

## Implementation of Roth Thrift Savings Plan (TSP) Contributions

This notice provides important information regarding the implementation of the Roth feature into the Thrift Savings Plan (TSP).

The Thrift Investment Board has announced the implementation of the Roth TSP feature. The Thrift Savings Plan Enhancement Act of 2009, Public Law 111-31, signed into law on June 22, 2009, authorized the TSP to add a Roth feature to the plan. This benefit allows participants to contribute on an after-tax basis to their TSP accounts and receive tax-free earnings when they withdraw the funds (assuming certain criteria are met).

Employee Express will begin accepting Roth contribution elections on May 20, 2012, for an effective date of the next full pay period on June 3, 2012. To access your Employee Express account, please visit: [www.employeeexpress.gov](http://www.employeeexpress.gov).

All employee contributions, whether traditional or Roth, are added together to determine if the elective deferral has been reached. A TSP participant may contribute up to \$17,000.00 in combined traditional and Roth contributions.

If you are at least age 50 (or will become age 50 during the calendar year) and if you have made or will make the maximum amount of employee contributions for the calendar year, you may also make catch-up contributions up to \$5,500.00 in combined traditional and Roth contributions. The maximum combined contribution is the sum of the elective deferral and catch-up contribution limits.

Your Earnings and Leave Statement will provide the basic information of Roth amount or percent elected. The deductions section of the Earnings and Leave Statement will display Roth and Roth catch-up contributions as separate line items, if applicable.

TSP will continue to provide tools and resources to educate you about the Roth option, but as with all tax matters, participants should seek the advice of qualified tax or financial advisers for answers to questions pertaining to their specific tax situation. For more detailed information regarding the new Roth feature, you may access the TSP Web site at: [www.tsp.gov](http://www.tsp.gov).



Any questions concerning this notice, contact:  
**NSSC Customer Contact Center**  
1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov)