



# THRIFT SAVINGS PLAN AGE-BASED IN-SERVICE WITHDRAWAL REQUEST

## TSP-U-75

Participants who are age **59½ or older and are still active members** of the uniformed services can use this form to request a withdrawal of \$1,000 or more from their uniformed services TSP accounts. You can make **only one** age-based in-service withdrawal. Also, if you make an age-based in-service withdrawal, you will not be able to make a partial withdrawal from that account after you separate from the uniformed services. **Read the information and instructions for completing this form.** They will help you understand the rules for making an age-based withdrawal.

### I. INFORMATION ABOUT YOU

1. Name \_\_\_\_\_  
Last First Middle
2. Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
3. (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Daytime Phone (Area Code and Number)
4. Address \_\_\_\_\_  
Street address or box number
5. City \_\_\_\_\_
6. \_\_\_\_\_  
State/Country
7. \_\_\_\_\_  
Zip Code
8. Are you married, even if separated from your spouse?  Yes (Go on to Item 9.)  No (Skip to Section III.)
9. Spouse's Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
10. Spouse's Name \_\_\_\_\_  
Last First Middle

### II. FOR MARRIED UNIFORMED SERVICES PARTICIPANTS ONLY

Your spouse must consent to an in-service withdrawal from your TSP account by completing Items 11 and 12. Your spouse's signature must be notarized.

11. **Spouse:** By signing below, I give my consent to this in-service withdrawal from my spouse's uniformed services Thrift Savings Plan account. I understand that any amounts disbursed from the account will not be available for the purchase of a joint and survivor annuity when any remaining balance is disbursed after my spouse separates from service.

\_\_\_\_\_  
Spouse's Signature

12. \_\_\_\_\_  
Date Signed

13. **Notary:** On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, the person who signed Item 11, who is known to or was identified by me, personally appeared and acknowledged to me that he or she signed this form. In witness thereof, I have signed below on this date.

[seal]

My commission expires: \_\_\_\_\_  
Notary Public's Signature

\_\_\_\_\_  
Jurisdiction

14. **Participant:**  Check here if you cannot obtain your spouse's signature.

### III. WITHDRAWAL REQUEST

Enter in Item 15 a whole dollar amount of \$1,000 or more, **or** check the box to withdraw your entire vested balance. Complete Item 16 if you want to transfer all or any portion of your withdrawal to a traditional IRA or eligible employer plan. Use a **whole** number to indicate the percentage you want transferred. If you do not want to transfer any portion of your withdrawal, skip to Section VI, and sign and date Section VII.

15. I wish to withdraw \$ \_\_\_\_\_ .00 **OR**  Entire vested account balance
16. Transfer \_\_\_\_\_ .0% of my withdrawal to a traditional IRA or eligible employer plan. (Go on to Section IV.)



## GENERAL INFORMATION AND INSTRUCTIONS

Use this form to request a one-time only age-based in-service withdrawal of all or a portion of your vested account balance. You must be a TSP participant age 59½ or older and an active member of the uniformed services to request an age-based withdrawal.

Before completing this form, read the booklet *TSP In-Service Withdrawals* and the tax notice "Important Tax Information About TSP In-Service Withdrawal Payments." If you do not have these materials, download them from the TSP Web site ([www.tsp.gov](http://www.tsp.gov)), or obtain copies from your service or the TSP Service Office.

**Note:** You should **not** complete this form if you have previously made an age-based in-service withdrawal. Only one age-based in-service withdrawal is allowed from your uniformed services account.

### There are two ways to request an age-based in-service withdrawal:

1. Complete this form and mail it to the TSP Service Office.  
**Note:** If the TSP receives information from your service indicating that you separated from service before your in-service withdrawal request is completed, your request for an in-service withdrawal will be cancelled; you will then be eligible for a post-employment withdrawal.  
**or**
2. Use the TSP Web site to begin (and, in some cases, complete) your in-service withdrawal request. If your request cannot be completed on the Web because additional signatures, information, or documentation is needed, you may print out a partially completed form at the end of your online session. Review the form, complete any missing information, and provide any required signatures and documentation. **Do not change or cross out** any of the preprinted information resulting from your entries on the Web; the form may not be accepted for processing if you do.

