

TSP INVESTING STRATEGIES

BUILDING WEALTH WHILE
WORKING FOR UNCLE SAM



W . L E E R A D C L I F F E

Tsp Investing Strategies Building Wealth While Working For Uncle Sam

Scott Carty, Paul Durso



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TSP Investing Strategies W. Lee Radcliffe, 2011 The Thrift Savings Plan TSP a tax deferred investment vehicle for Federal Government employees and uniformed service personnel is one of the greatest mechanisms through which to build wealth in the world The TSP was established in the 1980s as part of an effort to modernize the Federal Government's benefits system Before then civil servants relied solely on the antiquated Civil Service Retirement System CSRS the major retirement program covering federal civilian workers since 1920 CSRS calculated benefits in a complex formula based on number of years worked but workers in the CSRS had no access to flexible employer sponsored tax deferred savings plans sometimes called thrift plans that were growing in popularity in the private sector The TSP was therefore a major new component in the Federal Employee Retirement System FERS which was signed into law in 1986 Since it opened to investors in April 1987 the TSP has expanded and improved greatly growing to over 4 million individual accounts with over 270 billion in total assets more than twenty years later While many books cover various topics related to personal finance and investing very little has been written to date specifically on investing in the TSP or on how to incorporate investing in the various TSP funds with one's overall financial situation An accessible easily understood primer that simply and precisely explains the options and what they mean TSP Investing Strategies establishes a road map for newer TSP investors to build greater wealth over the long term Many investing books advocate a variety of allocations half in stock funds and half in bond funds for example or 75% in stock funds and 25% in bond funds but few provide basic methods to determine effective allocation strategies based on one's personal tolerance for risk and fewer still are geared specifically to TSP investors This comprehensive guide provides a brief history of the TSP and the various funds and offers five key strategies for buy and hold investors to successfully invest over the long term in TSP These strategies involve 1 helping newer TSP investors understand their tolerance for risk 2 determining suitable portfolios depending on risk tolerances 3 re balancing portfolios over time without having to sell any of the TSP funds 4 buying into declining markets that for those comfortable with riskier portfolios should improve returns over the very long term and 5 incorporating additional tax advantaged techniques and a low debt lifestyle to build further wealth over time The go to source to obtain fundamental information crucial for newer TSP investors TSP Investing Strategies Building Wealth While Working for Uncle Sam is the TSP investor's reference of choice **Plan** Scott Carty, Paul Durso, 2017-11-22 How much money do you need to be able to retire and stay retired for the rest of your life There is a wealth of information this book will share with you With questions about Social Security benefits pensions becoming a thing of the past and continuing market volatility financial planning is more crucial than ever But financial planning is not the only thing that you will learn in this book You will learn about your financial options Prepare to be equipped with the knowledge you need to properly and confidently plan for your retirement *Men's Health*, 2008-01 Men's Health magazine contains daily tips and articles on fitness nutrition relationships sex career and lifestyle

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