The Net Asset Value Desk
TSP INTELLIGENCE CENTER

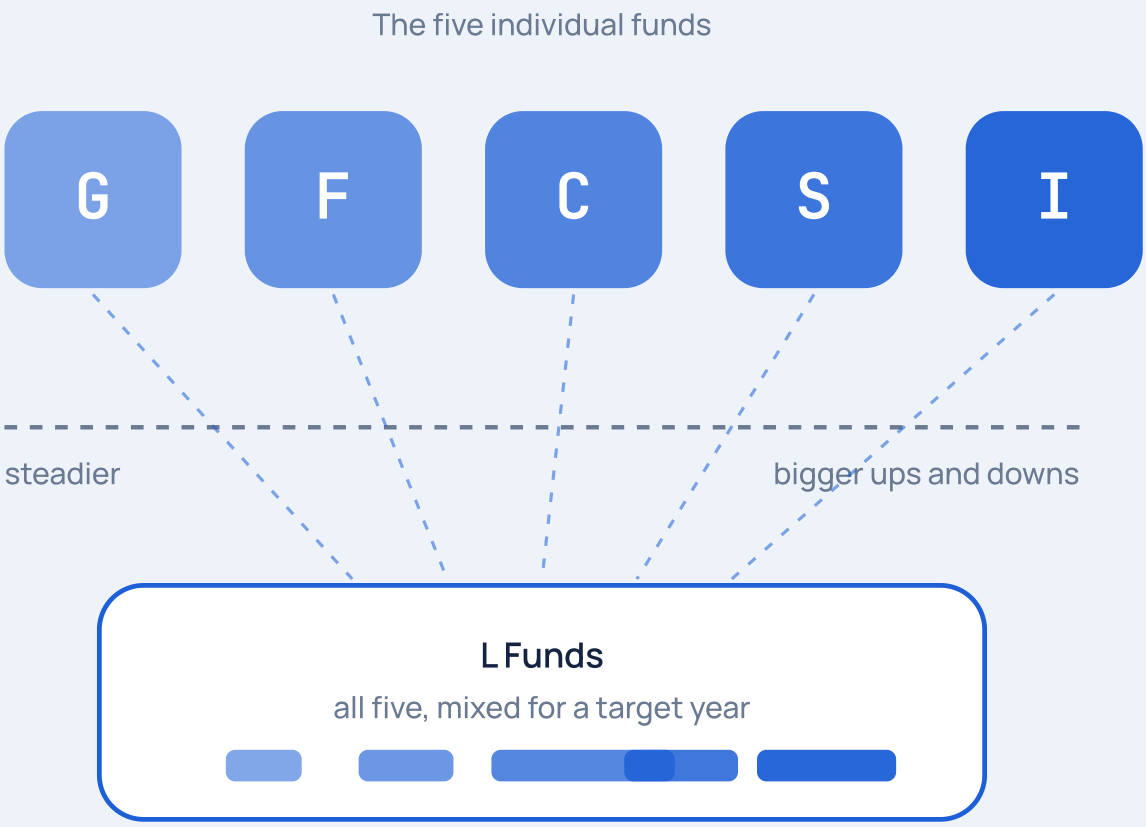
TSP BASICS · 10 MINUTE GUIDE

Five funds. *One clear picture.*

Every TSP account is built from the same five funds: G, F, C, S and I. The L Funds simply mix those five for you. Learn what each one holds and how they fit together.

No prior knowledge needed | Interactive | Facts from tsp.gov

Start the guide → Jump to the L Funds



The L Funds are built from the same five funds, mixed for you.

1

MEET THE FUNDS

Tap a letter to *meet each fund.*

Each fund is a big basket of investments that follows a market index. You don't pick individual stocks or bonds; you pick the basket.

G

G FUND

Government Securities Investment Fund

Specially issued U.S. Treasury securities that pay a guaranteed rate of interest, reset monthly.

FOLLOWS
Not an index fund; rate set by U.S. Treasury

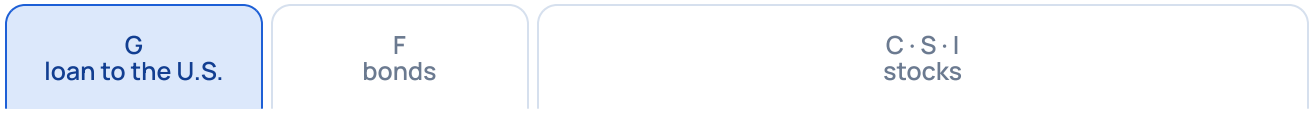
HOLDS
Special-issue Treasury securities

YOUR ROLE
Lending to the U.S. government

Its goal, per tsp.gov, is to preserve your money and earn more than short-term Treasury bills. tsp.gov rates its risk as low.

