

First of all congratulations on wanting to learn more about how your TSP works. In all the years that our team has been working with federal workers and their TSPs, we have been truly amazed by how hard it is to find useful and understandable information on TSP management. This is a shortened version so if you want more information go ahead and [click here](#) to get the full version.



MISTAKE#1

“I’M TOO SCARED TO GET BACK INTO THE MARKET ESPECIALLY AFTER 2008 SO I’LL JUST KEEP IT ALL IN THE G FUND.”

This is the number 1 biggest mistake because the old “buy and hold” approach in the G fund

will kill your financial plans in the long run.

If this sounds all too familiar then you are like almost half of your fellow federal workers out there who just plunk down their hard-earned money into the G fund and forget about it. **This is a huge mistake because the G fund has a hard time just keeping up with inflation!** This means that you are just treading water.

Treading water doesn’t allow the greatest financial tools in the universe to be used and that is **compounding** and **rate of return**. Albert Einstein called compound interest “the greatest mathematical discovery of all time”. The important thing to remember is that in order for you to

reach your financial goals for retirement, you need to use all of the tools that are available to you - in particular **compounding** and **rate of return**.

Even though there may be some good reasons to make the first mistake which is keeping your savings in the G fund after being shell shocked in 2008, you must avoid this like the plague if you want to have the retirement of your dreams. It is important to think about how time and money work together.

Compounding and the rate of return have the greatest effects if used over a long period of time.

This is why it is important to start saving early in your career which is about the time in our lives when we think about it the least. Also you need to use a system that uses the awesome power of compounding and rates of return to work in your favor.

MISTAKE #2

“I’M ABOUT TO RETIRE AND DON’T HAVE ENOUGH MONEY IN MY TSP YET. I’M GOING TO INVEST A LOT IN MY TSP NOW AND TRY TO MAKE A LOT OF MONEY BEFORE I RETIRE.”

A big mistake is trying to catch up.

This is the #2 biggest mistake and where we see a lot of **fear** in the eyes of federal employees we work with.

You just can't count on the belief that all will go your way if you start investing a lot of money at the end of our career to make up for not putting in enough over the time of your career.

Waiting to fund your TSP until later in your career when it may be more "convenient" is a common mistake that puts many people at risk later in their career. This mistake doesn't allow compounding to work over time. It also encourages people to take bigger risks in order to catch up.



There is a time in every career where you can't afford to take major risks because it is just too dangerous. This is the period of time 10 years before you retire up to 10 years after you retire. Even though you may not be in this time period right now, it is important to plan ahead earlier in your career to avoid the #2 mistake of taking dangerous additional risks around the time of your retirement.

MISTAKE #3

"I KNOW EQUITY FUNDS ARE RISKY BUT I BELIEVE IN THE "BUY AND HOLD" METHOD. EVEN IN 2008 I MADE IT BACK. I JUST BUY C, S AND I THEN HOLD ON AND HOPE FOR THE BEST"

The mistake with BUY AND HOLD is that there is no way to get out of a falling market and have your money protected if all the funds start dropping. And then you have to make back all of the money you lost on the way down. Wouldn't it be better to avoid the losses and still gain in good markets?

There is a real danger when you are in the position of being unwilling to move out of a fund that could be hit during bear markets particularly if it hits near the end of your career. With a big loss your fund will have less money to make up for the loss and you will be trying to dig out of a hole with a smaller shovel.

SO HOW DO YOU AVOID THESE MISTAKES? AND IF YOU HAVE ALREADY MADE THEM THEN HOW DO YOU FIX THEM?

Now that we have thoroughly depressed you by getting you to see that you may have probably made most or all of these mistakes already, the fun part starts right now.

We will show you a simple solution so that you can either avoid them or fix them if you've already made them.

A lot of people are stuck in "buy and hold G fund" simply because they don't know what else to do. They realize that they want to be protected from losses if the market drops but they still want to be able to ride the surf when the market goes back up. If this describes you,

The next few pages could change your life.