After completing your age-based in-service withdrawal request form, make a copy for your records. Mail the original to:

**TSP Service Office  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500**

If you have questions, call the ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778) or the TDD at 1-TSP-THRIFT5 (1-877-847-4385). Outside the U.S. and Canada, please call 1-504-255-8777.

**SECTION I.** Complete Items 1 – 8. **The address you provide on this form will not be used to update the address in your TSP account record.** If the address in your TSP account record is not correct, contact your service TSP representative immediately — only your service can change your TSP address while you are still an active member of the uniformed services.

If you are not certain what address is shown for your TSP account record, you can check your address on the TSP Web site. You will need your Social Security number and your 4-digit TSP Personal Identification Number (PIN) to access your account information.

If you are married, provide your spouse's Social Security number and name in Items 9 and 10.

**SECTION II.** If you are **married, even if separated from your spouse**, complete this section. By law, spouses' rights apply to all age-based in-service withdrawals from a TSP account. Therefore, your spouse must consent to an age-based in-service withdrawal from your TSP account by signing and dating Items 11 and 12. Your spouse's signature must be notarized (Item 13).

After you separate from the uniformed services and are ready to withdraw the remainder of your account, your spouse has the right to a joint and survivor annuity with a 50% survivor benefit, level payments, and no cash refund, unless your spouse waives his or her right to that annuity. In consenting to the in-service withdrawal, your spouse acknowledges that any amount disbursed now will not be available later for the purchase of such an annuity.

If you cannot obtain your spouse's signature because his or her whereabouts are unknown or you believe exceptional circumstances apply, check the box in Item 14 and submit Form TSP-U-16, Exception to Spousal Requirements, and the required documentation with this form.

**SECTION III.** You may withdraw a specified amount of \$1,000 or more, or your entire account balance. Use a whole dollar amount only. If you request a specific dollar amount and it is more than your account balance, you will receive your entire account as long as it is at least \$1,000. If your vested account balance is less than \$1,000 you should request your entire vested account.

**Transfer Option.** You may elect to transfer all or a portion of your age-based in-service withdrawal payment to a traditional IRA or eligible employer plan. Payments that are not transferred directly to an IRA or eligible employer plan are subject to **mandatory 20% Federal income tax withholding**. Read the tax notice "Important Tax Information About TSP In-Service Withdrawal Payments" for detailed tax rules affecting payments from your TSP account.

**Note:** If your uniformed services account includes tax-exempt balances, the withdrawal from your account will be based on the proportion of taxable and tax-exempt balances in your account. However, the taxable portion of your withdrawal will be transferred to your IRA or plan first. Tax-exempt money will be transferred **only if** the taxable portion of your withdrawal does not satisfy the percentage of your withdrawal that you elected to transfer to your IRA or plan **and** the IRA or plan certifies that it will accept tax-exempt money. Amounts that are not transferred

Name:

Social Security Number:

IV. INFORMATION FOR YOUR TRANSFER

If you want to transfer all or a portion of your age-based withdrawal directly to a traditional IRA or eligible employer plan, complete this section, then take or send this page to your IRA or plan. Your IRA trustee or plan administrator must complete Section V and return this page to you.

- 17. Name Last First Middle
18. Social Security No.
19. Daytime Phone (Area Code and Number)
20. Address Street address or box number
21. City
22. State/Country
23. Zip Code

V. INFORMATION FROM THE IRA OR ELIGIBLE EMPLOYER PLAN

To be completed by IRA trustee or plan administrator

Complete this section and return this form to the participant identified in Section IV. The IRA trustee or plan administrator must ensure that the account described here is a "traditional IRA" or "eligible employer plan" as defined by the Internal Revenue Service.

Do not submit transfer forms of financial institutions or plans.

- 24. Type of Account Traditional IRA Eligible Employer Plan
25. Account Number
26. Plan Name Only if eligible employer plan
27. Tax-exempt balances, if any, will be accepted into the account identified above. Yes No
28. Make check payable to IRA Trustee or Plan Administrator (Limit response to 30 characters.)
29. Mail to Name of institution or person, if different from Item 28
30. Address City State Zip Code

I confirm the accuracy of the information in this section and the identity of the individual named in Section IV. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them in the traditional IRA or eligible employer plan identified above.

