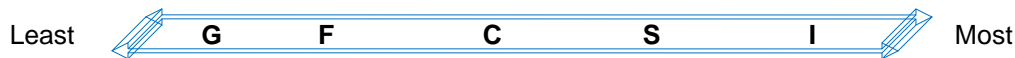




### Let's Talk \$\$ - TSP Part 2

Last time we discussed your contributions and limitations to the TSP. This week we want to focus on the actual investment choices you have. Most people are aware of the G, F, C, S, and I funds. Each fund has a different objective and reacts differently in economic conditions. Generally speaking, when you move from left to right on the line below, you increase your opportunity for greater returns; however, you also assume more risk and increased volatility from a historical perspective.



It is important that you understand the consequences of investing all of your money in one fund. An example is being too conservative by investing all your money in the G fund at an early age which exposes you to inflation risk. Sure, you won't lose any money because the investments are backed by the U.S. Government, but your earnings could be offset by inflation. Another example is being too aggressive by investing all of your money in the I fund, you could have greater returns, but you stand the chance of greater losses. We recommend that you consider your risk tolerance and your time horizon when making decisions on how to allocate your TSP monies.

As you approach needing this money, it usually becomes more important to you to preserve the wealth you have built as opposed to taking unnecessary risks. If you don't have the time, knowledge or desire to properly allocate your money between the available funds, the L Funds may be the best option. We will discuss the L funds in a future article.

Please consult a qualified professional prior to making any investment decisions to ensure your individual scenario is reviewed and planned accordingly.

Christy Capital Management, Inc., a Registered Investment Advisor, provides support for federal employees throughout the Southeast in investment consulting and retirement planning. Brandon S. Christy, CPA, PFS, President, and our team of advisors at Christy Capital, are knowledgeable in tax planning, federal benefits, and creative retirement strategies. Our firm would be honored to assist you, as our client, in obtaining your long term financial goals. If you would like more information, please visit us on the web at [www.ChristyCapital.com](http://www.ChristyCapital.com), e-mail at [info@ChristyCapital.com](mailto:info@ChristyCapital.com) or you may contact us directly at 866-331-7749.

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