

119<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 4996

To amend title 5, United States Code, to allow retired or certain disabled members of the uniformed services to contribute to the Thrift Savings Plan after separation, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

AUGUST 19, 2025

Mrs. KIGGANS of Virginia (for herself and Mr. BELL) introduced the following bill; which was referred to the Committee on Oversight and Government Reform

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## A BILL

To amend title 5, United States Code, to allow retired or certain disabled members of the uniformed services to contribute to the Thrift Savings Plan after separation, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Financial Opportuni-  
5 ties for Retirees and Warriors Advancing Retirement De-  
6 velopment Act” or the “FORWARD Act”.

1 **SEC. 2. ELIGIBILITY OF RETIRED OR DISABLED MEMBERS**  
2 **OF THE UNIFORMED SERVICES TO CON-**  
3 **TRIBUTE TO THRIFT SAVINGS PLAN.**

4 (a) IN GENERAL.—Section 8440e of title 5, United  
5 States Code, is amended by adding at the end the fol-  
6 lowing:

7 “(f)(1) Any individual who is a former member of the  
8 uniformed services and who is entitled to retired pay under  
9 chapter 71 of title 10, or who is in receipt of compensation  
10 under section 1114 of title 38 for a disability rated at 100  
11 percent, and who is not an employee may elect to con-  
12 tribute a portion of such pay or compensation to the Thrift  
13 Savings Fund.

14 “(2) An election to contribute to the Thrift Savings  
15 Fund under this subsection may be made as provided  
16 under section 8432(b).

17 “(3) No contributions shall be made for the benefit  
18 of an individual described under paragraph (1) under sec-  
19 tion 8432 of this title.

20 “(4) An individual described under paragraph (1)  
21 may not contribute to the Fund under this subsection un-  
22 less such individual had an account within the Fund be-  
23 fore the date the individual separated from the uniformed  
24 services or the civil service.”.

25 (b) REGULATIONS.—Not later than 180 days after  
26 the date of the enactment of this Act, the Federal Retire-

1 ment Thrift Investment Board, in coordination with the  
2 Department of Defense and Department of Veterans Af-  
3 fairs, shall issue regulations to implement this Act and  
4 the amendments made by this Act.