- 31. Typed or Printed Name of Certifying Representative
32. Phone (Area Code and Number)
33. Signature of Certifying Representative
34. Date Signed

VI. REQUEST FOR DIRECT DEPOSIT

Complete this section if you want the portion of your in-service withdrawal that is not being transferred to be paid by direct deposit to a checking or savings account at a financial institution.

- 35. Name of Financial Institution
36. Routing Number (Must be 9 digits.)
37. Type of Account Checking Savings
38. Account Number

VII. CERTIFICATION

I certify that the information I have provided in this form is true and complete to the best of my knowledge. Warning: Any intentional false statement in this application or willful misrepresentation concerning it is a violation of law that is punishable by a fine of as much as \$10,000 or imprisonment for as long as 5 years, or both (18 U.S.C. 1001).

- 39. Participant's Signature
40. Date Signed



## GENERAL INFORMATION AND INSTRUCTIONS

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will be paid directly to you (or to your checking or savings account, if you choose that option).

**SECTION IV.** If you elected to transfer all or any portion of your age-based in-service withdrawal by completing Item 16, you must also complete this section. Your IRA or plan can use this information to identify you when completing Section V.

**SECTION V.** If you elected to transfer your in-service withdrawal to a traditional IRA or an eligible employer plan, **your IRA trustee or plan administrator must complete this section before you submit this form to the TSP.** (A traditional IRA and an eligible employer plan are described in the TSP tax notice "Important Tax Information About TSP In-Service Withdrawal Payments.")

**Do not submit transfer forms of financial institutions or plans; the TSP cannot accept them.**

The institution or plan to which the payment is to be transferred must be a trust established inside the United States (i.e., the 50 States and the District of Columbia).

The financial institution or plan should retain a copy of page 2 to identify the account to which the check should be deposited when it is received. **Note:** The TSP will report all payments and transfers to the IRS on Form 1099-R. If the transfer is to a traditional IRA, the institution accepting the transfer should submit Form 5498, IRA Contribution Information, to the IRS.

**Type of Account and Account Number.** Indicate whether the transfer is to an IRA or an eligible employer plan in Item 24, and in Item 25 enter the account number, if available, of the IRA or plan to which the money is to be transferred. If the transfer is to an eligible employer plan, you must provide the plan name in Item 26.

**Transfer of Tax-Exempt Balances.** Members of the uniformed services, in certain circumstances, are entitled to contribute tax-exempt money to their uniformed services TSP accounts; therefore, their accounts may contain tax-exempt balances. Tax-exempt balances are never subject to taxation (unlike either tax-deferred balances, which are subject to taxation at a later date, or after-tax balances, on which taxes have already been paid).

If the participant's account includes a tax-exempt balance, the taxable portion of the withdrawal will be transferred first. Tax-exempt money will be transferred **only if** the taxable portion of the withdrawal does not satisfy the participant's transfer election **and** the IRA or plan accepts tax-exempt balances. If the IRA or plan does not accept tax-exempt balances, that portion of the account will be paid directly to the participant. The representative of the IRA or plan must check the appropriate box in Item 27 to indicate whether it will accept tax-exempt balances.

**Make check payable to.** Provide the exact name of the IRA trustee or plan administrator (Item 28) as it should appear on the check. The check will be made payable to the party you provide on this line.

**Mail to.** If the check is to be mailed to someone other than the payee of the check, provide the name and address (Items 29 and 30) of the institution and/or person to whom the check should be sent.

The certifying representative must provide the requested information in Items 31 – 34. If the financial institution or plan needs to be contacted for more information, the individual named here will be used as the contact person.

**SECTION VI.** Complete this section only if you want the TSP to send any portion of your in-service withdrawal directly to your checking or savings account by means of a direct deposit (electronic funds transfer (EFT)). Provide all of the requested information in this section. If you do not know the 9-digit Routing Number, contact your financial institution for this information.

