yearly withdrawals the IRS requires from traditional balances later in life.

2

Balances, one account

NAV Desk shows your whole TSP in one place, so you can keep an eye on everything you're saving.

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.gov, Traditional and Roth contributions: taxes, qualified Roth withdrawals, RMDs, agency contributions, matching.
2. IRS, 2026 retirement plan limits: $24,500 limit, $8,000 catch-up, $11,250 for ages 60 to 63.
3. tsp.gov, Contribution limits: automatic catch-up, Roth catch-up rule for 2025 wages over $150,000, combat-zone pay.

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