

## VOLUME 7A, CHAPTER 51: “SAVINGS PROGRAMS”

### SUMMARY OF MAJOR CHANGES

All changes are denoted by **blue font**.

Substantive revisions are denoted by an asterisk (\*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by **bold, italic, blue, and underlined font**.

The previous version dated April 2013 is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
5101	Inserted General section and renumbered remaining sections, paragraphs, and subparagraphs accordingly.	Revision
510201.A	Renamed Permanent Duty Assignment definition to Designated Duty Assignment.	Revision
510203	Deleted Military Operations no longer in effect for Saving Deposit Program (SDP).	Deletion
510301.B	Updated annual contribution limitation.	Revision
510303	Updated Catch-up Contributions.	Revision
Figure 51-1	Updated to include Assignment Incentive Pay.	Revision
Table 51-1 (Previous Version)	Deleted table since all eligible areas for SDP are contained in paragraph 510203.	Deletion
Table 51-1	Revised Rule 7 to clarify entitlement to SDP while away from authorized area.	Revision
Tables 51-2 (Previous Version)	Renumbered to Table 51-1. Deleted references to Persian Gulf Conflict. Deleted obsolete Military Operations cited in notes 4, 5, and 6.	Revision and Deletion
Table 51-3 (Previous Version)	Renumbered to Table 51-2. Deleted references to Persian Gulf Conflict.	Revision and Deletion
Table 51-2	Clarified Rule 1 SDP repayment guidance.	Revision
Bibliography	Updated statutes.	Revision

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## CHAPTER 51

### SAVINGS PROGRAMS

#### \*5101 GENERAL

##### \*510101 Overview

The chapter provides policy for Uniformed Services Savings Deposit Program (USSDP) and Thrift Savings Program (TSP).

##### \*510102. Authoritative Guidance

The bibliography at the end of this chapter lists the authoritative references.

#### 5102 UNIFORMED SERVICES SAVINGS DEPOSIT PROGRAM (USSDP)

Under joint regulations prescribed by the Secretaries concerned, a member of the Armed Forces, who is on a designated duty assignment outside the United States or its possessions may deposit during that tour of duty, not more than his un-allotted current pay and allowances in amounts of \$5 or more, with any branch, office, or officer of a uniformed service. Amounts so deposited will be deposited in the Treasury and kept as a separate fund, and must be accounted for in the same manner as public funds.

##### \*510201. Definitions

\* A. Designated Duty Assignment. A designated duty assignment is a permanent or temporary duty assignment for which the Secretary concerned has determined that a member of the Armed Forces serving in such an assignment is eligible to participate in the USSDP.

B. Un-allotted Current Pay and Allowances. The amount of money a member is entitled to receive on the payday immediately before the date of deposit, less authorized deductions and allotments (e.g., for dependents or insurance). Pay and allowances include special continuation pay, reenlistment bonus, travel allowance on discharge, and pay, and allowances for unused accrued leave. Advance pay and travel allowance for permanent change of station and Temporary Duty (TDY) travel may not be deposited.

##### 510202. Allotments

Active duty officers and enlisted members may make deposits into the USSDP by allotment. Such allotment **must** be processed in accordance with the procedural instructions of the Military Service concerned. However, the restrictions of this chapter are applicable when starting this type of allotment.

**\*510203. Authorized Operations and Geographical Areas**

A. Effective November 1, 2001, any member assigned to Operation Enduring Freedom (OEF) became authorized to participate in the USSDP, provided that he or she had served for at least 30 consecutive days or at least 1 day in each of 3 consecutive months, in the OEF area of eligibility.

B. Effective February 1, 2003, any member serving in an assignment outside the United States or its possessions in support of OEF in an area that has been designated a combat zone or is in direct support of a combat zone is eligible to participate in the USSDP after the member has served in that assignment for at least 30 consecutive days or at least 1 day for each of 3 consecutive months.

C. The geographic area of eligibility for OEF consists of the total land area of Afghanistan, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan, the waters consisting of the Red Sea, Gulf of Aden, Gulf of Oman, and Arabian Sea (portion north of 10 degrees north latitude and west of 68 degrees east longitude), or in the airspace thereover. Effective February 1, 2003 the area of eligibility was expanded to any area that has been designated a combat zone or an area designated in direct support of a combat zone.

