

<b>TSP Fund</b>	<b>What It Invests In</b>	<b>Risk Level</b>	<b>Typical Behavior 10-Year Earnings History</b>
<b>G Fund</b>	Government securities	Very low	Never loses value but grows slowly – 2.76%
<b>F Fund</b>	U.S. bond market	Low to moderate	Can lag stocks, especially when interest rates rise – 2.11%
<b>C Fund</b>	Large U.S. companies (S&P 500)	Moderate	Matches the S&P 500 — strong in good stock years – 14.79%
<b>S Fund</b>	Small/mid-size U.S. companies	Moderate to high	More volatile; may outperform or underperform the S&P – 11.04%
<b>I Fund</b>	International stocks	Moderate	May move differently from U.S. markets – 8.7%
<b>L Funds</b>	Automatic mix of G/F/C/S/I funds	Varies by target date	Will never match the S&P exactly due to diversification – returns vary based on target year as investments become more conservative over time