

THRIFT SAVINGS FUND STATISTICS

November 2008

October 2008

September 2008

Fund Balances (\$ millions)

G Fund	104,866	53%	103,197	52%	97,696	49%
F Fund	12,393	6%	12,234	6%	13,439	7%
C Fund	43,632	22%	46,903	24%	56,988	27%
S Fund	8,666	4%	9,713	5%	12,691	6%
I Fund	10,595	5%	11,357	6%	15,146	8%
L Income Fund	1,004	1%	1,049	1%	1,194	1%
L 2010 Fund	4,108	2%	4,252	2%	4,867	2%
L 2020 Fund	6,629	3%	6,930	3%	8,102	4%
L 2030 Fund	4,001	2%	4,173	2%	4,856	2%
L 2040 Fund	2,672	1%	2,795	1%	3,320	2%
Total	198,566	100%	202,603	100%	218,299	100%

Twelve Month Returns

G Fund	3.93%	3.95%	4.05%
F Fund	1.91%	0.52%	3.89%
C Fund	(38.07%)	(36.08%)	(21.94%)
S Fund	(41.31%)	(37.69%)	(18.90%)
I Fund	(47.73%)	(46.05%)	(29.01%)
L Income Fund	(6.16%)	(5.78%)	(1.62%)
L 2010 Fund	(12.10%)	(11.77%)	(5.51%)
L 2020 Fund	(25.29%)	(24.06%)	(13.01%)
L 2030 Fund	(30.21%)	(28.73%)	(15.97%)
L 2040 Fund	(34.47%)	(32.73%)	(18.61%)

Number of Participants (000s)

FERS Contributing with Agency Contributions	1,677	1,692	1,695
FERS Not Contributing with Agency Contributions	309	300	298
FERS Participation Rate	84.4%	85.0%	85.0%
FERS Contributing w/out Agency Contributions	107	98	84
Total FERS with Contributions	2,093	2,089	2,077
CSRS Contributing	296	303	306
Uniformed Services Contributing	616	618	608
Participants with No Current Contributions	993	974	979
Total Plan Participants	3,998	3,985	3,970

Loans Outstanding

Number	771,359	768,124	769,364
Amount (\$ millions)	6,660	6,597	6,546

Admin. Expense	Total	G	F	C	S	I
2004 Gross	0.0695%	0.0683%	0.0651%	0.0709%	0.0730%	0.0706%
2004 Net	0.0583%	0.0570%	0.0540%	0.0598%	0.0618%	0.0593%
2005 Gross	0.0625%	0.0612%	0.0571%	0.0637%	0.0655%	0.0625%
2005 Net	0.0476%	0.0443%	0.0398%	0.0468%	0.0496%	0.0500%
2006 Gross	0.0471%	0.0433%	0.0432%	0.0449%	0.0479%	0.0473%
2006 Net	0.0313%	0.0299%	0.0308%	0.0316%	0.0342%	0.0319%
2007 Gross	0.0352%	0.0351%	0.0351%	0.0353%	0.0353%	0.0349%
2007 Net	0.0146%	0.0146%	0.0146%	0.0147%	0.0146%	0.0142%
2008 Gross	0.0378%	0.0400%	0.0378%	0.0362%	0.0360%	0.0351%
2008 Net	0.0156%	0.0167%	0.0155%	0.0149%	0.0148%	0.0144%

*The net expense ratios are the administrative expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees. The S and I Funds were implemented in May 2001. The L Funds were implemented in August 2005.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD
THRIFT SAVINGS PLAN PARTICIPATION
(in Thousands)

