HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION

Number: 10-14 **10 March 2010**

IMPLEMENTATION OF AUTOMATIC ENROLLMENT IN THE THRIFT SAVINGS PLAN

1. The Thrift Savings Plan Enhancement Act of 2009, Public Law 111-31, signed into law on 22 June 2009, authorizes a number of changes to the Thrift Savings Plan (TSP). One of those changes is automatic TSP enrollment for newly hired Federal Employees.

2. Automatic enrollment applies to all Federal Employee Retirement System (FERS) or Civil Service Retirement System (CSRS) employees (including reemployed annuitants with applicable coverage under FERS or CSRS) who are newly hired or rehired on or after **1 August 2010**. Unless these employees make their own TSP contribution elections, the agency must enroll them in the TSP at a contribution rate of three percent (3%) of their basic pay each pay period. The contributions will be invested in the government Securities Investment (G) Fund until the employee makes a contribution allocation with the TSP.

3. Once enrolled, the normal TSP contribution rules apply to these employees. That is, they can make elections to change or stop their contributions at any time. Automatically enrolled participants have the option to terminate their future contributions to the TSP if they do not wish to contribute to the TSP.

4. Current employees who are already on the agency's rolls prior to the program's implementation and who are not contributing to the TSP **will not** be automatically enrolled.

5. You may find further information on the TSP website at www.tsp.gov or contact MSgt Howard Bentley at DSN 466-3636, CAGNET 63636, commercial (916) 854-3636, or email at howard.f.bentley@us.army.mil.

FOR THE HUMAN RESOURCES OFFICER:

B Chiodo

BARBARA CHIODO
Supervisory Human Resources Specialist
California National Guard

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