

Q1: When do new service members get to set up their TSP MyAccount? Do new service members do this during boot camp or OCS?

Auto-Enrolment into the TSP

The service automatically enrolled BRS in the TSP (or will) once they had served 60 days. For BRS members who joined on or after 1 October 2020, 5% of the member's basic pay will automatically be deducted and deposited into their TSP account. (Note: BRS members who joined from 1 January 2018 to 30 September 2020 are automatically enrolled at 3% of basic pay.) The first contribution to the TSP establishes the TSP account in the servicemember's name. TSP will send the TSP account number to the participant's mailing address on file with the TSP.

Update Your Mailing Address

All members must keep their mailing address up to date with the TSP for receiving TSP correspondence. <https://www.tsp.gov/tsp-basics/update-your-mailing-address/>

Set Up TSP "MyAccount" Login to TSP.gov to claim the TSP account.

After receiving the TSP account information, servicemembers can set up the login for "My Account." Access "My Account" - <https://www.tsp.gov/access-your-account/>

Q2: What is the best way for a member - who doesn't know account number and never logged into old TSP website to set up their new account?

Call the ThriftLine

Call the TSP from 7 am -9 pm ET Monday-Friday at 1-877-968-3778 and request TSP to send the information to the participant's mailing address on file with the TSP. TSP will send the tsp account number, a temporary password, and the temporary pin that new participants can use to set up their new account. All members should update their mailing addresses to receive TSP correspondence.

Email the ThriftLine

The Thriftline is still experiencing longer waits than normal. Send the request to the ThriftLine email address may be alternative - thriftline@tsp.gov.

Update TSP Mailing Address

It is important to update your Mailing Address to receive TSP correspondence - <https://www.tsp.gov/tsp-basics/update-your-mailing-address/>

Set Up TSP "MyAccount" Login to TSP.gov to claim the TSP account.

After receiving the TSP account information, servicemembers can set up the login for My Account. Access "My Account" - <https://www.tsp.gov/access-your-account/>

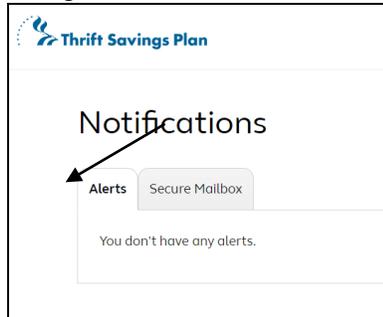
Q3: How to send/receive secure message to/from the TSP?

Receive Secure Message from the TSP

TSP participants can receive messages, documents, and statements about their accounts in the Secure Participant Mailbox after logging into “My Account.”

Steps

1. Sign into your MyAccount - <https://www.tsp.gov/login/>
2. Click on the Bell icon  on the top left hand corner of the screen to receive notifications, then go to the Secure Mailbox tab. (See below image.)



Send/Upload Supporting Documents to the TSP

Participant can send documents to the TSP. (See below image.)



Send inquiries to TSP

Participants can also send inquiries (do not include PII) to the TSP. ThriftLine email address - thriftline@tsp.gov.

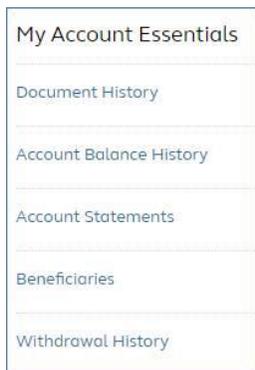
Q4: Did you take out how much we made rate of return from prior years? Can only show last 12 months? (A couple of folks are saying it only shows the last 12 months and the history is missing since the turnover.)

TSP participants can also review the account balance history by logging on to “My Account” and going to “Savings Account Balance History to view the return dating back to 2010. They can pick the year that they want to review.

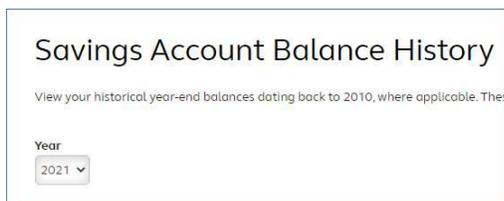
On the dashboard, look for the “Account Summary” icon. If it is not displaced on the icons' first row, click the right arrow to open the second row. The icons are customizable. Members can move around the icons to place the most frequently accessed information on the top row.



Then, go to the link: Account Balance History”



Pick the year they want to review:



Call the ThriftLine to request Historical Returns

Historical returns that are not yet available on MyAccount can be retrieved by calling the TSP. The TSP call center is open 7 am-9 pm ET Monday-Friday at 1-877-968-3778.

