

## THRIFT SAVINGS PLAN (TSP)

### CHANGES TO THE LIFECYCLE (L) FUNDS

TSP is planning adjustments to the L Funds in an effort to improve your investment outcomes.

Effective in January 2019 you would have noticed an increased exposure to International Stocks (I Fund) from 30% to 35% of the overall stock allocation in all L Funds.

The L Income Fund stock allocation (C, S, and I Funds combined) will increase from 20% to 30% over a period of up to 10 years.

The L2030, L2040, and L2050 overall stock allocations will hold steady for a period of years before resuming their transitions from stocks to bonds.

In addition to improving investment outcomes, this pause will align the L2030, L2040, and L2050 Funds with the L2060 Fund, which will be introduced in 2020 with an initial stock allocation of 99%.

Visit the **Lifecycle Funds** section in the TSP Home Page to learn more or contact the Peterson Airman & Family Readiness Center at 719-556-6141 or email us at [21fss.fsfr@us.af.mil](mailto:21fss.fsfr@us.af.mil) for a one-on-one appointment with the Peterson Personal Financial Manager.

Additional Financial information can be found on our website at:

<https://www.21fss.com/about/airman-family-readiness/personal-financial-readiness/>