**510204. Member in a Missing Status**

The Secretary of the Military Department concerned may, in the interest of a member who is in a missing status (see Glossary) or his dependents, initiate, stop, modify, and change allotments for deposit of unpaid pay and allowances accruing in a missing member's pay account, and authorize withdrawal of deposits made under this chapter, even though the member had an opportunity to make deposits and elected not to do so. Interest may be computed from the day the member entered into a missing status, or January 1, 1991, whichever is later. The \$10,000 limitation on the amount that interest is payable does not apply to deposit accounts of members in a missing status.

Examples:

1. A member entered into a missing status on February 1, 2008. Unpaid pay and allowances have been accruing in his pay account at the rate of \$100 per month since that date. An account was opened for the member on May 1, 2008, with an initial deposit of \$300 (February, March, and April). His account was credited with \$100 per month on June 1, 2008, and the first day of each month thereafter while he remains in a missing status, or until modified, stopped, or repaid at the direction of the Secretary of the Military Department concerned. Interest accrued from February 1, 2008.

2. A member entered into a missing status on February 18, 2008. The amount of unpaid pay and allowance due to the member on the payday following February 18, 2008, determined the amount of the initial deposit. The member's account was opened on March 1, 2008, with the initial deposit and his account was credited with his un-

allotted pay and allowances monthly on the first day of each month thereafter as prescribed in example 1. Interest accrued from February 18, 2008.

#### 510205. Deposits

A. Amounts. Amounts up to \$10,000 may be deposited with interest accrual at the rate of 10 percent per annum. The maximum amount on which 10 percent interest is computed is \$10,000 (principal and accrued interest combined). Deposits may not be more than the amount defined as un-allotted current pay and allowances in subparagraph 510201.B. When, however, the member can establish to the satisfaction of his commanding officer that he or she was unable to make a deposit in the normal manner, un-allotted pay in excess of current pay and allowances may be deposited. Members may not accumulate back pay prior to departing for a designated duty assignment outside the United States or its possessions in order to deposit the back pay once the member becomes eligible for the USSDP. When members arrive in a covered geographic area or a covered duty assignment, they may deposit the amount they could have, or did, accrue during the month of arrival, less authorized deductions. Members who are paid twice monthly may combine pay accrued at midmonth and pay accrued at end-of-month, or combine end-of-month pay with pay accrued on the following midmonth payday for a single deposit, provided the total amount deposited in a one month period does not exceed the amount they are entitled to be paid for 1 month.

B. Power of Attorney. An agent with a power of attorney from the member may make deposits, either by allotment or by cash, into the USSDP on behalf of the member, if the power of attorney states the authority to establish, change, or stop allotments. When accepting a cash deposit from the agent on the member's behalf, the disbursing officer must ensure that the amount deposited does not exceed the member's un-allotted pay and allowances for the period involved.

#### 510206. Interest

A. Accrual of Interest. See Table 51-1.

B. Conditions Under Which Deposits, Plus Interest, Are Repaid. See Table 51-2.

C. Computation of Interest. Deposits made on or before the 10th of the month accrue interest from the 1st of the month. Deposits made after the 10th of the month accrue interest from the first day of the following month. The effective date of deposit is the date the deposit is made to the disbursing officer, finance officer, or any other designated officer of the Uniformed Service. Compute interest at the rate of 10 percent per annum, compounded quarterly, according to the calendar quarter. Compute the quarterly interest on the average quarterly balance on deposit. Ten percent is compounded quarterly on amounts less than \$10,000. Once \$10,000 is on deposit, simple interest will be computed on the \$10,000. No interest is paid on amounts exceeding \$10,000, except on amounts for a member who is in a missing status.

**D.** Taxability of Interest Paid. Interest paid on the amounts deposited into the USSDP is taxable.

**510207.** Computation

**A.** Computing Average Quarterly Balance

**1.** If there were no emergency withdrawals during the quarter, determine the average quarterly balance by adding amounts on deposit on the 10th day of each month of the quarter, and divide the total by three.

Example 1:

<u>Date</u>	<u>Deposits</u>	<u>Amount On Deposits</u>	<u>On 10<sup>th</sup></u>
Jan 5	\$20.00	\$20.00	Jan
Feb 3	20.00	40.00	Feb
Feb 20	20.00		
Mar 10	20.00	<u>80.00</u>	Mar
		\$140.00	

\$140.00 divided by 3 = \$46.67 average quarterly balance.