The ThriftLine Service Center has a different menu. Listening to the whole menu and pressing the correct button is important to get the necessary service.

Q5: After I retire and start drawing monthly payments, if I do AUTOLOCK, will that stop my payments?

Account Lock

Account lock is a participant-initiated lock placed on the TSP account to reduce fraud and improve account security. Participants can request an account lock by logging in to “My Account” anytime. With a lock in place, participants will continue to receive any installment payments that were already set up. TSP will also continue making IRS-required minimum distributions (RMDs) and any court-ordered payments from the account. Participants can access their TSP accounts normally and change and manage their TSP investments. When participants place a lock on their “TSP account,” any new request related to loans or withdrawals will not be processed.

Unlock the account

When participants set up the account lock, they will need to create a 10-digit unlock key to unlock the account at any time. This account unlock key must be provided before the participant can proceed with a request for a loan, withdrawal, or distribution transaction. Participants must remove the account lock through My Account or ThriftLine’s Interactive Voice Response (IVR) system. If participants forget the unlock key, they can call ThriftLine and speak to a TSP representative.

Protect Your Account

<https://www.tsp.gov/access-your-account/protect-your-tsp-account/>

Q6: Is there an annual limit to how many eligible rollovers a service member can do from an outside source?

There is no limit to how many eligible rollovers a service member can do from an outside source, but there is a limit on Rollovers from the same IRA. Participants generally cannot make more than one rollover from the same IRA within one year period.

Moving Money into the TSP

<https://www.tsp.gov/tsp-basics/move-money-into-tsp/>

IRS - Rollovers of Retirement Plan and IRA Distributions

<https://www.irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions>

Q7: Does an IRA or eligible 401k have to be closing to be eligible for a rollover into TSP?

Participants can only roll over the balance from a separated 401K (not an active-employment account) into the TSP. Participants must check with the other eligible plans to see their rules for rolling over to the TSP. TSP will accept all eligible rollovers.

According to IRS, "Distributions that can be rolled over are called "eligible rollover distributions." Of course, to get a distribution from a retirement plan, you must meet the plan's conditions for distribution, such as termination of employment."

IRS - Rollovers of Retirement Plan and IRA Distributions

<https://www.irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions>

Q8: TSP will show the fees for MFW but not the Mutual Funds available. Can we at least see an example of the Mutual Funds available?

The TSP Mutual Fund Window (MFW) offers roughly 5,000 mutual funds in roughly 300 mutual fund families, including those offered by Fidelity, T. Rowe Price, and Vanguard. All the mutual funds on the platform comply with all applicable U.S. laws and regulations, including those promulgated by the Securities and Exchange Commission (SEC) and the Office of Foreign Assets Control (OFAC). The mutual funds on the TSP MFW platform will follow the same rules applicable to any other mutual fund offered in any other public or private retirement plan in the United States.

The “Learn More page for the MFW” on the “My Account” has general information and FAQs to learn about this MFW option. However, to see actual underlying fund options, participants must enroll in the MFW and navigate the MFW portal to explore the entire list. They can open an MFW account to research the underlying fund options without funding the MFW and make trades. They will be able to use a Morningstar-developed search tool with a search and filter function to find mutual funds based on criteria and ratings they select that meet their specific investment interests. Each mutual fund listed will include detailed information in a full prospectus. Before investing, participants should review any mutual fund prospectus to understand the fund’s goals and investments thoroughly.

There is no fee to open an MFW account until the time of funding it. The funding of MFW takes place when the BPA holder makes the initial transfer of at least \$10,000 into the MFW. At this point, the annual fee will be charged.

Facts About the TSP’s New Mutual Fund Window

https://www.frtib.gov/pdf/reading-room/PressRel/PR_2022-06-01_MFW_Fact_Sheet_June_2022.pdf

TSP Mutual Fund Window Fact Sheet

<https://www.tsp.gov/publications/tspfs28.pdf>

Q9: What is the advantage of the MFW versus buying from an individual mutual fund company outside of TSP account?

The mutual fund window is an option designed for TSP participants interested in greater investment flexibility. TSP trainers are not in a position to provide further comments. This question would be handled best by a qualified financial planner/advisor.

Mutual Fund Window

<https://www.tsp.gov/mutual-fund-window/>

Q10: If I buy ten shares of a mutual fund automatically each month, what are the monthly fees?