A POWERFUL INVESTMENT TECHNIQUE

There is a very powerful financial technique that has previously been available only to the [elite well-connected investors](#). This tool has been shown to help individuals make more money while avoiding larger losses in a down market.

This approach has proven to be so successful in making higher gains with less risk that the developer, Michael Hartmann, received the prestigious **Silver Medal Wagner Award** in 2012 for his research in developing this technique. After much arm twisting Michael Hartmann agreed to adapt his system for the TSP.

If you want to learn more about how this system actually works, click on this link for an in-depth analysis of his remarkable system.

<http://tsp-safety-net.com/michael-hartmann-research-paper/>

It is important to remember that this system does not attempt to time the market as this approach simply doesn't work over the long haul.

Instead, it uses several indicators that have over time consistently reflected market movement. For example, the system looks at the amount of potential market volatility that may result from events around the world. We live in an interconnected world in which an event on one side of the world can have a dramatic effect on the other side. The market loves stability and can be rattled when uncertainty occurs. So by looking at the amount of volatility, the system can warn us of possible danger or opportunity on the horizon.

[INTRODUCING TSP SAFETYNET LLC](#)

Over five years ago a group of financial experts that specialize in market analysis, predictive market models, TSP, retirement planning, and federal benefits management got together to create a weekly e-newsletter to help people properly manage their TSP.

The team received so many requests from their federal employee clients that were starving for an effective but simple-to-use TSP system that they finally consented and created TSP SafetyNET.

These experts are dedicated to help Federal employees properly manage their TSP by

[Optimizing rate of return while reducing risk.](#)

The team heard too many disturbing stories of people who had worked hard their whole life in the government expecting a secure retirement. Then 2008 hit hard and too many lost their dreams when their savings dropped by 50%. A lot of people got out of the market funds and put everything into the G fund out of fear of losing even more and never took advantage of the market rebound.

So the TSP SafetyNET team was fortunate enough to bring Mr. Hartmann on board and a new TSP system was created based on a scientific approach that has been tested over time to be [far superior](#) to any other approach by offering both optimization and reduced risk.

[Click here](#) to TRY the TSP SafetyNET Newsletter...absolutely no risk

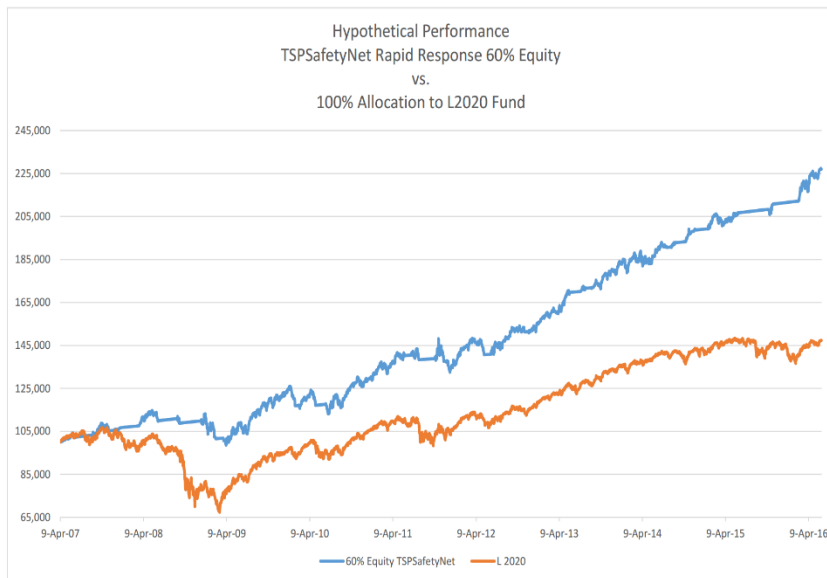


Our main mission was to create a newsletter that helps our subscribers properly manage their TSP accounts using the Hartmann system especially adapted to the TSP program which is fine-tuned for both protection and optimization. We have developed a system that is scientific and yet user-friendly to help you properly manage your TSP with the retirement

of your dreams as the ultimate goal.