Example 2:

<u>Date</u>	<u>Deposits</u>	<u>Amount On Deposit</u>	<u>On 10<sup>th</sup></u>
Jan	\$0.00	\$ 0.00	Jan
Feb 3	20.00	20.00	Feb
Feb 20	20.00		
Mar 3	20.00	<u>60.00</u>	Mar
		\$80.00	

\$80.00 divided by 3 = \$26.67 average quarterly balance

**2.** Emergency withdrawals at any time during a quarter reduce the average quarterly balance on which interest accrues.

Example:

<u>Date</u>	<u>Deposits</u>	<u>With-drawals</u>	<u>Amount On Deposit</u>	<u>On 10<sup>th</sup> Day of</u>
Apr 1	\$147.12	\$0.00		
		(BAL FWD)		
Apr 3	20.00		\$167.12	Apr
			167.12	May
May 15	10.00		--	
Jun 4	30.00		--	Jun
Jun 15		\$80.00	<u>127.12</u>	Jun
			\$461.36	

\$461.00 divided by 3 = \$153.79 average quarterly balance

3. Except for amounts on deposit, in the case of a member, who is in a missing status, the maximum amount upon which 10 percent interest is payable is \$10,000 (principal and accrued interest combined).

Example:

<u>Date</u>	<u>Quarterly Interest</u>	<u>Amount on Deposit</u>
Jan 10	-0-	\$10,000.00
Apr 1	250.00	10,250.00
July 1	250.00	10,500.00

**B.** Computation of Interest at 10 Percent Rate

Repay deposits, plus interest, under the conditions shown in Table 51-1. Compute interest at the rate of:

- 1 Month-1/12 of 10 percent or .00833...
- 2 Months-2/12 of 10 percent or .01666...
- 3 Months-(Full Quarter) .025

Example 1: Member's Request

A member has \$355 on deposit (principal plus compounded interest as of June 30, 2009). The member requested repayment on August 12, 2009. The member was repaid \$355 plus interest of \$5.92 for the months of July and August (.01666... x \$355) or \$360.92.

Example 2: Ninety-Day Rule

Same example as 1, above, except the member requested repayment on October 15, 2009. The member was repaid \$355 plus interest of \$8.88 for the months of July, August, and September (.025 x \$355) or \$363.88. Interest for October 1-15, 1991, was not

allowed since the 90-day limitation period ended on October 12, 2009 (a day other than the last day of the month).

Example 3: Member Discharged

Same example as 1, above, except the member was discharged overseas for his or her convenience on July 15, 2009. The member was repaid \$355 plus interest of \$2.96 for the month of July (.00833... x \$355) or \$357.96, assuming full repayment was in effect in the month of July.

Example 4: Member Dies

On March 8, 2009, the member had on deposit the maximum amount of \$10,000 (principal plus simple interest) and made no new deposits. On November 15, 2009, while assigned in the OEF area the member dies, and settlement of unpaid pay and allowances was made to member's heir(s) on December 15, 2009. The amount repaid was \$10,000 plus simple interest of \$833.33 for period March 1 through December 31, 2009 (.00833... x 10), or \$10,833.33.

**510208. Payment of Interest Upon Final Settlement of Deposit Account**

A. Except when the 90-day limitation discussed in paragraph 510213 applies, interest will stop at the end of the month in which full repayment is made to the member or member's heirs.

B. In no case will interest accrue for a period longer than 90 days (computed on a day-for-day basis of actual elapsed time) after the member's eligibility to make deposits terminates. Should the 90-day limitation period end on any day other than the last day of the month, interest will accrue through the last day of the preceding month. If the 90-day limitation period ends on the last day of the month, interest accrues for that month. In determining when the 90-day limitation period terminates, the last day of the month is February 28 (February 29 in leap year), the 30th of a 30-day month, or the 31st day of a 31-day month.

**510209. Withdrawal of Deposits - Emergency**

Withdrawals may be made in an emergency only when the health or welfare of a member or his dependent(s) would be jeopardized if the withdrawal were not granted. Emergency withdrawals may be authorized by the member's commanding officer.