**Note:** Only the portion of your withdrawal that is **not being transferred** to a traditional IRA or eligible employer plan can be paid by EFT. EFTs will be made only to a financial institution in the United States (i.e., the 50 States and the District of Columbia). EFT is a safer method of payment than mailing a check to you.

**SECTION VII.** Read the certification; then sign and date it. By signing the certification, you are certifying that the information you have provided is true and complete to the best of your knowledge.

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**PRIVACY ACT NOTICE.** We are authorized to request this information under 5 U.S.C. chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your uniformed services account. We will use the information you provide on this form to process your request for an age-based in-service withdrawal. This information may be shared with other Federal agencies and the uniformed services for statistical, auditing, or archiving purposes. In addition, we may share the information with law enforcement agencies

investigating a violation of civil, criminal, or military law, or agencies implementing a statute, rule, or order. It may be shared with congressional offices, private sector audit firms, spouses, former spouses, and beneficiaries, and their attorneys. We may also disclose relevant portions of the information to appropriate parties engaged in litigation. You are not required by law to provide this information, but if you do not provide it, we will not be able to process your withdrawal request.



# Important Tax Information About TSP In-Service Withdrawal Payments

Except as noted below for uniformed services accounts, amounts paid to you from your Thrift Savings Plan (TSP) account are taxable income to you for Federal income tax purposes in the year in which payment is made. This notice summarizes the tax rules that apply to TSP in-service withdrawals, i.e., age-based (age 59½ or older) and financial hardship withdrawals. To see how these tax rules apply to your TSP payment, **read this notice carefully.**

We are required by law to provide you with this notice; however, because the tax rules are complex, you may wish to consult a tax advisor before you make any decision that might be affected by them.

## ***Special Note for Uniformed Services Accounts***

TSP accounts for members of the uniformed services may include contributions from combat zone pay. Combat zone pay is exempt from Federal income taxes; therefore, TSP contributions from combat zone pay are also exempt from Federal income taxes when they are subsequently distributed from a uniformed services TSP account. (This is not true for the earnings attributable to contributions from combat zone pay; all earnings are taxable when they are distributed from the TSP account.)

The TSP will make all payments from a uniformed services account on a *pro rata* basis from both taxable and tax-exempt balances. A payment made from a uniformed services TSP account will therefore include taxable and tax-exempt balances if the account includes contributions from combat zone pay. Internal Revenue Service (IRS) Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., which the TSP provides you, will separately state the total amount of your distribution and the amount of your taxable distribution. (*See Section 3 of this notice.*)

Unless otherwise noted, the following discussion applies only to the taxable portion of an in-service withdrawal.

## **1. Tax Withholding**

### ***Age-Based Withdrawals***

Age-based in-service withdrawals are the only TSP payments made to participants before they separate from Federal civilian service or the uniformed services which are considered **eligible rollover distributions**, and

the following Federal income tax withholding rules apply. (**The TSP does not withhold amounts for state or local income tax.**)

- The mandatory tax withholding on eligible rollover distributions of \$200 or more paid in a single year is 20%. The 20% is tax withholding, not actual tax due; therefore, when you file your annual Federal income tax return, you may be entitled to a refund of a portion of this amount, or you may be required to pay an additional amount.
- You can avoid withholding on all or any portion of your eligible rollover distribution by asking the TSP to transfer that amount to a “traditional IRA” or an eligible employer plan.<sup>1</sup> However, you **cannot** avoid the mandatory 20% withholding on any amount that you elect to receive directly (including payments made by electronic funds transfer (EFT) to your personal checking or savings account), even if you then roll it over to a traditional IRA or an eligible employer plan. (*See Section 2 of this notice.*)
- You may elect to have an amount withheld in addition to the 20% withholding by completing Line 3 of IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments, and submitting it to the TSP Service Office along with your in-service withdrawal request.<sup>2</sup> Line 1 and Line 2 are not valid elections for this type of payment.