Nov 2008

Month	FERS Receiving Agency Contributions			FERS Contributing Not Receiving Agency Contributions ^a	Total FERS With Contributions (5)=(1+2+4)	CSRS Contributing (6)	Uniformed Services Contributing ^d (7)	Total Parti- cants With Contributions (8)=(5+6+7)	Participants With No Current Contributions ^c (9)=(10-8)	Total Plan Participants (10)
	FERS Contributing (1)	FERS Not Contributing (2)	FERS Partici- pation Rate (3)=(1)/(1+2)							
<u>Prior Years</u>										
Jun 1987	163	400	28.9%		563	297		850	10	860
Sep 1987	219	355	38.2%		574	372		947	42	989
Sep 1988	340	390	46.6%		730	388		1,118	189	1,307
Sep 1989	440	428	50.7%		867	423		1,290	164	1,454
Sep 1990	555	430	56.4%		985	461		1,447	191	1,638
Sep 1991	667	411	61.9%		1,078	515		1,593	183	1,776
Sep 1992	786	375	67.7%		1,161	588		1,749	167	1,916
Sep 1993	868	326	72.7%		1,194	619		1,812	224	2,036
Sep 1994	942	300	75.8%		1,242	634		1,876	243	2,119
Sep 1995	1,014	280	78.4%		1,294	635		1,930	265	2,195
Sep 1996	1,085	250	81.3%		1,335	653		1,987	267	2,254
Sep 1997	1,136	211	84.4%		1,347	664		2,011	292	2,303
Sep 1998	1,192	193	86.1%		1,385	662		2,046	324	2,370
Sep 1999	1,271	201	86.3%		1,472	640		2,112	339	2,451
Sep 2000	1,301	198	86.8%		1,499	619		2,118	357	2,475
Sep 2001	1,348	209	86.6%	33	1,590	593		2,183	390	2,573
Sep 2002	1,404	206	87.2%	49	1,659	559	280	2,498	460	2,958
Sep 2003	1,480	229	86.6%	57	1,766	522	359	2,647	555	3,202
Sep 2004	1,521	233	86.7%	62	1,816	475	435	2,726	627	3,353
Sep 2005	1,562	248	86.3%	69	1,878	431	499	2,808	715	3,523
Sep 2006	1,598	264	85.8%	67	1,929	386	536	2,851	811	3,662
<u>Previous 12 Months</u>										
Oct 2007	1,640	275	85.6%	80	1,995	342	569	2,906	907	3,813
Nov 2007	1,641	275	85.6%	92	2,008	339	572	2,919	906	3,825
Dec 2007	1,647	293	85.6%	74	2,014	332	581	2,927	923	3,850
Jan 2008	1,681	283	85.6%	64	2,028	339	578	2,945	917	3,862
Feb 2008	1,675	281	85.6%	73	2,029	329	592	2,950	921	3,871
Mar 2008	1,674	278	85.8%	82	2,034	326	602	2,962	919	3,881
Apr 2008	1,672	274	85.9%	91	2,037	323	600	2,960	928	3,888
May 2008	1,669	273	86.0%	102	2,044	321	608	2,973	929	3,902
Jun 2008	1,701	294	85.3%	72	2,067	318	601	2,986	946	3,932
Jul 2008	1,712	298	85.2%	64	2,074	314	605	2,993	956	3,949
Aug 2008	1,701	297	85.1%	74	2,072	310	613	2,995	964	3,959
Sep 2008	1,695	298	85.0%	84	2,077	306	608	2,991	979	3,970
Oct 2008	1,692	300	85.0%	98	2,090	303	618	3,011	974	3,985
<u>Current Month</u>										
Nov 2008	1,677	309	84.4%	107	2,093	296	616	3,005	993	3,998

^a Beginning in July 2001, newly hired FERS employees not yet eligible for agency automatic or matching contributions were permitted to make employee contributions.