**512010. Withdrawal of Deposits - Members in a Missing Status**

Withdrawals may be made when directed by the Secretary of the Military Department concerned when deemed in the best interest of the member, the member's dependent(s) or the U.S. Government.

**510211.** Discharge While Eligible to Make Deposits

Members, eligible to make deposits, which are discharged and immediately reenlist, extend their enlistments, or who are discharged to accept a commission may not withdraw their deposits.

**510212.** Accounts Which Have Reached \$10,000

In situations where the member's principal and interest on deposit reaches \$10,000, any amounts representing interest accruing in the account subsequent to that time which causes the \$10,000 total to be exceeded, may be withdrawn quarterly at the member's request.

**510213.** Automatic Refund

Accounts will accrue interest no more than 90 days after a member leaves a designated USSDP area. Members should withdraw their funds after the 90-day period. If no withdrawal is made within 120 days after the qualifying duty terminates, the Defense Finance and Accounting Service will automatically transfer the funds to the military pay account of the USSDP account owner.

**510214.** Application to Indebtedness or Forfeiture

Savings deposits and accrued interest are exempt from collection for members' debts, including debts owed to the United States Government or its agencies, except for levies issued by the Internal Revenue Service. Deposits are not subject to forfeiture by sentence of a court-martial and are not forfeited by desertion.

**510215.** Liability of Disbursing Officers

A disbursing officer who fails to process a deposit properly into his or her account is liable for the amount of the deposit, plus interest, from the effective date of the deposit to date of withdrawal or repayment.

**5103 THRIFFT SAVINGS PLAN (TSP)**

TSP is a Government-sponsored retirement savings and investment plan. The traditional TSP offers tax deferral advantages similar to those offered by private corporations to their employees under 401(k) plans. There is also a Roth TSP option which offers the opportunity to make after-tax contributions. The Federal Retirement Thrift Investment Board (Board) operates and administers the plan solely for the benefit of the participants and their beneficiaries.

**\*510301.** Participation

A. When to Begin TSP Deductions. Any member of the Uniformed Services may elect to participate in the TSP. The payroll deduction will commence the first full pay period after the service accepts the TSP Election Form (TSP-U-1).

\* B. Contribution Limitations. A member is authorized to contribute from 1 to 92 percent of their basic pay. Members are not permitted to contribute more than 92 percent of their basic pay so that required deductions of Social Security and Medicare can be made. If a member is contributing to the TSP from basic pay, the member is also authorized to contribute bonuses, incentive, or special pay (See Figure 51-1).

\* 1. Contribution for members not serving in a combat zone may not exceed \$18,000 for 2015.

\* 2. A member serving in a combat zone tax exclusion area, as defined in Volume 7A, Chapter 10, can contribute a total of \$53,000 in 2015.

#### C. Member Transfers

1. When members transfer between components or branches of the Uniformed Services, their TSP contributions may be continued. The member will notify their gaining servicing organization of their existing TSP contribution rates in order to continue TSP contributions and or loan payments without interruption.

2. If a member separates from the service and rejoins after a break in service of 31 days or more, the member may sign up immediately to contribute to TSP.

3. If a member separates from the service and rejoins after a break in service of less than 31 days, and the member had been contributing to the TSP, contributions to the TSP should resume the first pay period after rejoining the service.

4. A member of the Uniformed Service who is also a Federal civilian employee may contribute under both programs to the TSP. The yearly contribution limitations in subparagraph 510301.B will apply to the combined accounts and not to each account separately.

D. All TSP contributions must be made through payroll deduction. Make-up missing contributions for basic, special, incentive, and bonus payments are permitted only through payroll deductions.

E. The choice to stop contributing to TSP is permitted at any time. It is effective at the end of the pay period in which that election is accepted by the member's servicing activity. If basic pay contributions are terminated, TSP deductions for special, incentive and bonus pays will also be terminated with the same effective date.

#### 510302. Roth TSP

Members may elect to contribute to a Roth TSP account instead of, or in addition to, a traditional TSP account. Any member eligible to contribute to a traditional TSP account may also contribute to a Roth TSP account.

A. Payroll Deductions. Roth TSP contributions are taken after-tax. In the same manner as a traditional TSP account, a payroll deduction will begin the first full pay period after the service accepts the TSP Election Form (TSP-U-1). Roth TSP contributions must be made through payroll deduction. Lump-sum contributions for special, incentive, and bonus payments are permitted only through payroll deductions.