SO HOW DOES TSP SAFETYNET STACK UP?

We did a back test comparison of the Rapid Response TSP SafetyNET with the L2020 for the past 10 years and you can see that if you had been using the Rapid Response system back in 2008 you would have avoided most of the 2008 loss. Sure you would have avoided it if you had been in the G fund but you also wouldn't have enjoyed the big gains from 2009 until 2016.



This graph demonstrates how the Rapid Response system can lessen the downturns and still take advantage of the market upturns. It shows why people need a scientific system to

help them manage their TSP instead of managing through emotions like fear of loss. No other system is as effective in achieving this as the Rapid Response system based on Mr. Hartmann's adaptation to the TSP.

“So How Much Work Do I Have To Do?”

Using the system does not take a lot of time. Even though you need to check weekly for any allocation changes the maximum number is two per month and takes about 10 minutes to complete.

Can you set aside an hour or two each year for more peace of mind today and greater financial security tomorrow?

“SO WHAT IS THE COST FOR THE NEWSLETTER?”

The subscription price is **\$149.99** per year which is a bargain for helping you reach your financial goals of a secure and affluent lifestyle during your retirement years. An added benefit is the peace of mind you will receive knowing that your TSP is being managed by a scientific system based on both safety and optimization. You will have a remarkable team watching your back so that you don't have to worry that you are missing the boat or risking a big loss.

We are also offering several important bonuses if you sign up today.

BONUS #1

DISCOUNTED PRICE FOREVER

Perhaps the biggest perk you will have is that we are offering a discount on the “already inexpensive” price and the best part is that your price will never go up from that discount price as long as your subscription is uninterrupted. Since we haven't raised our price in years and we plan to do so shortly we cannot keep the price of \$149.99/year down for very long. If you subscribe right now, the discounted price is even lower at **\$89.99/year** and your price will never go up even when our normal price goes up from our current price.

BONUS#2

FREE FEDERAL RETIREMENT PLANNING BOOK

Since we believe that you can't start planning for your retirement too early, we are giving you a download of The Guide to Federal Retirement Planning by John Grobe absolutely free. There are two versions of the book. One is devoted to the CSRS system and the other covers the FERS system. We are thrilled to give you this book as part of our package of bonuses. You have probably attended one of his retirement planning workshops or read his articles at websites such as FedSmith. We are honored to have him and his expertise on our team. He regularly writes articles for our subscribers as his knowledge and experience is invaluable to our readers.

BONUS#3

TRY IT OUT FOR FREE FOR 45 DAYS...ALL WE NEED IS YOUR NAME AND EMAIL ADDRESS

We believe that you will appreciate having our team of experts watching your back and how easy we have made it, that you will want to stay with us for as long as you have your TSP. But if for any reason at all you decide that you do not want our help during the first 45 days, **you don't have to do anything at all**. At the end of the free trial we will ask you if you want to join and that's it!

WE DON'T GET PAID UNTIL YOU DO

If you sign up today, along with the bonuses just described, we won't get paid until you do. After your 45 day free trial and if you haven't made more than the subscription price from the new system or you don't think that it is worth 10 times the \$89.99 then we will not subscribe you and we will part as friends.

There is absolutely no risk in giving us a try.

No credit card info...just your name and email address. You will need to answer a few questions to determine your risk tolerance so we can give you the ideal recommendation based on your own individual needs.

After 45 days you will receive an email from us asking if you would like to continue or not. If we hear back from you then we can continue working together...that's it!

So we invite you to allow us to do all of the research and legwork for you for greater peace of mind and financial freedom.

