



United States Army Cyber Center of Excellence

Government Retirement Benefit (GRB) and Thrift Savings Plan (TSP) Guide

For CCoE New Hires



Purpose of this guide

- Specifically wanted to know how to change contributions from a Traditional to a Roth IRA or vice versa
- Grasp a better understanding of GRB
- Provides guidance during the onboarding process
- Better understanding of TSP



U.S. ARMY



Army Benefits Center-Civilian (ABC-C)
GRB Platform formerly EBIS



<https://www.platform.army.mil/app/employee?license=1120>

Please copy and paste the link above into your web browser (Preferably Chrome).



1. When you have clicked on the link provided in the previous slide, you will be directed to this page.
2. The website will log you in using your CAC.
3. Once you are on this page, click the "Launch" button.

You have successfully signed into the GRB Platform.

Your current browser: Google Chrome

Site best viewed with Chrome, Internet Explorer 11, or Edge

Security Notice

This system, including all related equipment, networks, and network devices (specifically including internet access), are provided only for authorized only. This computer system may be monitored for all lawful purposes, including to ensure that its use is authorized, for management of the system, facilitate protection against unauthorized access, and to verify security procedures, survivability and operational security. Monitoring includes active attacks by authorized entities to test or verify the security of this system.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

By pressing "Launch", I acknowledge that I have read and accept the above notice.

Starts Here!
To start using the GRB Platform for employee click the "Launch" button.

Launch





GRB



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1. After clicking "Launch" you will be directed to this page.
2. Here you can check any of your benefits as they pertain to you.
3. For now, click on Thrift Savings Plan (TSP).

Army Benefits Center - Civilian

Health Insurance

Life Insurance

Thrift Savings Plan

Retirement

Dental & Vision Insurance

Long Term Care Insurance

Flexible Spending Accounts

Social Security



GRB



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1. This page will show you your contributions per pay period.
2. If you look below "contributions per pay period" you can see that 5% of the pay check is going into a Traditional IRA.
3. To change contributions from a Traditional to Roth IRA, click on "Submit a TSP Transaction."

Thrift Savings Plan ✕

The Thrift Savings Plan (TSP) is a defined contribution retirement savings and investment plan for Federal employees and members of the uniformed services. Eligible employees can contribute up to the IRS elective deferral limit each year and invest in any of the available funds. Beginning in the year an employee reaches age 50, the elective deferral limit is increased to include the additional catch-up deferral amount. Employees may also receive automatic and matching contributions from their employing Agency, depending on the employee's retirement coverage. Employees may make Traditional contributions (pre-tax) and/or Roth contributions (after-tax) on a regular pay period basis either in whole percent increments or whole dollar amounts. Under certain circumstances, employees can borrow their own contributions or request an in-service withdrawal. When an employee leaves Federal service there are multiple withdrawal options available including a single payment, a series of monthly payments, a life annuity, or a combination of these options. In order to participate in the TSP, employees must be covered by an eligible retirement system and be in a pay status. The Thrift Savings Plan (TSP) is administered by the Federal Retirement Thrift Investment Board, and the assets are held in the Thrift Savings Fund.

<p>Account Balances</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Traditional:</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Roth:</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Total:</td><td style="text-align: right;">\$0.00</td></tr> </table> <p>Retrieve/Enter my TSP Info </p>	Traditional:	\$0.00	Roth:	\$0.00	Total:	\$0.00	<p>Investment Funds</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Fund</th> <th style="text-align: left;">Allocation</th> <th style="text-align: left;">Traditional Balance</th> <th style="text-align: left;">Roth Balance</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="text-align: center; padding: 10px;">No fund balance or allocations have been entered. To enter TSP info, use: Retrieve/Enter my TSP Info</td> </tr> </tbody> </table>	Fund	Allocation	Traditional Balance	Roth Balance	No fund balance or allocations have been entered. To enter TSP info, use: Retrieve/Enter my TSP Info				<p>Contributions per Pay Period</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Employee</td> </tr> <tr> <td>Traditional:</td> <td style="text-align: right;">(5%) \$</td> </tr> <tr> <td>Roth:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td colspan="2">Agency</td> </tr> <tr> <td>Traditional:</td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="2">Total:</td> </tr> <tr> <td colspan="2" style="text-align: right;">\$</td> </tr> </table> <p>Contributions Calculator </p>	Employee		Traditional:	(5%) \$	Roth:	\$0.00	Agency		Traditional:	\$	Total:		\$	
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Agency																														
Traditional:	\$																													
Total:																														
\$																														