To have access to the MFW through the TSP, the following fees will be incurred:

Annual Fees

Annual fees cover administrative and maintenance expenses for the mutual fund window. When you initiate your first transfer, the combined \$150 (\$55 administrative fee plus \$95 maintenance fee) will be taken proportionally from the TSP fund or funds you choose for the fund transfer. For each year after that, the annual fees will be taken proportionally from all the TSP funds in your account on the last business day of the month of your initial transfer.

Trade Fees

When you buy or sell mutual fund shares, these are called trades. For each trade you make in the mutual fund window, you'll pay the \$28.75 trade fee, which is the amount our brokerage service provider charges for buying and selling these funds. Trade fees come out of the total trade amount. You'll receive a net amount of the proceeds minus the trade fee when you sell. The trade fee comes out of the total purchase amount when you buy.

Generally, you pay a trade fee for every sale and every purchase you make, even if you buy and sell at the same time. However, if you're moving money from different mutual funds within the same fund family (funds managed by the same investment company), you can choose to place an exchange and pay only one trade fee.

Other Fees

Any fees and expenses imposed by the specific mutual fund(s) in which they invest. Each MFW has a prospectus. Read the prospectus on the individual fund fees. From there, you can calculate monthly fees.

Who manages the Mutual Fund Window?

TSP does not manage the Mutual Fund Window. Brokerage firms manage the MFW accounts outside the TSP, and many brokerage firms are within the Mutual Fund Window. Opening the Mutual Fund Window account will take you out of the TSP system and allow you to interact with a 3rd party service provider for the Mutual Fund Window. Before doing this, they should read the specifics about the Mutual Fund Window and the disclaimer on the Mutual Fund knowledge page in My Account.

Facts About the TSP's New Mutual Fund Window

https://www.frtib.gov/pdf/reading-room/PressRel/PR_2022-06-01_MFW_Fact_Sheet_June_2022.pdf

TSP Mutual Fund Window Fact Sheet

<https://www.tsp.gov/publications/tsps28.pdf>

Code of Federal Regulations

5 CFR Part 1601 – Participants' Choices of TSP Funds

Subpart F – Mutual Fund Window

<https://www.ecfr.gov/current/title-5/chapter-VI/part-1601>

Q11: Could you please provide a little back story and context as to why the mutual fund window feature was added?

In 2009, Congress authorized the FRTIB to offer a mutual fund window to TSP participants to provide optional investment choices for our participants.

Congress explained its rationale for this decision:

The bill would authorize the Board to create additional self-directed investment options, including additional index funds, provided that the costs of such options are borne solely by the participants who use such options and after consultation with affected employee organizations.

The Committee believes the authority to add self-directed investment options under the Thrift Savings Plan will enable the Board to serve the participants' best interests. Since it is unlikely any fixed asset allocation or fixed set of asset classes will satisfy the requirements of every investor, the authority to add appropriate self-directed investment options may enable participants to access the full set of core asset classes optimal in their own financial circumstances.

The Committee recognizes some investors today have sophisticated or specialized investment needs. Participants may want added diversity by investing in funds comprised of real estate investment trusts, emerging markets, or inflation-protected bonds. Other participants may want to align their portfolios with their personal convictions by investing in socially responsible funds. The self-directed investment options are intended to provide a vehicle for meeting the needs of plan participants without complicating the basic structure of the Thrift Savings Plan.

Federal Register – Mutual Fund Window

<https://www.federalregister.gov/documents/2022/05/10/2022-09972/mutual-fund-window>

United States Office of Government Ethics – Thrift Savings Plan Mutual Fund Window, Financial Disclosure and Conflicts of Interest Considerations

[https://www.oge.gov/web/oge.nsf/News+Releases/B9F3AC57B3B5D4D6852588470064AF43/\\$FILE/LA-22-03.pdf](https://www.oge.gov/web/oge.nsf/News+Releases/B9F3AC57B3B5D4D6852588470064AF43/$FILE/LA-22-03.pdf)

Q12: Are the new [TSP loan] rules applicable to those who already have loans or only for new loan borrowers?

The new rules only apply to new TSP loan applications submitted after the transition, effective 1 June 2022.

The new rules will apply to new loan borrowers, but the following rules will apply to existing loan borrowers:

- 1) Participants will not be able to get a new loan until 30 business days have passed since they have repaid a TSP loan.
- 2) If you separate from service before your loan is repaid, you can still make loan payments.

TSP Loans

<https://www.tsp.gov/publications/tspb04.pdf>

Q13: When you take out a loan, are the collateralized shares held in the G fund?

