

## THRIFT SAVINGS FUND STATISTICS

	November 2010		October 2010		September 2010	
Fund Balances (\$ millions)						
G Fund	116,815	43%	116,381	43%	116,513	43%
F Fund	17,886	7%	18,301	7%	18,371	7%
C Fund	64,222	24%	63,799	24%	61,081	23%
S Fund	21,455	8%	20,230	7%	18,770	7%
I Fund	17,941	7%	18,813	7%	17,858	7%
L Income Fund	1,703	1%	1,625	1%	1,475	1%
L 2010 Fund	3,972	1%	4,284	2%	4,805	2%
L 2020 Fund	12,511	5%	12,168	4%	11,365	4%
L 2030 Fund	8,505	3%	8,348	3%	7,928	3%
L 2040 Fund	6,337	2%	6,199	2%	5,845	2%
Total	271,347	100%	270,148	100%	264,013	98%

### Twelve Month Returns

G Fund	2.60%	2.94%	3.02%
F Fund	7.85%	8.16%	8.32%
C Fund	7.86%	16.53%	10.18%
S Fund	20.19%	29.17%	16.82%
I Fund	(0.17%)	9.78%	3.39%
L Income Fund	4.80%	6.18%	4.94%
L 2010 Fund	4.83%	6.41%	5.04%
L 2020 Fund	7.84%	11.63%	7.61%
L 2030 Fund	9.15%	13.65%	8.57%
L 2040 Fund	10.06%	15.18%	9.24%

### Number of Participants (000s)

FERS Contributing with Agency Contributions	1,977	1,961	1,944
FERS Not Contributing with Agency Contributions	391	394	396
FERS Participation Rate	83.5%	83.3%	83.1%
FERS Contributing w/out Agency Contributions	<1	<1	<1
Total FERS with Contributions	2,368	2,355	2,341
CSRS Contributing	228	232	234
Uniformed Services Contributing	677	676	673
Participants with No Current Contributions	1,151	1,134	1,128
Total Plan Participants	4,414	4,397	4,376

### Loans Outstanding

Number	869,748	864,829	862,492
Amount (\$ millions)	7,700	7,681	7,695

Admin. Expense	Total	G	F	C	S	I
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	0.0432%	0.0426%	0.0428%	0.0437%	0.0437%	0.0439%
2008 Net	0.0186%	0.0184%	0.0183%	0.0188%	0.0187%	0.0188%
2009 Gross	0.0519%	0.0523%	0.0521%	0.0516%	0.0511%	0.0512%
2009 Net	0.0281%	0.0283%	0.0282%	0.0278%	0.0276%	0.0276%
2010 Gross YTD	0.0446%	0.0447%	0.0446%	0.0446%	0.0441%	0.0446%
2010 Net YTD	0.0233%	0.0233%	0.0232%	0.0233%	0.0230%	0.0233%

\*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.

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

**November 2010**

Month	FERS Participation Rate	FERS Active Participants with		Active Participants				Participants With No Activity <sup>c</sup>	Total Plan Participants
		Employee Contributions <sup>a</sup>	Agency Automatic Contributions Only	FERS	CSRS	Uniformed Svcs. <sup>b</sup>	Total		
<u>Prior Years</u>									
Sep 1999	86.3%	1,271	201	1,472	640		2,112	339	2,451
Sep 2000	86.8%	1,301	198	1,499	619		2,118	357	2,475
Sep 2001	86.6%	1,348	209	1,590	593		2,183	390	2,573
Sep 2002	87.2%	1,404	206	1,659	559	280	2,498	460	2,958
Sep 2003	86.6%	1,480	229	1,766	522	359	2,647	555	3,202
Sep 2004	86.7%	1,521	233	1,816	475	435	2,726	627	3,353
Sep 2005	86.3%	1,562	248	1,878	431	499	2,808	715	3,523
Sep 2006	85.8%	1,598	264	1,929	386	536	2,851	811	3,662
Sep 2007	85.7%	1,645	275	1,990	346	566	2,902	899	3,801
Sep 2008	85.0%	1,695	298	2,077	306	608	2,991	979	3,970
Sep 2009	82.1%	1,844	403	2,247	268	638	3,153	1,060	4,213
<u>Previous 12 Months</u>									
Nov 2009	81.6%	1,859	418	2,277	261	641	3,179	1,073	4,252
Dec 2009	81.5%	1,853	421	2,274	252	647	3,173	1,091	4,264
Jan 2010	82.4%	1,877	400	2,277	258	637	3,172	1,099	4,271
Feb 2010	82.4%	1,884	402	2,287	250	645	3,182	1,101	4,283
Mar 2010	82.5%	1,894	402	2,297	249	667	3,213	1,078	4,291
Apr 2010	82.7%	1,909	400	2,310	248	668	3,226	1,078	4,304
May 2010	82.6%	1,912	402	2,315	245	671	3,231	1,085	4,316
Jun 2010	82.5%	1,917	407	2,324	243	672	3,240	1,091	4,331
Jul 2010	82.6%	1,915	405	2,320	240	668	3,228	1,117	4,345
Aug 2010	82.7%	1,924	402	2,327	237	670	3,234	1,122	4,356
Sep 2010	83.1%	1,944	396	2,341	234	673	3,248	1,128	4,376
Oct 2010	83.3%	1,961	394	2,355	232	676	3,263	1,134	4,397
<u>Current Month</u>									
Nov 2010	83.5%	1,977	391	2,368	228	677	3,273	1,140	4,413