Estimated Value

Single Life Monthly Annuity:	\$0.00
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[Project TSP Account](#)

[Loan Calculator](#)

[Withdrawal Calculator](#)

Transactions

Entered	Effective	Type	Status
05/04/2021 12:04 PM	05/09/2021	Start/Stop/Change Regul...	Voided

Submit a TSP Transaction +

Resources

Type	Description
	Thrift Savings Plan for FERS Employees
	Financial Planning
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	TSP Plan Description

is Here



1. Click on the drop down arrow and select "Start/Stop/Change Contributions."
2. Now you will be able to change the percentage amounts for Traditional and/or Roth.
3. For this example we have 5% going into a Traditional IRA but we want it in a Roth instead. Under Traditional Contributions click on "stop."
4. Then, under Roth Contributions click on "Percentage" and put whatever percentage of your pay check you want to contribute.
5. Once you are satisfied with your contribution, click on "Next."

Submit a TSP Transaction - Choose Type

Select the type of transaction you would like to submit:

Start/Stop/Change Contributions

Select the type and amount of TSP contributions you would like to make:

You may elect to make contributions as a percentage or a whole dollar amount to Traditional (pre-tax) or Roth (after-tax) or both simultaneously. Combined amounts will be deducted from your basic pay. Your contributions will automatically cease once you reach the IRS elective deferral limit. However, if you are eligible for catch-up contributions (beginning in the calendar year you reach age 50), your contributions will continue until reach the additional IRS catch-up contribution limit.

You may contribute up to 100% of your basic pay or a dollar amount, therefore please ensure that you don't unintentionally contribute 100% of your salary. Any amount or percentage elected for Traditional and/or Roth contributions below will supersede all other election on file.

You are auto-contributing 5% to Traditional (pre-tax)

Traditional (pre-tax) Contributions:

Percentage - Contribute a whole percentage of my basic pay each pay period

Amount - Contribute a fixed whole dollar amount each pay period

Stop

You are not currently contributing to Roth (after-tax)

Roth (after-tax) Contributions:

Percentage - Contribute a whole percentage of my basic pay each pay period

Amount - Contribute a fixed whole dollar amount each pay period

No Contributions

Next > Cancel



1. After clicking “next” you will be brought back to the Thrift Savings Plan screen.
2. On the lower left hand corner, you should see the most recent transaction you made.
3. If you see that it is pending, it means that you have successfully completed your transaction.

Withdrawal Calculator

Transactions **Submit a TSP Transaction +**

Entered	Effective	Type	Status
05/04/2021 12:25 PM	05/09/2021	Start/Stop/Change Regul...	Pending
05/04/2021 12:04 PM	05/09/2021	Start/Stop/Change Regul...	Voided



TSP



U.S. ARMY

1. Log on to TSP. If you do not have a login with TSP then you will need to contact them at 1-(877)-968-3778. They will guide you through the process of setting up a login account.
2. Once you are logged in, it will take you to your account balance.

Account Balance: Civilian

Your account balance below is based on share prices as of close of business 05/04/2021.

Account balance information is updated by 6 a.m., Eastern time, each business day. On occasion, heavy volume during the nightly processing cycle may delay the update by a few hours.