TSP loans let you borrow the money you have in your TSP account. In this case, you essentially act as your own lender and make payments back—with interest—to your own account. The loan will foreclose and become taxable income if you do not make your loan payments.

Where Your Loan Comes From and is Repaid To

The loan is disbursed proportionally from any traditional (non-Roth) and Roth balances in your account when you borrow from your TSP account. Similarly, if you are a uniformed services member with tax-exempt contributions in your traditional balance, your loan will also contain a proportional amount of tax-exempt contributions. Suppose your TSP account is invested in more than one fund. In that case, your loan is deducted proportionally from your employee contributions (and earnings on those contributions) in each fund.

When you repay your loan, you repay it with interest. The repayment amount (including interest) is deposited into your TSP account and invested according to your current investment election. The repayment goes back into the traditional (non-Roth) and Roth balances of your account in the same proportion used for your loan disbursement.

TSP Loans

<https://www.tsp.gov/publications/tspbk04.pdf>

Repaying your Loan

<https://www.tsp.gov/loan-basics/repaying-your-loan/>

Q14: Can TSP now accept a Roth Direct Rollover or only Traditional?

TSP will accept both direct and indirect rollovers of tax-deferred money from traditional IRAs, SIMPLE IRAs, and eligible employer plans such as a 401(k) or 403(b) to the traditional balance of your account.

TSP will accept direct rollovers of qualified and non-qualified Roth distributions from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s to the Roth balance of your account. If you don't already have a Roth balance in your existing TSP account, the rollover will create one.

TSP does not accept indirect rollovers of Roth money and does not accept either type of rollover from a Roth IRA.

Moving Money into the TSP

<https://www.tsp.gov/tsp-basics/move-money-into-tsp/>

Q15: Could you show fees with TSP account versus MFW of say \$100,000? What would it cost yearly?

TSP Core Funds (individual funds-G, F, C, S, & I Funds, and Lifecycle (L) funds) Administrative and Investment Expenses

<https://www.tsp.gov/tsp-basics/administrative-and-investment-expenses/>

Mutual Fund Window

Annual Fees

Annual fees cover administrative and maintenance expenses for the mutual fund window. When you initiate your first transfer, the combined \$150 (\$55 administrative fee plus \$95 maintenance fee) will be taken proportionally from the TSP fund or funds you choose for the fund transfer. For each year after that, the annual fees will be taken proportionally from all the TSP funds in your account on the last business day of the month of your initial transfer.

Trade Fees

When you buy or sell mutual fund shares, these are called trades. For each trade you make in the mutual fund window, you'll pay the \$28.75 trade fee, which is the amount our brokerage service provider charges for buying and selling these funds. Trade fees come out of the total trade amount. You'll receive a net amount of the proceeds minus the trade fee when you sell. The trade fee comes out of the total purchase amount when you buy.

Generally, you pay a trade fee for every sale and every purchase you make, even if you buy and sell at the same time. However, if you're moving money from different mutual funds within the same fund family (funds managed by the same investment company), you can choose to place an exchange and pay only one trade fee.

Other Fees

Any fees and expenses imposed by the specific mutual fund(s) in which they invest. Each MFW has a prospectus. Read the prospectus on the individual fund fees. From there, you can calculate monthly fees.

TSP Mutual Fund Window Fact Sheet

<https://www.tsp.gov/publications/tspfs28.pdf>

Q16: The login challenge questions currently require a minimum 8 character response, however, many of the answers to the questions are fewer characters than 8, making it difficult to provide a memorable answer to the questions. E.g., "What is your School Mascot?" would often get responses like Lions, Ducks, Cougars, etc. Can this requirement be adjusted?

Setting a minimum password length of eight characters provides enhance security.

New TSP Feature – Summary of Change – Account Access and Security

https://www.tsp.gov/new-tsp-features/summary-of-changes/#Account_access_and_security

Plan News – Add extra security to your TSP account

<https://www.tsp.gov/plan-news/add-extra-security-to-your-TSP-account/>

Q17: What is the policy covering TSP's Beneficiary Procedures?