<sup>a</sup> Beginning in June 2009, newly hired FERS employees became immediately eligible for agency automatic and matching contributions. Prior to June 2009, FERS employees became eligible for agency contributions after a waiting period of up to one year, depending on their date of hire. However, starting in July 2001, FERS employees not yet eligible for agency automatic or matching contributions were permitted to make employee contributions.

<sup>b</sup> Beginning in January 2002, members of the uniformed services were permitted to make employee contributions.

<sup>c</sup> Participants with no activity 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 2010	Participation Rate	Number Contributing in November 2010	Participation Rate
<b>Active Duty</b>	<b>550,271</b>	<b>37.6%</b>	<b>551,552</b>	<b>37.7%</b>
Army	163,895	29.4%	165,125	29.6%
Navy	186,113	57.4%	186,427	57.5%
Marine Corps	62,870	31.1%	63,126	31.2%
Air Force	119,476	36.5%	119,165	36.4%
Coast Guard	13,655	31.8%	13,630	31.8%
Public Health Service	4,050	61.8%	3,874	59.1%
National Oceanic & Atmospheric Administration	212	66.7%	205	64.5%
 <b>Ready Reserve</b>	 <b>125,270</b>	 <b>14.8%</b>	 <b>125,282</b>	 <b>14.8%</b>
Army	76,008	13.5%	76,732	13.6%
Navy	6,458	9.9%	6,378	9.7%
Marine Corps	4,109	10.4%	4,015	10.1%
Air Force	37,573	21.3%	37,142	21.1%
Coast Guard	1,122	13.8%	1,015	12.5%
 <b>Totals</b>	 <b>675,541</b>	 <b>29.2%</b>	 <b>676,834</b>	 <b>29.2%</b>
Army	239,903	21.4%	241,857	21.6%
Navy	192,571	49.4%	192,805	49.4%
Marine Corps	66,979	27.7%	67,141	27.8%
Air Force	157,049	31.2%	156,307	31.0%
Coast Guard	14,777	29.0%	14,645	28.7%
Public Health Service	4,050	61.8%	3,874	59.1%
National Oceanic & Atmospheric Administration	212	73.1%	205	70.7%

**THRIFT SAVINGS PLAN  
PARTICIPATION DECISIONS\***  
Since Automatic Enrollment

	<b>PARTICIPATING</b>										<b>NON-PARTICIPATING</b>					
	Auto-Enrolled		Elected TSP		Other Investment Decision**		Reconsidered TSP***		Total Participating		Declined TSP		Opted-out		Total Non-Participating	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Aug 2010	5,606	68.0%	2,212	26.8%	294	3.6%	8	0.1%	8,120	98.5%	118	1.4%	2	0.02%	120	1.5%
Sep 2010	18,230	58.4%	5,405	17.3%	7,065	22.6%	46	0.1%	30,746	98.5%	333	1.1%	148	0.47%	481	1.5%
Oct 2010	27,709	51.1%	8,915	16.4%	16,396	30.3%	95	0.2%	53,115	98.0%	650	1.2%	433	0.8%	1,083	2.0%
Nov 2010	33,663	45.7%	11,640	15.8%	26,568	36.1%	159	0.2%	72,030	97.8%	869	1.2%	772	1.0%	1,641	2.2%