Account balance as of:

[Generate an account balance or verification letter](#)

Account Balance by Fund		Account Balance by Contribution		Contribution Summary	
Investment Funds	Shares	Share Price	Balance	Distribution of Account	Contribution Allocation
Lifecycle Funds					
L 2065	0.0000	\$13.5770	\$0.00	0.00%	0.0%
L 2060	0.0000	\$13.5771	\$0.00	0.00%	0.0%
L 2055	0.0000	\$13.5772	\$0.00	100.00%	100.0%
L 2050	0.0000	\$27.7635	\$0.00	0.00%	0.0%
L 2045	0.0000	\$12.6911	\$0.00	0.00%	0.0%
L 2040	0.0000	\$46.3925	\$0.00	0.00%	0.0%
L 2035	0.0000	\$12.2811	\$0.00	0.00%	0.0%
L 2030	0.0000	\$40.9667	\$0.00	0.00%	0.0%
L 2025	0.0000	\$11.6612	\$0.00	0.00%	0.0%
L Income	0.0000	\$22.7858	\$0.00	0.00%	0.0%
Individual Funds					
<small>Here!</small> G Fund Government Securities	0.0000	\$16.5773	\$0.00	0.00%	0.0%
F Fund Fixed Income Index	0.0000	\$20.6872	\$0.00	0.00%	0.0%
C Fund Common Stock Index	0.0000	\$62.2810	\$0.00	0.00%	0.0%
S Fund Small Cap Stock Index	0.0000	\$82.0711	\$0.00	0.00%	0.0%
I Fund International Stock Index	0.0000	\$37.5766	\$0.00	0.00%	0.0%
Total			\$0.00	100.00%	100.0%

[View your 12-Month Personal Investment Performance \(PIP\)](#)



1. To change your contribution allocations, click on "Contribution Allocations."
2. You will then be taken to this page. 
3. If you want to change to amount you are contributing to one fund to another fund, click on "Request Contribution Allocation."

Contribution Allocations: Civilian

As of 05/04/2021, your TSP contributions (including loan payments and transfers from other plans, if applicable) are being invested as shown below. You can change your contribution allocation by clicking **Request Contribution Allocation**. Your new contribution allocation will apply to all new money being deposited to your account. A contribution allocation requested before 12:00 noon, Eastern time, on a business day will generally be processed that night.

Online Transactions

- Contribution Allocations**
- Interfund Transfers
- TSP Loans
- Withdrawals and Changes to Installment Payments

Investment Funds	Balance	Current %
Lifecycle Funds		
L 2065	\$0.00	0%
L 2060	\$0.00	0%
L 2055	0.00	100%
L 2050	\$0.00	0%
L 2045	\$0.00	0%
L 2040	\$0.00	0%
L 2035	\$0.00	0%
L 2030	\$0.00	0%
L 2025	\$0.00	0%
L Income	\$0.00	0%
Individual Funds		
G Fund Government Securities	\$0.00	0%
F Fund Fixed Income Index	\$0.00	0%
C Fund Common Stock Index	\$0.00	0%
S Fund Small Cap Stock Index	\$0.00	0%
I Fund International Stock Index	\$0.00	0%
Total	0.00	100%

[Request Contribution Allocation](#)



TSP



1. After you have clicked “Request Contribution Allocation”, you will be taken to this screen.
2. For example, say we no longer want 100% contribution in the L 2055 fund. Instead we want it in the C Fund.
3. Underneath “New%” you will put in the new percentage you want for one fund or multiple funds. (Just make sure the total at the bottom says 100%)
4. When you are done, click continue and then click submit.