1. If you die with a balance in your TSP account and you did not designate beneficiaries for that account, the account will be distributed according to the order of precedence.
 - 1) To your spouse
 - 2) If none, to your child or children equally, with the share due any deceased child divided equally among that child's descendants (As used here, "child" means either a biological child or a child adopted by the participant. It does not include your stepchild unless you have adopted the child. Nor does it include your biological child if that child has been adopted by someone other than your spouse.)
 - 3) If none, to your parents equally or to your surviving parent ("Parents" does not include stepparents who have not adopted you.)
 - 4) If none, to the appointed executor or administrator of your estate
 - 5) If none, to your next of kin who is entitled to your estate under the laws of the state in which you resided at the time of your death
2. If you do not want to use the order of precedence, then you will need to designate a beneficiary. You can designate up to 20 beneficiaries of your account including persons, a trust, a corporation, your estate, or another legal entity (i.e., a foundation or charity). Contingent beneficiaries don't need to be linked to primary beneficiaries. Contingent beneficiaries only receive payment if all primary beneficiaries are deceased.
3. To designate a beneficiary, log into My Account on tsp.gov or contact the ThriftLine. Once you select a beneficiary, you cannot cancel and go back to the order of precedence. You will only be able to designate a new beneficiary.
4. Your beneficiary designation must be on file with us at the time of your death. We cannot honor a will or any other document.
5. We will disburse all death benefit payments proportionally from any traditional (non-Roth) and Roth balances in your account.

Spouse Beneficiary

Spouse Beneficiaries of a deceased civilian or uniformed services TSP participant's account, whose account balance is \$200 or more, will receive a beneficiary participant account (BPA) in their name.

Non-spouse Beneficiary

A beneficiary who is not a surviving spouse cannot retain a TSP account. We will establish a temporary TSP account (90 days) for the non-spouse beneficiary. Non-spouse beneficiaries are able to initiate payment online and select how they want to receive payment. Payment from this account will be made directly to a non-spouse beneficiary or to an "inherited IRA."

Notifying the TSP

- When a TSP participant dies while still actively employed in federal service, the employing agency informs the TSP.
- If a participant dies after separating from federal service or is the account holder of a beneficiary participant account, the participant's survivors should contact the Thriftline using one of the ThriftLine Service Center options:
 - Phone: 1-877-968-3778 (United States, toll-free), +1-404-233-4400 (outside the United States, not toll-free)
7 a.m. – 9 p.m. eastern time, Monday through Friday
 - Fax: 1-866-817-5023 (United States), +1-276-926-8948 (outside the United States)
 - Mail: ThriftLine Service Center c/o Broadridge Processing PO Box 1600 Newark, NJ 07101-1600

TSP Death Benefits

<https://www.tsp.gov/publications/tspb31.pdf>

New TSP Feature – Summary of Change – Beneficiary Information

https://www.tsp.gov/new-tsp-features/summary-of-changes/#Beneficiary_information

Q18: Is it correct to say that TSP will Not accept per stirpes beneficiary designations?

You cannot rely on your will, prenuptial agreement, separation agreement, property settlement agreement, or court order to specify who will inherit your TSP account because we do not use any of these documents to distribute TSP death benefit payments.

Order of Precedence

If you die with a balance in your TSP account and you did not designate beneficiaries for that account, the account will be distributed according to the order of precedence.

- 1) To your spouse
- 2) If none, to your child or children equally, with the share due any deceased child divided equally among that child's descendants (Per Stirpes)
- 3) If none, to your parents equally or to your surviving parent ("Parents" does not include stepparents who have not adopted you.)
- 4) If none, to the appointed executor or administrator of your estate
- 5) If none, to your next of kin who is entitled to your estate under the laws of the state in which you resided at the time of your death

Beneficiary Designation

If you have beneficiary designation on file with the TSP at the time of your death, TSP will distribute your death benefit according to your designation.

TSP Death Benefits

<https://www.tsp.gov/publications/tspb31.pdf>

New TSP Feature – Summary of Change – Beneficiary Information

https://www.tsp.gov/new-tsp-features/summary-of-changes/#Beneficiary_information

Q19: Since the turnover, my client's TSP spouse beneficiary is incorrect. The name, social security, and birth date is incorrect. She can't change it on the TSP website. It says to contact the benefit center. Is that the TSP benefit center or her employer HR dept?

Please contact the Thriftline using one of the ThriftLine Service Center options:

- Phone: 1-877-968-3778 (United States, toll-free), +1-404-233-4400 (outside the United States, not toll-free)
7 a.m. – 9 p.m. eastern time, Monday through Friday
- Fax: 1-866-817-5023 (United States), +1-276-926-8948 (outside the United States)
- Mail: ThriftLine Service Center c/o Broadridge Processing PO Box 1600 Newark, NJ 07101-1600

Q20: Can beneficiary be a Revocable or Irrevocable Trust?