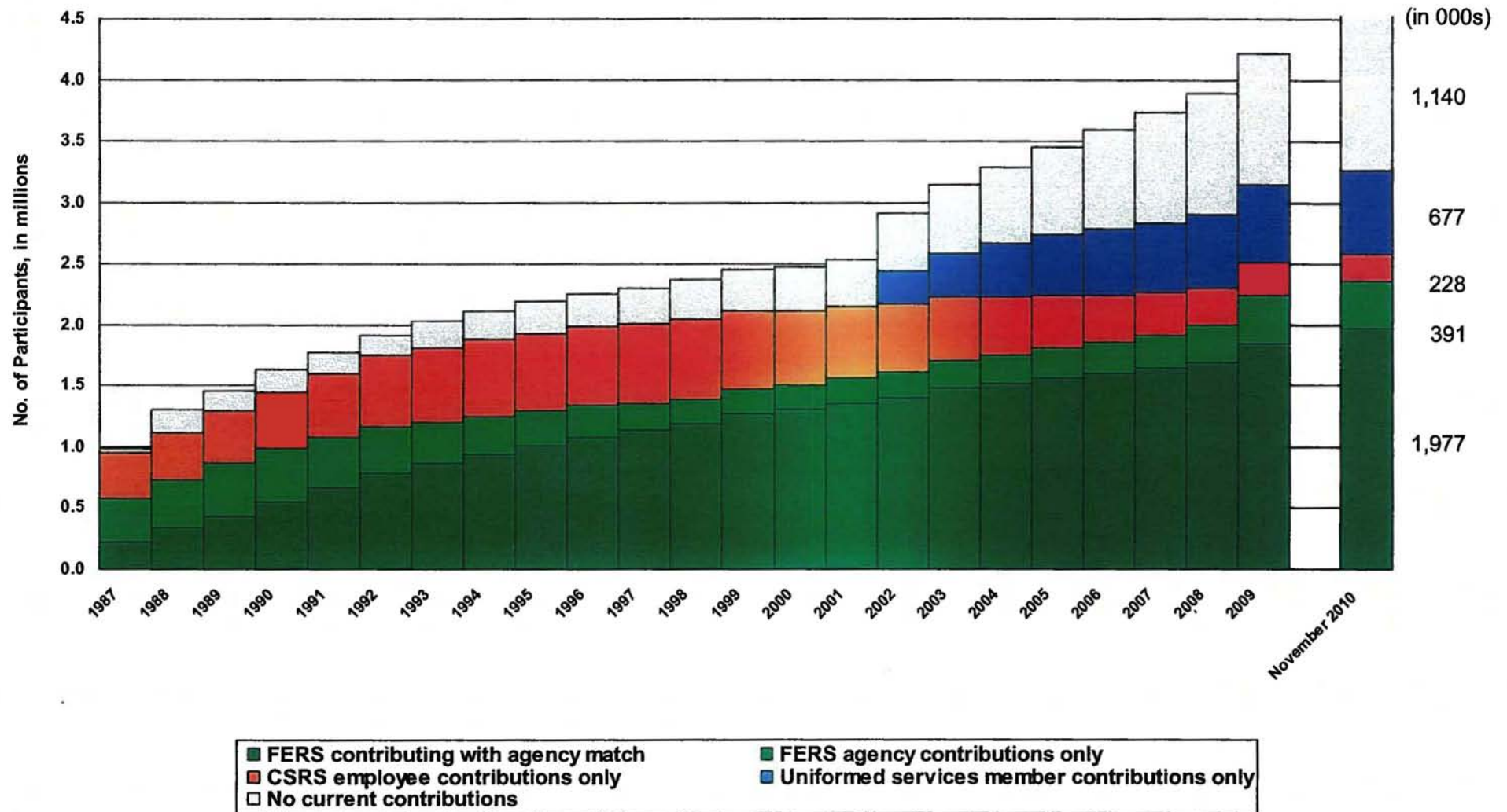
\* The counts for each month represent the cumulative total for each category since the implementation of Automatic Enrollment in August 2010.

