

DOE is now accepting elections for Roth contributions from all Thrift Savings Plan (TSP) eligible participants who wish to elect Roth (after-tax) contributions. Our payroll provider, the Defense Finance Accounting System (DFAS), and DOE have made the necessary technical and programmatic modifications to the payroll and personnel systems to accommodate TSP Roth elections. The TSP-1 Election form and the TSP-1-C Catch-up Election form have been revised to include the new Roth election option for regular contributions and catch-up contributions. Employees can elect to contribute in any whole percentage or whole dollar amount. TSP Roth is similar to a Roth 401(k), NOT a Roth IRA. There are **no income limits for eligibility to contribute** to TSP Roth. However, the IRS limits the amount of employee contributions to TSP during a tax year. The elective deferral limit for regular TSP and Roth in 2012 is \$17,000 and \$5,500 for catch-up contributions. These limits are subject to change annually. In addition, employees will not be able to convert agency contributions into TSP Roth contributions, as agency contributions are only applied to regular TSP.

Employees are encouraged to seek advice from a qualified tax or financial advisor to determine whether TSP Roth is right for them. **DOE has mandated the use of Employee Self Service (ESS)** to start, change or stop contributions for TSP – including regular TSP, Roth and Catch-up elections. ESS is a secure website. All eligible employees are able to make elections in ESS (except elections made at the time of Entry on Duty or restart elections after an In-Service Withdrawal). Employees can access the ESS website at: <https://mis.doe.gov/ess>. Employees without internet access should contact their local servicing human resources office.

For more information about Roth TSP, please visit the TSP website at: [www.tsp.gov](http://www.tsp.gov)