Investment Funds	Balance	Current %	New %
Lifecycle Funds			
L 2065	\$0.00	0%	<input type="text"/> %
L 2060	\$0.00	0%	<input type="text"/> %
L 2055	\$0.00	100%	<input type="text"/> %
L 2050	\$0.00	0%	<input type="text"/> %
L 2045	\$0.00	0%	<input type="text"/> %
L 2040	\$0.00	0%	<input type="text"/> %
L 2035	\$0.00	0%	<input type="text"/> %
L 2030	\$0.00	0%	<input type="text"/> %
L 2025	\$0.00	0%	<input type="text"/> %
L Income	\$0.00	0%	<input type="text"/> %
Individual Funds			
G Fund Government Securities	\$0.00	0%	<input type="text"/> %
F Fund Fixed Income Index	\$0.00	0%	<input type="text"/> %
C Fund Common Stock Index	\$0.00	0%	<input type="text" value="100"/> %
S Fund Small Cap Stock Index	\$0.00	0%	<input type="text"/> %
I Fund International Stock Index	\$0.00	0%	<input type="text"/> %
Total	\$0.00	100%	100 %



1. Interfund Transfers: allows to take a percentage of money you already have and transfer it to another fund.
2. You can only do this twice in the same calendar moth. If you try to do it a third time, then the money being transferred will be put into the G fund.
3. To move a percentage of your money, click on "Request Interfund Transfer."

Online Transactions

Contribution Allocations
Interfund Transfers
TSP Loans
Withdrawals and Changes to Installment Payments

Investment Funds	Balance	Current %
Lifecycle Funds		
L 2065	\$0.00	0.00%
L 2060	\$0.00	0.00%
L 2055	\$0.00	100.00%
L 2050	\$0.00	0.00%
L 2045	\$0.00	0.00%
L 2040	\$0.00	0.00%
L 2035	\$0.00	0.00%
L 2030	\$0.00	0.00%
L 2025	\$0.00	0.00%
L Income	\$0.00	0.00%
Individual Funds		
G Fund Government Securities	\$0.00	0.00%
F Fund Fixed Income Index	\$0.00	0.00%
C Fund Common Stock Index	\$0.00	0.00%
S Fund Small Cap Stock Index	\$0.00	0.00%
I Fund International Stock Index	\$0.00	0.00%
Total	\$0.00	100.00%

Request Interfund Transfer



TSP



1. Put in the new percentage you want transferred to a new fund underneath "New%" and then click continue.
2. You will then review your new transaction and then click submit.

Investment Funds	Balance	Current %	New %
Lifecycle Funds			
L 2065	\$0.00	0.00%	<input type="text"/> %
L 2060	\$0.00	0.00%	<input type="text"/> %
L 2055	\$42,579	100.00%	<input type="text"/> %
L 2050	\$0.00	0.00%	<input type="text"/> %
L 2045	\$0.00	0.00%	<input type="text"/> %
L 2040	\$0.00	0.00%	<input type="text"/> %
L 2035	\$0.00	0.00%	<input type="text"/> %
L 2030	\$0.00	0.00%	<input type="text"/> %
L 2025	\$0.00	0.00%	<input type="text"/> %
L Income	\$0.00	0.00%	<input type="text"/> %
Individual Funds			
G Fund Government Securities	\$0.00	0.00%	<input type="text"/> %
F Fund Fixed Income Index	\$0.00	0.00%	<input type="text"/> %
C Fund Common Stock Index	\$0.00	0.00%	<input type="text"/> %
S Fund Small Cap Stock Index	\$0.00	0.00%	<input type="text"/> %
I Fund International Stock Index	\$0.00	0.00%	<input type="text"/> %
Total	\$42,579	100.00%	0 %



Key Takeaway's



- GRB: is where you go if you want to switch IRA types. (From a Traditional to a Roth or vice versa or you could have both a Roth and a Traditional)
- GRB: you can change the percentage contribution towards your account. For example- instead of contributing 5% of my pay I can change it to 10%. (You can change to whatever you want)
- TSP: where you go to check your account balance.
- TSP: you change contribution amounts with a single fund or multiple funds.
- TSP: you can transfer all of your money from one fund within TSP to
- another fund.
- If you need further assistance please contact TSP.
- Contact a financial advisor for advice.