You can designate up to twenty beneficiaries of your account, including persons, a trust, a corporation, your estate, or another legal entity (including a foundation or charity). Please consult legal advice regarding the type of trust appropriate to an individual's situation.

TSP Death Benefits

<https://www.tsp.gov/publications/tspbk31.pdf>

Q21: Is the mutual fund window sub-account still considered a retirement account?

The mutual fund window is an option designed for TSP participants who are interested in greater investment flexibility. If you meet certain eligibility requirements and pay the necessary fees, you can choose to invest a portion of your TSP savings in your choice of available mutual funds. Once your account is established, you can buy, sell, and exchange mutual funds that you select from those available. You may not invest more than 25% of your total account balance (total account balance = balance in the TSP account + balance in the TSP Mutual Fund Window) in the mutual fund window at any time.

Eligibility for the mutual fund window

There are certain requirements to participate in the mutual fund window:

- Your initial transfer to the mutual fund window must be \$10,000 or more but may not be more than 25% of your total TSP savings.
- You must have at least \$40,000 in your TSP account to ensure that your initial transfer isn't more than 25% of your total TSP savings.

Transfer money in and out of the Mutual Fund Window

You'll need to perform a fund transfer to move money in and out of your mutual fund window account.

- You can transfer money from your TSP account through the mutual fund window and open a separate investment account provided by our mutual fund window vendor.
- If you need to access the money in your mutual fund window account, you need to sell shares and then request a transfer back to your TSP funds before requesting a withdrawal or distribution.

TSP Mutual Fund Window Fact Sheet

<https://www.tsp.gov/publications/tsdfs28.pdf>

Q22: My client currently has a loan, but it won't be paid off before retirement. Does the new rule apply about paying post-separation?

When you leave federal service, also known as separating, you can continue to have an outstanding TSP loan, but there are some process differences. It is important to understand that leaving or separating means any of the following:

- Your loan is from your uniformed services TSP account, and you are no longer a member of the uniformed services, or you are in inactive Ready Reserve duty status.
- Your loan is from your civilian TSP account, and you are no longer a federal civilian employee.
- You have transferred to an agency that is not covered by FERS, such as the Federal Reserve or an international agency.
- You are no longer employed by the federal government in any way.

A loan from your civilian account and a loan from your uniformed services account are completely separate. You cannot make payments on a loan to your civilian account from uniformed services payroll and vice versa. Also, you will not be able to roll one account into the other until the loan from the account you're separating from is closed.

Loan Rules for Separated Participants

- You cannot apply for a new loan once you've separated.
- Since you will no longer be on a federal payroll, you must begin making payments by check, money order, or direct debit.
- You have the same options for making additional payments or fully paying off the loan as an active participant unless the loan has been foreclosed.
- If you do not pay off the loan in full or begin making payments by the deadline we'll give you, the outstanding balance and accrued interest will be treated as taxable income. This is known as a loan foreclosure.
- Unless you turn 55 or older in the year the loan foreclosure is declared, you may be subject to the IRS 10% early withdrawal tax. This is reduced to age 50 if you are a public safety employee as defined in section 72(t)(10)(B)(ii) of the Internal Revenue Code.
- Separated participants may not repay a balance once it has been foreclosed.

Commences Post-Separation Loan Repayment but not made when due

In the case of a separated participant who commences post-separation loan repayments, if a payment is not made when due, the TSP record keeper will notify the separated participant of the missed payment, and he or she must make up the payment in full. The make-up payment must be in the form of a check, guaranteed funds, or a one-time payment via loan direct debit from his or her personal savings or checking account.

If the participant does not make up all missed payments by the end of the calendar quarter following the calendar quarter in which the first payment was missed, the TSP record keeper will declare the outstanding loan balance and accrued interest to be a loan offset in accordance with CFR § 1655.15(b).

Code of Federal Regulations § 1655.15 (b) Deemed Distributions and Loan Offsets

<https://www.ecfr.gov/current/title-5/chapter-VI/part-1655/section-1655.15>

TSP Loans

<https://www.tsp.gov/publications/tspbk04.pdf>

Q23: If they separate, does the new rule apply to pay overtime?

Refer to answer in Q22.

Q24: For people who have a loan currently, does the new loan rules like paying overtime if separated apply or if they separate the loan becomes taxable? (maybe be same as previous question)

Refer to answer in Q22.

Q25: If a person separates from the military and has an outstanding loan against their TSP, will there be tax consequences or penalties for the unpaid loan amount?

Refer to answer in Q22.