G | F | C | S | I

Where it sits



Steadier

Bigger ups and downs

i Stocks have historically grown more over long periods, with larger swings along the way. Bonds and the G Fund tend to move less. Past results never guarantee future ones.

2

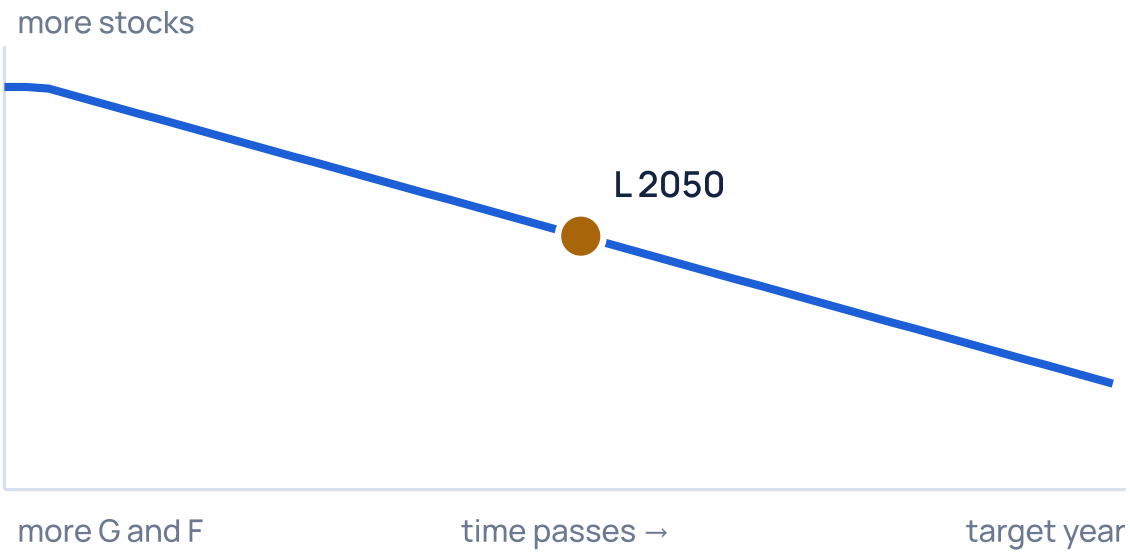
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LIFECYCLE FUNDS

L Funds: *all five, mixed for you.*

Each L Fund holds G, F, C, S and I in a target mix based on the year you expect to start using your money. Far from that year, the mix leans toward stocks. As the year gets closer, it gradually shifts toward G and F. Pick a fund to see the idea.

Income | 2030 | 2035 | 2040 | 2045 | **2050** | 2055 | 2060 | 2065 | 2070 | 2075





C, S and I (stocks) G and F

Illustration of the idea only. Each L Fund's actual mix is published on tsp.gov.

L 2050

L 2050 is designed for someone who expects to start withdrawing around 2050. Each quarter its mix shifts a little further toward G and F. In 2050, it joins L Income.

Funds available	11
Rebalanced	every trading day
Mix adjusted	every quarter
At its target year	joins L Income

i Rebalancing means that when markets move the mix off target, the fund buys and sells its own G, F, C, S and I holdings to get back on track, so you don't have to.

4

Interfund transfer

Moves money **already in** your account between funds. These are limited each month. The Interfund Transfers guide covers the rules.

5

CHECK YOURSELF

Four quick questions. *How did it stick?*

1. Which fund lends money to the U.S. Treasury at a rate that resets monthly?

C Fund | G Fund | F Fund

2. Which two funds together cover nearly the whole U.S. stock market?

C and S | C and I | F and S

3. What does an L Fund hold?

Its own separate stocks | A mix of G, F, C, S and I | Only G and F

4. You change your contribution allocation. What happens to money already in your account?

It moves too | Nothing, it stays put

6

A small share of ownership in a company. Its value rises and falls with the company and the market.

A fund that holds everything in a market index, such as the S&P 500, instead of picking investments one by one.

Spreading money across many investments so one bad result has less effect on the whole.

A loan to a government or company that pays interest. Bond prices move when interest rates change.

Buying and selling to bring a mix back to its target after markets move. L Funds do this daily.

A lifecycle fund that mixes G, F, C, S and I for a target year and grows more conservative over time.

Moving money already in your account from one fund to another. Limited each month.

Your instructions for where new paycheck contributions go. You can change it any time.

5

Core funds followed in NAV Desk

NAV Desk follows G, F, C, S and I every day with clear analysis for each, so you can see how they compare.

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, Individual funds: what G, F, C, S and I invest in.
2. tsp.gov, Lifecycle (L) Funds: the 11 L Funds, daily rebalancing, quarterly adjustment, roll into L Income.
3. FRTIB press release, I Fund benchmark change (Nov 2023): the I Fund's current index.
4. 5 CFR Part 1601: contribution allocations versus interfund transfers.

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