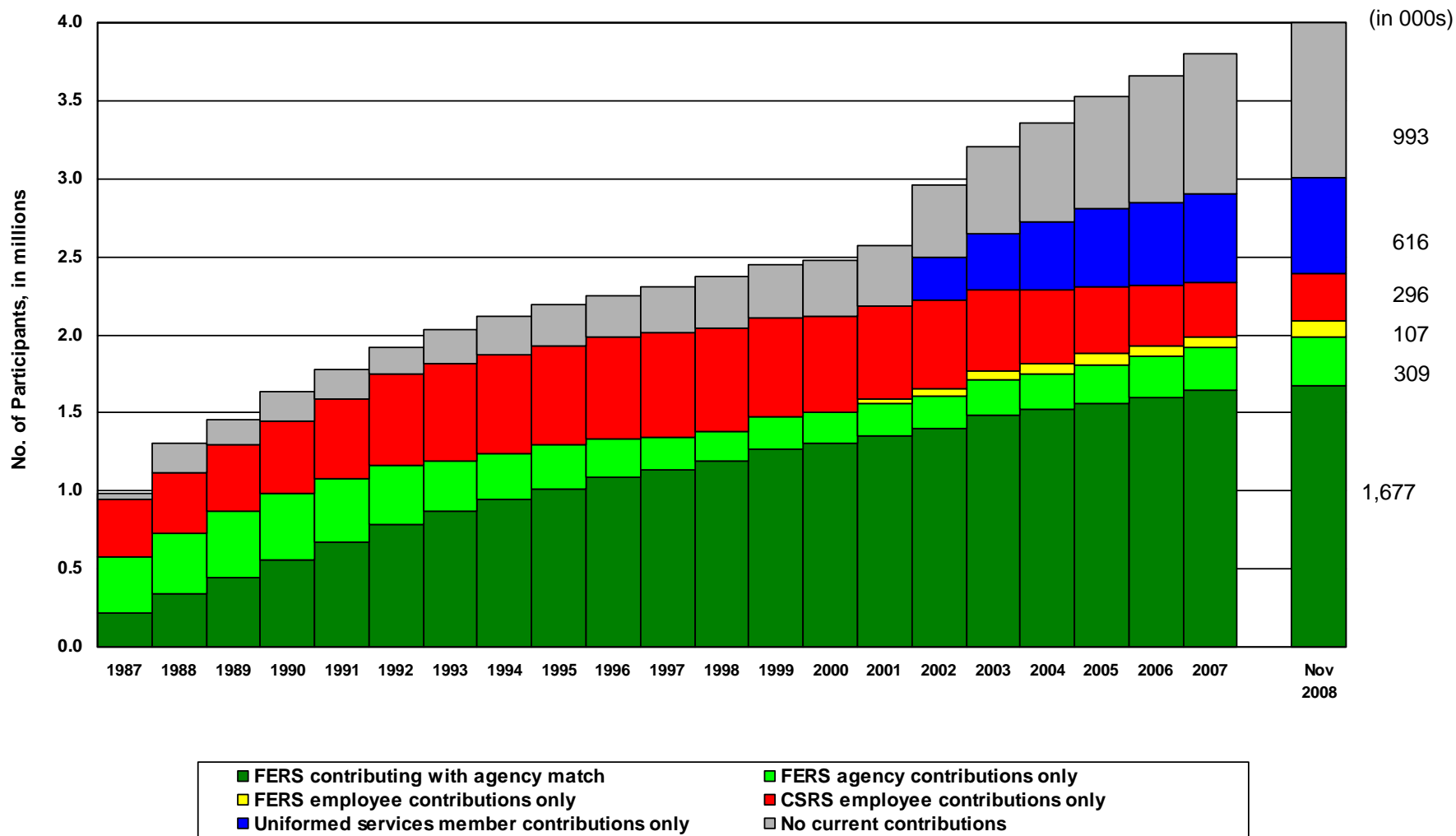
^d Beginning in January 2002, members of the uniformed services were permitted to make employee contributions.

^c Participants with no contributions includes dormant FERS accounts, non-separated CSRS and uniformed services participants who have terminated contributions, and separated participants.
Totals may not add due to rounding.

