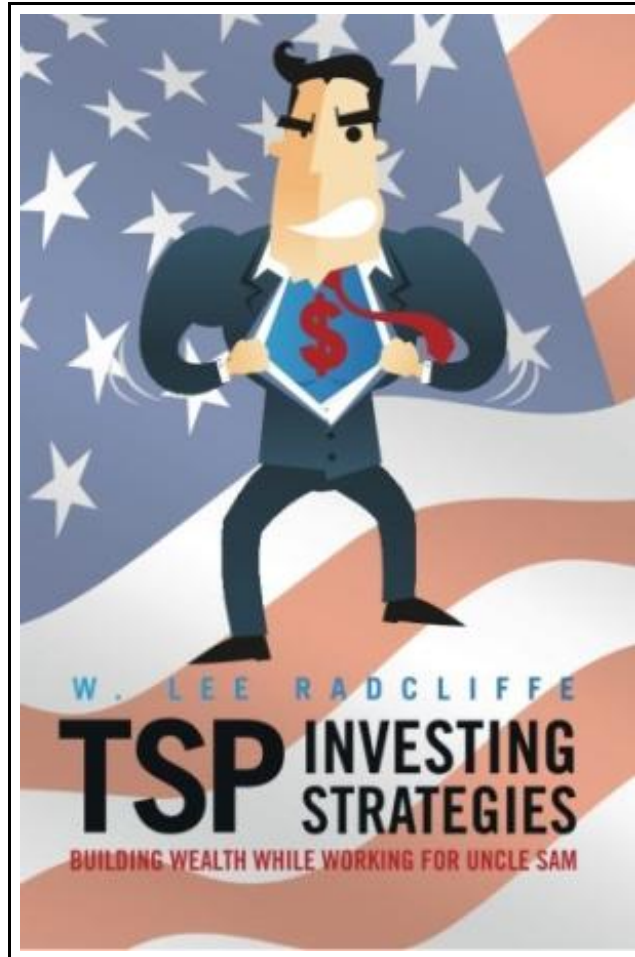


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(Prof. Demetris Rau III)

TSP INVESTING STRATEGIES: BUILDING WEALTH WHILE WORKING FOR UNCLE SAM



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Createspace, United States, 2011. Paperback. Book Condition: New. 201 x 132 mm. Language: English . Brand New Book ***** Print on Demand *****.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 \$400 billion in total assets more than twenty-five years later. While many books cover various topics related to personal finance and investing, very little has been written 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 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...

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