B. Maximum Contribution Limits. The same maximum contribution limits apply to traditional TSP also apply to Roth TSP. The contribution limit is \$18,000 in 2015. If a member elects to contribute to both traditional TSP and Roth TSP, the maximum contribution limits apply to the combined accounts, not to each account separately.

\*510303. Catch-Up Contributions

A TSP participant age 50 years or older may make catch-up contributions to both traditional and Roth TSP accounts. Only deductions from basic pay are allowable. The amount of the catch-up will not exceed the annual limit of \$6,000. To contribute, a member must self-certify on the Catch-Up Contribution Election Form (TSP-U-1-C) that he/she expects to contribute the maximum amount to the TSP or other eligible employer plans. That amount is \$18,000 in 2015. Future catch-up amounts will be set by the IRS and announced by the Thrift Investment Board. The website is <http://www.tsp.gov>. If a member elects to contribute catch-up contributions to both traditional TSP and Roth TSP, the maximum contribution limits apply to the combined accounts, not to each account separately.

510304. Matching Contributions

The Secretary concerned may enter into an agreement with a member to make matching contributions to the traditional TSP for the benefit of the member, if the member is in a specialty designated as critical to meet wartime or peacetime requirements. The member must commit to serve on active duty in that specialty for a period of 6 years.

A. The Secretary concerned will make these contributions for each pay period of the 6-year period that the member makes contributions.

B. Contributions are matched dollar for dollar for the first 3 percent of basic pay contributed per pay period and the 50 cents on the dollar for the next 2 percent of pay. Therefore, the member will not receive matching contributions for amounts contributed above 5 percent.

C. Participants in Roth TSP will be eligible for matching contributions, but those contributions will be applied to a traditional TSP account, not to a Roth TSP account.

510305. TSP Loan Program

A. General. All TSP participants are eligible to obtain a TSP loan. Members may borrow only from their own contributions and earnings. The minimum amount a member can borrow is \$1,000. A member may have a total of two loans outstanding, one of each type

listed below. The total outstanding loans cannot exceed \$50,000. When a member has both a civilian TSP account and a military TSP account, the maximum loan amount applies to the combined accounts and not to each account separately.

B. Types of Loans. Loans can be made for the following purposes:

1. Residential; or
2. General purpose.

C. Interest Rate. The interest rate **will** be the posted rate for the G Fund at the time that the loan application is processed by the TSP. The rate is fixed at that level for the life of the loan, and the interest paid on the loan is not tax deductible.

D. Tax Exempt Amount. When a participating member has contributions that are made from tax-exempt pay as well as from tax-deferred pay, the loan principal will be made and repaid on a pro rata basis from these funds. For additional information, see [\*\*TSP Loans\*\*](#) (June 2006).

[510306.](#) Breakage (Lost TSP Earnings) Due to Agency Error

A. Conditions. If a member receives pay from which member contributions should have been deducted, but as a result of agency error, all or any part of those deductions were not made, even if the member makes up those member contributions, the belated member contributions **will** not require payment of breakage. The following are applicable conditions that require payment of breakage:

1. Delayed or Erroneous Contributions When Member Received Pay

a. If a member receives pay, but as a result of an agency error all or any part of the agency matching contribution associated with that pay are not timely received by the TSP record keeper, the agency belated contributions **will** be subject to breakage.

b. If a member receives pay where contributions were properly deducted but, as a result of an agency error, all or any part of the associated agency matching contributions were not timely received by the TSP record keeper, the belated contributions will be subject to breakage.

c. If a member receives pay where contributions were properly deducted but, as a result of an agency error all or any part of those member contributions were not timely received by the TSP record keeper, the belated contributions will be subject to breakage.

2. Agency Delay in Basic Pay, Special Pay, Incentive Pay, and Bonus. Where, as the result of an agency error, a member does not timely receive all or any part

of pay to which entitled, all such belated member contributions and agency matching contributions **will** be subject to breakage.

3. Late Payroll Submissions. All contributions contained in a payroll submission received by the TSP record keeper more than one pay period after the pay date associated with that payroll submission will be subject to breakage.

4. Loan Allotments. Loan allotments deducted from **the** member's pay but not timely received by the TSP record keeper due to agency error **will** be subject to breakage.