## ***Financial Hardship Withdrawals***

A financial hardship in-service withdrawal is a **non-periodic payment** and cannot be transferred or rolled over to a traditional IRA or an eligible employer plan. The TSP will withhold 10% for Federal income tax from financial hardship in-service withdrawal payments unless the TSP Service Office receives IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments, from you.<sup>2</sup> If you submit Form W-4P, you may elect:

<sup>1</sup> A “traditional IRA” is an individual retirement account described at § 408(a) of the Internal Revenue Code (I.R.C.) or an individual retirement annuity described at I.R.C. § 408(b). (It does not include a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA).) An “eligible employer plan” includes a plan qualified under I.R.C. § 401(a), including a § 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; an I.R.C. § 403(a) annuity plan; an I.R.C. § 403(b) tax-sheltered annuity; and an eligible I.R.C. § 457(b) plan maintained by a governmental employer.

<sup>2</sup> If you have both a civilian TSP account and a uniformed services TSP account, you must submit a separate IRS Form W-4P for each account.

- to have no Federal income tax withheld, by completing Line 1 of Form W-4P; or
- to have an amount withheld in addition to the 10%, by completing Line 3 of Form W-4P.

**Note:** Line 2 of Form W-4P is not a valid election for this type of distribution.

## 2. Transferring or Rolling Over Your Age-Based In-Service Withdrawal

All or any part of your age-based in-service withdrawal can either be transferred or rolled over to a traditional IRA or an eligible employer plan. This permits you to postpone paying tax on that amount until you withdraw the money from the IRA or plan. However, distributions from the IRA or plan to which the transfer or rollover was made may be subject to different plan rules (such as spousal consent) and tax consequences from those that apply to distributions from the TSP. Before making the transfer, you should consult with the administrator of the IRA or plan that is to receive your distribution.

A **transfer** occurs when you instruct the TSP to send all or part of your distribution to a traditional IRA or an eligible employer plan instead of issuing it directly to you. Mandatory 20% Federal income tax withholding does not apply to an amount that the TSP transfers to a traditional IRA or an eligible employer plan; **however, it does apply to any payment made directly to you (or to your personal checking or savings account via EFT), even if you then roll it over.**

A **rollover** occurs when the TSP makes a distribution to you (which includes the amount of the payment you receive plus the amount of tax withheld) and you deposit any part of that distribution into a traditional IRA or an eligible employer plan within 60 days of the date you receive it.

In deciding whether to choose a transfer or a rollover, you should consider the following:

- You must pay Federal income tax on any part of the payment that you do not transfer or roll over.
- Because all eligible rollover distributions of \$200 or more made directly to you (or to your personal checking or savings account via EFT) are subject to mandatory 20% withholding, you must pay Federal income tax on the amount withheld for taxes — even if you roll over the amount you receive — unless you deposit personal funds equal to the amount withheld into a traditional IRA or an eligible employer plan. (If you do this, you may receive a refund of taxes withheld, but you cannot wait until you receive a refund of the withheld amount to complete a rollover.)

Therefore, if you do not want to use personal funds to make up the amount withheld, you should choose to have the TSP transfer your payment to a traditional IRA or an eligible employer plan instead of rolling it over to your IRA or plan yourself.

## *Special Note for Uniformed Services Accounts*

Tax-exempt balances (i.e., contributions from combat zone pay) may be transferred or rolled over into a traditional IRA or transferred into certain eligible employer plans, but only if the IRA or plan accepts tax-exempt balances. Although an age-based withdrawal will be distributed to you based on the proportion of taxable and tax-exempt balances in your account, if you choose to transfer a portion of the withdrawal, the taxable balance will be transferred to your IRA or plan first. Tax-exempt money will be transferred only if the taxable portion of your withdrawal does not satisfy the percentage that you elect to transfer to your IRA or plan. Any tax-exempt money in your withdrawal that cannot be transferred will be paid directly to you (or to your checking or savings account, if you so elect).

You may only transfer (not roll over) a tax-exempt balance to an eligible employer plan. The only types of eligible employer plans that can accept a transfer of tax-exempt balances from the TSP are plans qualified under I.R.C. § 401(a) and I.R.C. § 403(a) annuity plans; however, a plan is not legally required to accept such a transfer.

