

WHAT MAY MY TSP BE WORTH?

Date: August 18, 2025



INTRODUCTION

It may surprise you how significant your retirement accumulation may become simply by saving a small percentage of your salary each month in your TSP plan. Use this calculator to estimate how much your plan may accumulate for retirement.

SUMMARY OF INPUT

Years until retirement	2
Current annual income	\$153,000
Annual salary increases	3.00%
Current TSP balance	\$532,622
Pay period frequency	Bi-Weekly
Annual before-tax return on savings	8.00%
Employer match	100.00%
Maximum employer match	3.00%
Current before-tax TSP plan contribution	12.00%

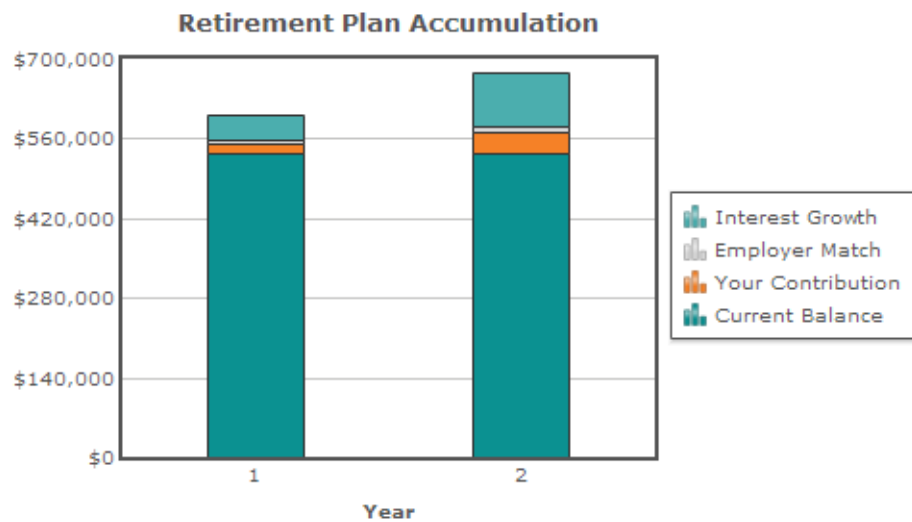
ANALYSIS

By contributing 12.00% of your salary to your retirement plan you may accumulate a plan balance of \$675,448 at retirement at an out-of-pocket cost of just \$37,271.

Accumulation analysis	(%)	(\$)
Your contribution	12.0%	\$18,360
Employer match	100.0%	\$4,590
Maximum employer contribution	3.0%	\$4,590
Your cumulative contributions		\$37,271
Employer cumulative contributions		\$9,318
Total before-tax value in year 2		\$675,448

Year	Beginning Balance	Your Contribution	Employer Contribution	Interest @ 8.0%	Ending Balance
1	\$532,622	\$18,360	\$4,590	\$45,268	\$600,840
2	\$600,840	\$18,911	\$4,728	\$50,970	\$675,448

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.



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