

Traditional TSP and Roth TSP myPay Screens

DJMS RC

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## Top input



- The Thrift Savings Program provides an opportunity to invest in your future. **You have the opportunity to elect percentages of your pay for Traditional TSP and for Roth TSP.**
  - **What should I consider when I elect Traditional or Roth TSP?** Carefully calculate the percentages of basic pay, incentive pay, special pay and bonus you wish to contribute to TSP, and remember to consider your other monthly obligations. Determine your ability to maximize your TSP contribution while maintaining enough funds to support your lifestyle. The percentage you elect will be applied on a daily basis. If you are not currently receiving incentive pay, special pay or bonus pay, your election will take effect whenever you become entitled to this pay. Your TSP elections will stay in effect until you submit another election to change or stop your contributions, or you separate from service. For example, if you elect to contribute from bonus pay, your election will cover future installments or any other bonus pay to which you become entitled.  
  
Keep in mind that Roth TSP is an after tax contribution; so you must consider this when selecting percentages of pay to contribute, for example, an election for 100% of a bonus may not process since it does not allow for taxes and other deductions.  
  
Your elections will overlay all prior elections, so each Traditional and Roth percentage elected must be filled. If you do not wish to have a particular election, for example, if you don't want a bonus contribution to Roth, enter zero in the Roth bonus contribution percentage.
  - **Annual maximum:** The maximum Internal Revenue Code (IRC) contribution elective deferral limit for 2018, which is the combined total of your Traditional deferred contributions and Roth contributions, is \$18,500. Also, the IRC annual addition limit for 2018, which includes exempt Traditional contributions as well as Traditional deferred contributions and Roth contributions, is \$55,000. Roth contributions can be made from combat zone tax exempt pay as well as post-tax pay, however, the annual limit for Roth remains at \$18,500 for 2018 even if you are in a combat zone. Exempt contributions above that amount can only be made to Traditional TSP. However, as an exception to the limits described in this paragraph, deferred contributions can also be made to Traditional catch-up; and deferred or exempt contributions can also be made to Roth catch-up, if you are eligible (see catch-up).
  - **Other deductions to consider:** Also consider all current deductions such as: forfeitures, Social Security and Medicare tax (7.65% of basic pay), federal income tax withholding, Servicemembers' Group Life Insurance (SGLI), Family SGLI, state income tax withholding, debts, garnishments, bankruptcies, tax levies, alimony, child support, and any fines. Traditional TSP and TSP loans are deducted before Roth TSP. If there is not sufficient pay available for the amount you elected for Roth TSP, no contribution will be made.
  - **1% Basic Pay Requirement:** If you elect to contribute to EITHER Traditional or Roth TSP from basic pay, you may also elect to contribute from 1% to 100% of any incentive pay, special pay, and bonus pay that you receive (within the IRC annual limits) and within the amount available after deductions. [What is Special, Incentive and Bonus Pay?](#)
  - **What are the rules for stopping contributions?** If you Stop your basic pay contributions, your service will automatically terminate your contributions from special pay, incentive pay and bonuses. However, you may stop contributing from incentive pay, special pay or bonus pay and still continue your contributions from basic pay.
  - **TSP address:** You may change your Thrift Savings Plan (TSP) address information at any time. You may make your address change through myPay if you are currently contributing to TSP. Your TSP address change will be sent to update your personal account information. You must contact your customer service representative to change your address if you are NOT currently contributing to TSP. **Please do not make a TSP address change if you have made one in the last three days.**
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# Middle input

- **Financial Hardship Withdrawal:** If you make an in-service financial hardship withdrawal, you may not make any TSP contributions for six months following the withdrawal.
- **Health Professionals:** For eligibility, see your finance office before electing TSP.

**Internal Revenue Code section 402(g) and section 415(c)** may limit your annual contributions. See the *Summary of the Thrift Savings Plan for the Uniformed Services* for more information about these statutory limitations.

**Air Force, Army, and Navy Members:** The maximum basic pay percentage (Traditional and Roth combined) is 92% to allow for 7.65% Social Security/Medicare tax. Combined Traditional/Roth pay elections of 86% and above will be reduced to 85% and will be reviewed to ensure all mandatory deductions are properly identified and deducted before deriving the maximum percentage available for your Traditional TSP and Roth basic Pay election.

