



Top 5 Changes Coming to TSP

Beginning Sept. 15, 2019, you will have some new options.

1. Withdrawals: Unlimited Partial Post-Separation

Once separated from service you will be allowed to take as many partial post-separation withdrawals as desired, once every 30 days.

- You can take partial withdrawals while taking monthly installments
- Taking age-based in-service withdrawals will not prevent your ability to take post-separation partial withdrawals

2. You will be able to stop, start, or make changes to your installment payments anytime.

- Current rules only allow a change to be made one time each year. installment payments will now be able to be set up for monthly, quarterly, or annually (current rules only allow for monthly)

3. While in Service, you will be able to take up to four age-based (over 59 ½) withdrawals per calendar year (as long as the withdrawals are 30 days apart)

4. You can select which account (Roth or Traditional, or both) you would like to have your funds withdrawn from.

- Previously, it was pro rata based on your overall allocation between the two accounts.

5. You will no longer be required to make a full withdrawal of your TSP at age 70½ - but you will need to start taking Required Minimum Distributions.

Stay in touch with Serving Those Who Serve for other TSP changes projected for implementation in 2020, such as "Spillover" for catch-up contributions, and the automatic 5% contribution rate

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