You cannot first transfer or roll over a tax-exempt balance into a traditional IRA and later transfer or roll over that amount into an employer plan. If you transfer or roll over a tax-exempt balance into a traditional IRA, it is your responsibility to keep track of the amount of these contributions and report that amount to the IRS on the appropriate form so that the nontaxable amount of any future distribution(s) can be determined.

Tax-exempt balances in a uniformed services TSP account may not be transferred into a civilian TSP account.

## 3. Tax Reporting

The TSP will report to the IRS all payments that are made directly to you (or to your personal checking or savings account via EFT), as well as all transfers made to traditional IRAs or eligible employer plans. The TSP will also report TSP payments and transfers to the state in which your TSP account record shows you resided (or, for members of the uniformed services, your state of legal residence as reported by your payroll office) at the time payment was made, if that state has an income tax.

In January of the year that follows your payment, the TSP will send you IRS Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. You should include the taxable amount reported on Form 1099-R as income on your individual income tax return for the year in which payment was made. **Be sure your agency and/or service keeps your TSP account address up to date so that you receive the form and other important information about your account.**

#### 4. Early Withdrawal Penalty Tax

Under the Internal Revenue Code, an early withdrawal penalty tax of 10% is imposed on the amount of an in-service withdrawal payment that you receive directly from the TSP (including any tax withholding) **before you become age 59½**. Thus, if you request a financial hardship withdrawal and are younger than age 59½, the penalty tax will apply to you. The penalty tax is in addition to the ordinary income tax that you pay on TSP payments.

The early withdrawal penalty tax does not apply to TSP distributions used for the payment of medical expenses which would be deductible under the Internal Revenue Code. (See IRS Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts.)

#### ***Special Note for Uniformed Services Accounts***

The early withdrawal penalty tax does not apply to that portion of your withdrawal which represents contributions from combat zone pay.

#### 5. Ten-Year Tax Option

If the payment you receive from the TSP qualifies as an **eligible lump sum distribution**, you may be able to lower the income tax you pay by using the **10-year tax option**.

An **eligible lump sum distribution** is one in which your total TSP account balance (if you have two accounts, your civilian and uniformed services TSP accounts, including tax-exempt balances, if any) is distributed to you within one tax year (the calendar year, for most taxpayers), regardless of whether this occurs in one or more payments. With the **10-year tax option**, your eligible lump sum distribution is taxed as if it were paid to you over 10 tax years.

The following rules apply to the 10-year tax option:

- The 10-year tax option is available only if you were age 50 before January 1, 1986.

- You must have been an **active participant** in the TSP for at least five years before the year in which your distribution is made. You are considered an active participant during a year if either you or your agency made a contribution to your TSP account during that year.
- You must use the 10-year tax option for all eligible lump sum distributions that you receive in the same tax year. This includes a withdrawal of your entire TSP account after separation and any taxable loan distribution. It also includes an eligible lump sum distribution from any plan described in I.R.C. § 401(a) or § 403(a) which is maintained by another employer.
- You can use the 10-year tax option only once in your lifetime.
- You must use the tax rates in effect in 1986.
- If you transfer or roll over all or any part of your distribution, you cannot use the 10-year tax option.

You can elect the 10-year tax option by filing IRS Form 4972, Tax on Lump Sum Distributions, with your annual income tax return.

#### 6. Saver's Tax Credit

If you participate in the TSP during tax years 2002 through 2006, you may be eligible for a tax credit of up to \$1,000 on your Federal income tax return for each year you contribute to the plan. However, the amount of the tax credit may be offset by any taxable and nontaxable distributions, including in-service withdrawal payments, paid directly to you from the TSP. This benefit, called the Saver's Tax Credit, is available to participants with an adjusted gross income of no more than \$50,000 if married filing jointly, \$37,500 if head of household, or \$25,000 if single or married filing separately. For more information about this tax credit, consult your tax advisor or refer to IRS Publication 553, *Highlights of 2001 Tax Changes*.

#### 7. TSP Service Office Information

If you have any questions regarding this notice, please contact the TSP Service Office at 1-877-968-3778 (TDD: 1-877-847-4385). Outside the U.S. and Canada, please call 1-504-255-8777. You can also write to:

TSP Service Office  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500