B. Minimum Dollar Amount. Breakage on loan allotments and late contributions **will** be calculated by the TSP system only for those contributions and loan allotments that are \$1 or more.

C. Agency Responsibility. The employing agency whose error caused a late or erroneous investment of money in the TSP is responsible for payment of any breakage resulting from that error. The paying office that submitted payment records or loan allotments that are subject to breakage is also responsible for submitting the appropriate payment records relating to those submissions. The amount of breakage that is calculated **will** be charged to the TSP clearing account of the submitting paying office. Where another employing agency caused the late or erroneous submission by the submitting paying office, the paying office that was charged for the amount of breakage calculated should seek reimbursement from the other employing agency.

D. Detailed Information on Breakage. For detailed information concerning the breakage (lost TSP earnings) process, refer to TSP regulations in 5 Code of Federal Regulations, part 1605 or TSP Bulletins. The TSP bulletins are available under Info for TSP Representatives on the TSP's website at <http://www.tsp.gov>.

\*Figure 51-1. Pay Entitlements Available for TSP Contributions

<b>DoD FMR, Volume 7A, Chapter section, paragraph, or subparagraph</b>	<b>Bonuses</b>
0603	Accession Bonus (Dental)
070201	Accession Bonus (Pharmacy)
2102	Accession Bonus For Registered Nurses
0307	Accession Bonus for Officer Candidates
0308	Accession Bonus for New Officers in Critical Skills
20	Aviator Retention Bonus (Aviator Continuation Pay)
61	Bonus Program for the Individual Ready Reserve and Inactive National Guard
5705	Bonus for Reenlistment, Enlistment, or Voluntary Extension (Ready Reserve)
66	Career Status Bonus
0604	Critical Skills Wartime Accession Bonus (Dental)
0510	Critical Skills Wartime Accession Bonus (Medical)
0902	Enlistment Bonus
0905	Enlistment Bonus (Army)
5604	Enlistment Bonus (Selected Reserve)
5705	Enlistment Bonus (Ready Reserve)
1902	Foreign Language Proficiency Bonus
0609	Multiyear Retention Bonus (Dental)
0515	Multiyear Retention Bonus (Medical)
030201	Nuclear Career Accession Bonus
030203	Nuclear Career Annual Incentive Bonus
5606	Prior Service Enlistment Bonus
0903	Reenlistment Bonus
5605	Reenlistment Bonus (Selected Reserve)
5604	Reserve Affiliation Bonus
0904	Retention Bonus for Members Qualified in a Critical Military Skill
0309	Retention Incentive for Officers in a Critical Military Skills
14	Special Pay for Enlisted Members Extending Duty at Designated
5603	Selected Reserve Health Care Professionals In Critically Short Wartime Specialties
5602	Selected Reserve Officer Accession And Affiliation Bonus
030402	Special Warfare Officer Retention Bonus
03100	Transfer between Armed Forces
30402	Special Warfare Officer Retention Bonus
0310	Transfer between Armed Forces

Figure 51-1. Pay Entitlements Available for TSP Contributions (Continued)

<b>DoD FMR, Volume 7A, Chapter section, paragraph, or subparagraph</b>	<b>Bonuses cont.</b>
0513	Health Professions Officer Accession Bonus (Medical)
0706	Health Professions Officer Accession Bonus (Veterinarian)
0515	Health Professions Officer Retention Bonus
<b>Incentive Pays</b>	
*15	<a href="#">Assignment Incentive Pay</a>
2203	Aviation Career Incentive Pay
2204	Career Enlisted Flyer Incentive Pay
24	Hazardous Duty Incentive Pays
23	Submarine Duty
0514	Health Professions Officer Incentive Pay (Medical)
0705	Health Professions Officer Incentive Pay (Veterinarian)
0516	Health Professions Officer Board Certification Incentive Pay
<b>Special Pays</b>	
0508	Board Certified Pay for Non-Physician Health Care Providers
180202.A	Career Sea Pay
180202.B	Career Sea Pay Premium
13	Combat-Related Injury Rehabilitation Pay
030202	Continuation Pay for Nuclear-Qualified Officers Extending Period of Active Service
0607	Dental Additional Special Pay
0608	Dental Board Certified Pay
0606	Dental Variable Special Pay
0605	Oral or Maxillofacial Dental Surgeon Incentive Special Pay
0610	Reserve Dental Officers Special Pay
580208	Designated Unit Pay
0508	Diplomate Pay for Psychologists
11	Diving Duty
0305	Engineering and Scientific Career Continuation Pay
140201.A	Enlisted Members Extending Duty at Designated Locations Overseas
17	Hardship Duty Pay

