

YOU CAN PUT TOO MUCH INTO YOUR TSP AND LOSE THE MATCH.

This is serious ...and not many federal employees realize that if you contribute too much to your TSP you could end up losing the government match.

The TSP match is made up of two parts: 1% Automatic, and 4% agency match.

The automatic match of 1% is given to you whether or not you make any contribution. The agency match of 4% is added **ONLY** if you are contributing 5% every pay period for the year.

When you reach the maximum, allowed, regular contribution of \$18,000, your TSP deposits stop. When your contributions stop, so does your 4% government match !

Let's say "Mike Mailhandler" decides to deposit \$1000 per pay period into his TSP every pay period. By pay period #18, he has maxed out his \$18,000 per year contribution. He has reached his TSP limit for the year. His contribution stops...along with his 4% agency match.

This is an "easy fix", but it takes a little planning and thought. If you are doing what "Mike" is doing with your TSP, now is the time to make the adjustments necessary and not leave free money on the table.

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