[Click here](#) to TRY the TSP SafetyNET Newsletter

NOW THE BIG QUESTION, “DO I REALLY NEED TSP SAFETYNET?”

You absolutely do not need TSP SafetyNET if you:

- Already have enough money for your retirement savings. In fact, you wouldn't know what to do if you had any more money.
- Have studied Mr. Hartmann's research paper and are already using the system and love sitting down every day doing it all yourself.
- Don't see the benefit of having an expert team watch your back by doing all of the research and legwork for you.
- Don't see the need to spend a quarter a day for peace of mind today and greater financial security tomorrow.

You absolutely need TSP SafetyNET if you:

- Worry about your retirement and can't sleep at night worrying about what may happen.
- Are confused about how to protect your TSP from losses and still make money when the market goes up.
- Don't have the time or desire to watch your TSP like a hawk like we will.
- Are not happy with your past TSP returns.
- Are just plain confused about the whole thing and need some help.

If your answers tell you that you will benefit from our help then

[Click here](#) to TRY the TSP SafetyNET Newsletter

There is no risk for trying it out for 45 days and a tremendous upside opportunity to improve your life both now and in the future.

All that we ask to get started is your name and email address.

Once our subscriber list is full we cannot accept any more new subscribers. We are forced to limit the number of subscribers because providing the best customer service is a main goal of ours and we can only properly handle a limited number of subscribers.

So it is important that you sign up now if you think that we can make your life richer and more secure in the future.

To receive special pricing and qualify for the TSP SafetyNET VIP bonuses, [click here](#) for the 45 day free trial and the super discounted price of **\$89.99/year**.

All of us at TSP SafetyNET trust that this report has been helpful and we welcome the opportunity to help you create the retirement of your dreams.

YES I WANT GREATER FINANCIAL SECURITY AND PEACE OF MIND!

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TESTIMONIALS OF CURRENT SUBSCRIBERS

My biggest motivation for subscribing to Safety Net was when I realized I didn't know much about the effects of moving shares, (when to buy, when to sell) would have on the growth of my TSP account. I used to place all my shares in the G fund where I thought it would be safe. But, since receiving TSP SafetyNet newsletters I have a better understanding of the importance of keeping your money working for you, especially in today's economy. Since I have been faithfully changing the percentages in the different funds (when instructed by Safety Net), my TSP account has been holding steady during big market swings and growing at a slow pace with each adjustment. I am very thankful for the knowledge and insight of the Safety Net support group. The TSP SafetyNET newsletters are so informative and help me understand the market fluctuation so much better. It is a comfort to know that we have a team of economic gurus watching over our accounts who keep us informed in a user friendly way".

B. S.

The TSP SafetyNet has been a Godsend for my wife and I. Like a lot of people, I lost a lot of money back in 2008. Last fall when the market started going into the tank again, I followed the instructions of the TSP SafetyNet, and while others around me at work were losing their shirts again, I weathered the storm quite nicely, thank you, and have actually made money ever since. My Dad and brother were both skeptical about the TSP SafetyNet when I told them about it, but now

they're always calling me up to find out what I'm doing with my account! My wife and I have been extremely pleased with the TSP SafetyNet and how user friendly it is. I feel confident and at peace now with my retirement account, regardless of how crazy the market is!"

J.L.

I appreciate the safety net information and format. Most of us don't have time to read long, technical evaluations of anything, much less the markets. Safety net is written in a clear, concise style that boils down many technical aspects of market functions in a way that is easily understood and interpreted by the lay investor. The simple graph easily answers the one question I have every week: "Do I need to change my TSP allocation?" Thanks and keep up the good work.

D. W.

My experience with Safety Net has been nothing but positive. This system has lived up to its reputation and more! I know longer get nervous when the market gets jumpy - I know Safety Net will advise me on what to do. It hasn't failed me yet, and I've been involved with Safety Net for several years now. I really feel like someone with expertise has my back on a very important component of my retirement plan!

J.L