Figure 51-1. Pay Entitlements Available for TSP Contributions (Continued)

<b>DoD FMR, Volume 7A, Chapter section, paragraph, or subparagraph</b>	<b>Special Pays cont.</b>
10	Hostile Fire and Imminent Danger Pay
0306	Judge Advocate Continuation Pay
0506	Medical Additional Special Pay
0507	Medical Board Certified Pay
0504	Medical Incentive Special Pay
0505	Medical Variable Special Pay
0509	Special Pay for Reserve Medical Officers
0508	Non-physician Health Care Providers
21	Nurse Anesthetists
0303	Officers Holding Position of Unusual Responsibility and of Critical Nature
070302	Optometrists Regular Special Pay
070303	Optometrists Retention Special Pay
070202	Pharmacy Officers
5804	Reserve Health Care Professionals in Critically Short Wartime Specialties
08	Special Duty Assignment Pay for Enlisted Members
570501	Special Duty Assignment Pay (Guard and Reserve)
0305	Surface Warfare Officer Continuation Pay
070502	Veterinarians
010303.A	Weapons of Mass Destruction Civil Support Team

**\*Table 51-1.** Savings Deposits, Special Determinations on Accrual of Interest

R U L E	A	B	C
	<b>When an eligible member has a savings deposit account in effect and the member</b>	<b>and</b>	<b>then interest</b>
1	was in a deserter status	is returned to military control	accrues to the end of the month before the month the member entered a deserter status and resumes the first of the month after the month the member returns to military control (note 1).
2	returns to military control after desertion	has personnel records corrected to remove a mark of desertion	accrues during the period the member was originally considered to be a deserter (note 2).
3	is separated or discharged	repayment of deposits is delayed for any reason (note 3)	accrues to the end of the month in which repayment is made, not to exceed 90 days after eligibility to make deposits terminates.
4	does not request repayment after termination of eligibility to make deposits	within 90 days is again entitled to make deposits	continuously accrues.
5	is in a missing status	the Secretary of the Military Department concerned (or designee) directs repayment of total amount of deposit	accrues to the end of the month in which repayment is directed.
6		a finding of death is made	accrues to the end of the month in which repayment is made not to exceed 90 days after the date pay and allowances terminate.
*7	<b>goes on official TDY or temporary additional duty (TAD) away from the USSDP authorized duty assignment or USSDP authorized area for a period of 90 days or more</b>		accrues for the first 90 days of TDY or TAD, but not after 90 days (note 4).

**NOTES:**

1. Interest does not accrue on deposits during the period a member is in a desertion status.
2. Interest will be computed and retroactively credited.
3. Delays in repayment of deposits include withholding of issued discharge certificates pending release from confinement when sentenced to dishonorable discharge.
- \*4. Interest would again accrue upon return to the USSDP authorized duty assignment or the authorized USSDP area.

**\*Table 51-2.** Savings Deposits, Conditions Under Which Deposits, Plus Interest Are Repaid

R U L E	A	B
	<b>When an eligible member has a savings account and the member</b>	<b>then all deposits, plus interest will be repaid upon</b>
<b>*1</b>	permanently departs the authorized USSDP area	the member's request upon departure from the USSDP authorized duty assignment or the USSDP authorized location. If no request is received after 90 days from the departure from the authorized SDP area, all deposits plus interest will be automatically repaid to the member.
<b>2</b>	is discharged or separated overseas (not for reentry into the Military Service)	discharge or separation from the Military Service or not to exceed 90 days thereafter.
<b>3</b>	is in a missing status	direction of the Secretary concerned or designee.
<b>4</b>	dies	settlement of member's unpaid pay and allowances as provided in Chapter 36 (note).

**NOTE:**

Interest on deposits stops at the end of the month in which full repayment is made. Do not continue interest beyond 90 days after the date of the member's death, or when a member's **USSDP authorized duty assignment** terminates, whichever is earlier. See Table 51-1, Rule 6, for death cases where a missing status is involved.

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Figure 51-1

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