If you have a debt or a garnishment, the sum of your Traditional/Roth basic pay elections cannot exceed 25%. If you have both a debt and a garnishment, elections for Traditional or Roth TSP will not process.

**Please do not make a TSP Address Change if you have made one in the last three days.**

This information is current as of **December 14, 2017**.

If you want to change both TSP elections during the same pay period, you must enter them at the same time on this screen. Then select the "SAVE" button.

Contribution from Traditional TSP	Current	New
<b>Basic Pay:</b>	1%	<input type="text" value="1"/> % - Max = 92%**
<b>Special Pay:</b>	10%	<input type="text" value="10"/> % - Max=100%
<b>Incentive Pay:</b>	20%	<input type="text" value="20"/> % - Max=100%
<b>Bonuses:</b>	30%	<input type="text" value="30"/> % - Max=100%

Stop TSP

Contribution from Roth TSP	Current	New
<b>Roth Basic Pay:</b>	20%	<input type="text" value="20"/> % - Max = 92%**
<b>Roth Special Pay:</b>	0%	<input type="text" value="0"/> % - Max=100%
<b>Roth Incentive Pay:</b>	0%	<input type="text" value="0"/> % - Max=100%
<b>Roth Bonuses:</b>	0%	<input type="text" value="0"/> % - Max=100%

Stop Roth

## Bottom input

Date Of Birth: 07/20/1955

If your date of birth is incorrect, please contact your personnel office.

Address:		TSP Address Items	Current	New
Street 1: (Required)		393 S JONES WAY		<input type="text" value="393 S JONES WAY"/>
Street 2:		2315 NORTH DREXEL		<input type="text" value="2315 NORTH DREXEL"/>
Street 3:				<input type="text"/>
City:		LONDON		<input type="text" value="LONDON"/>
Postal Code:		A12345		<input type="text" value="A12345"/>
Country:		UNITED KINGDOM		<input type="text" value="UNITED KINGDOM"/>

Save



- If you are changing a US, APO, or FPO address, enter your zip code and/or new address information.
- If you are changing to a US, APO, or FPO address from a foreign address, select ENTER U.S. ADDRESS; and enter your new address information.
- If you are changing to a foreign address that is not an APO or FPO address, select ENTER FOREIGN ADDRESS and enter new address information.
- If you need help using myPay, contact the Centralized Customer Support Unit at 1-888-DFAS411 or 1-888-332-7411, commercial (216) 522-5096, Defense Switching Network (DSN) 580-5096 (see FAQs for hours of operation).
- If you have specific pay account-related questions, contact your Customer Service Representative.

# Confirmation



Items marked with a star have been changed.

Traditional TSP Items	Current	New
Basic Pay:	1%	1%
Special Pay:	10%	10%
Incentive Pay:	20%	20%
Bonuses:	30%	*0%

Roth TSP Items	Current	New
Roth Basic Pay:	20%	20%
Roth Special Pay:	0%	0%
Roth Incentive Pay:	0%	0%
Roth Bonuses:	0%	0%

Date of Birth:	07/20/1955
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Address	Current	New
Street 1:	393 S JONES WAY	393 S JONES WAY
Street 2:	2315 NORTH DREXEL	2315 NORTH DREXEL
Street 3:		
City:	LONDON	LONDON
Postal Code:	A12345	A12345
Country:	UNITED KINGDOM	UNITED KINGDOM

Is this information correct, and do you certify that if you elect Roth or Traditional TSP, you are contributing at least 1% of your basic pay to Roth or Traditional TSP?

# Notification



Notification Main | Exit

Save Print

myPay has saved your action. Your Leave and Earnings/Pay Statement will be your confirmation.

Your TSP Election will not reflect in myPay until after the effective date of the action.

Traditional TSP	
Basic Pay:	1%
Special Pay:	10%
Incentive Pay:	20%
Bonuses:	0%
Roth TSP	
Roth Basic Pay:	20%
Roth Special Pay:	0%
Roth Incentive Pay:	0%
Roth Bonuses:	0%
Date Of Birth	
07/20/1955	
Address	
Street 1:	393 S JONES WAY
Street 2:	2315 NORTH DREXEL
Street 3:	
City:	LONDON
State:	
Zip Code:	
Country:	UNITED KINGDOM

**Select Main to make additional changes. Select Exit if you are finished.**

To change the investment of your contributions, you may visit the TSP Web Site at [www.tsp.gov](http://www.tsp.gov).