THRIFT SAVINGS PLAN PARTICIPATION
UNIFORMED SERVICES

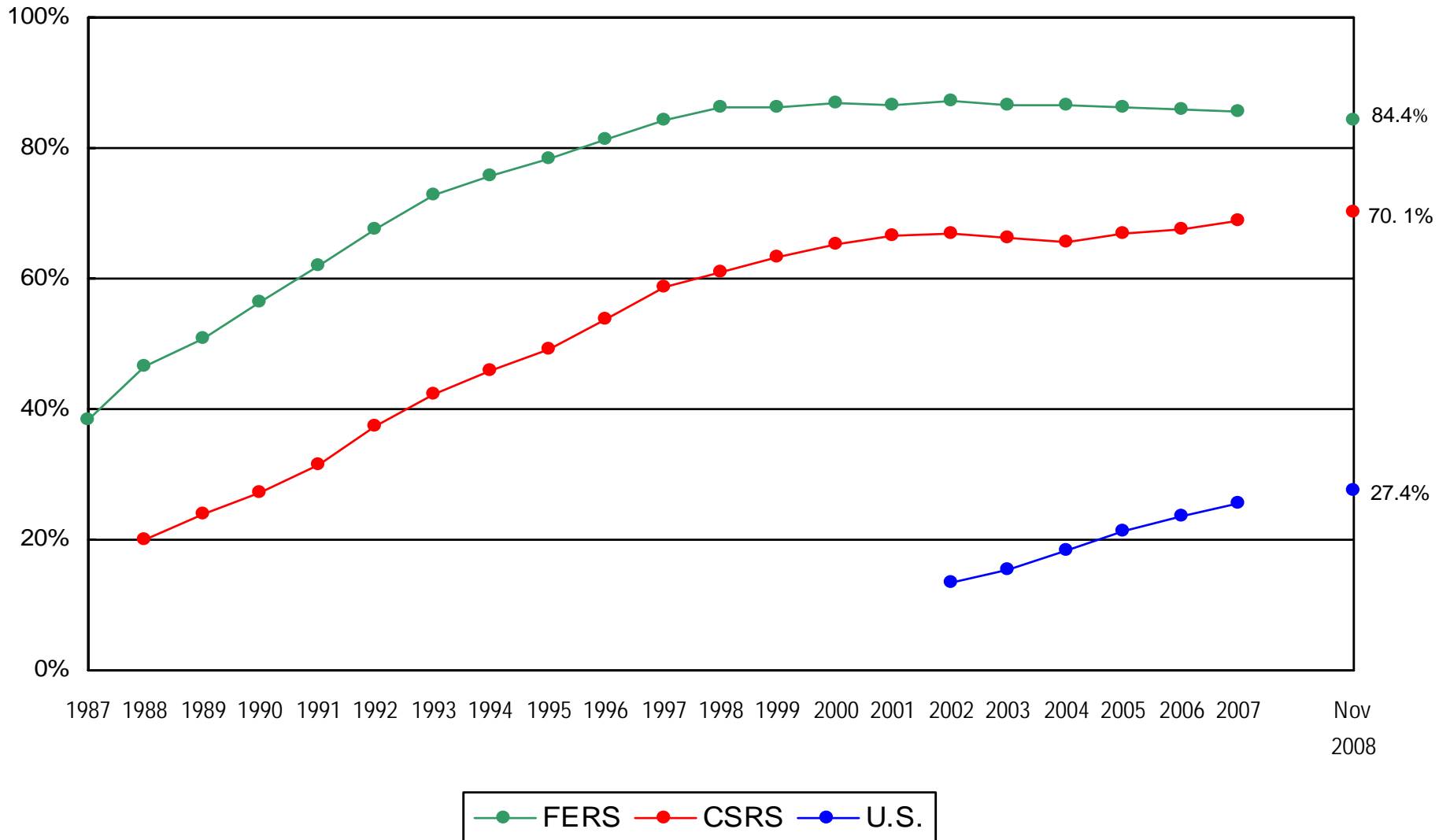
Service/ Component	Number Contributing in October 2008	Participation Rate	Number Contributing in November 2008	Participation Rate
Active Duty	509,247	36.2%	510,124	36.3%
Army	133,772	25.7%	135,097	25.9%
Navy	179,957	55.7%	180,264	55.7%
Marine Corps	63,050	33.4%	62,994	33.3%
Air Force	115,686	35.6%	115,157	35.5%
Coast Guard	12,806	31.0%	12,792	31.0%
Public Health Service	3,782	57.3%	3,630	55.0%
National Oceanic & Atmospheric Administration	194	67.4%	190	66.0%
 Ready Reserve	 109,074	 13.0%	 105,883	 12.6%
Army	61,302	11.5%	60,049	11.3%
Navy	5,809	8.0%	5,167	7.1%
Marine Corps	3,686	9.3%	3,688	9.3%
Air Force	37,184	20.5%	35,902	19.8%
Coast Guard	1,093	13.6%	1,077	13.4%
 Totals	 618,321	 27.5%	 616,007	 27.4%
Army	195,074	18.2%	195,146	18.2%
Navy	185,766	47.5%	185,431	47.4%
Marine Corps	66,736	29.2%	66,682	29.2%
Air Force	152,870	30.6%	151,059	30.3%
Coast Guard	13,899	28.2%	13,869	28.1%
Public Health Service	3,782	57.3%	3,630	55.0%
National Oceanic & Atmospheric Administration	194	67.4%	190	66.0%

Thrift Savings Plan Participation



Annual data as of September of the respective year.

Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.