\*\*Changed deferral rate or made a contribution allocation, interfund transfer, rollover, loan or withdrawal after being auto-enrolled.

\*\*\* Elected TSP after previously declining participation or opting-out of automatic enrollment.

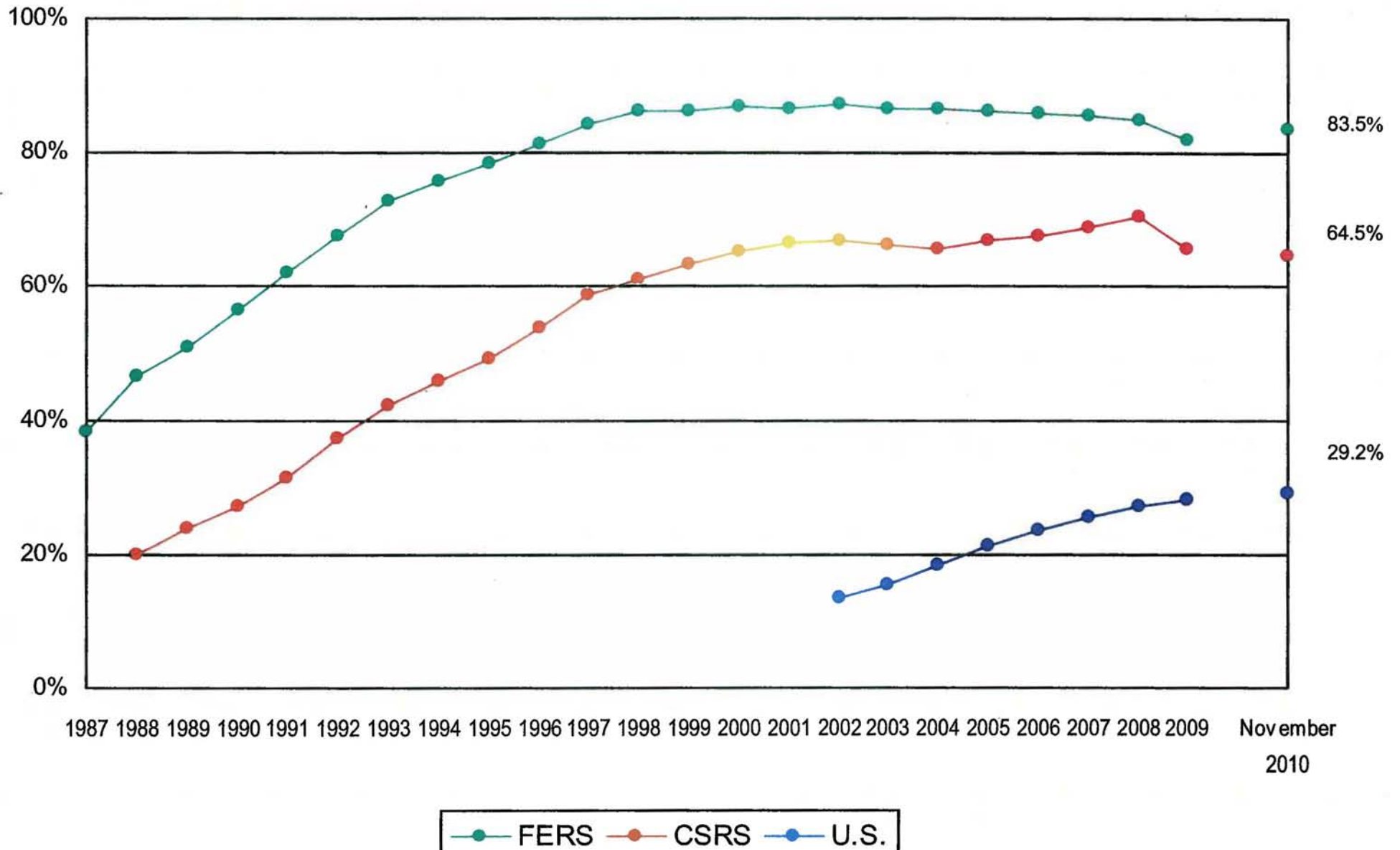


## Thrift Savings Plan Participation



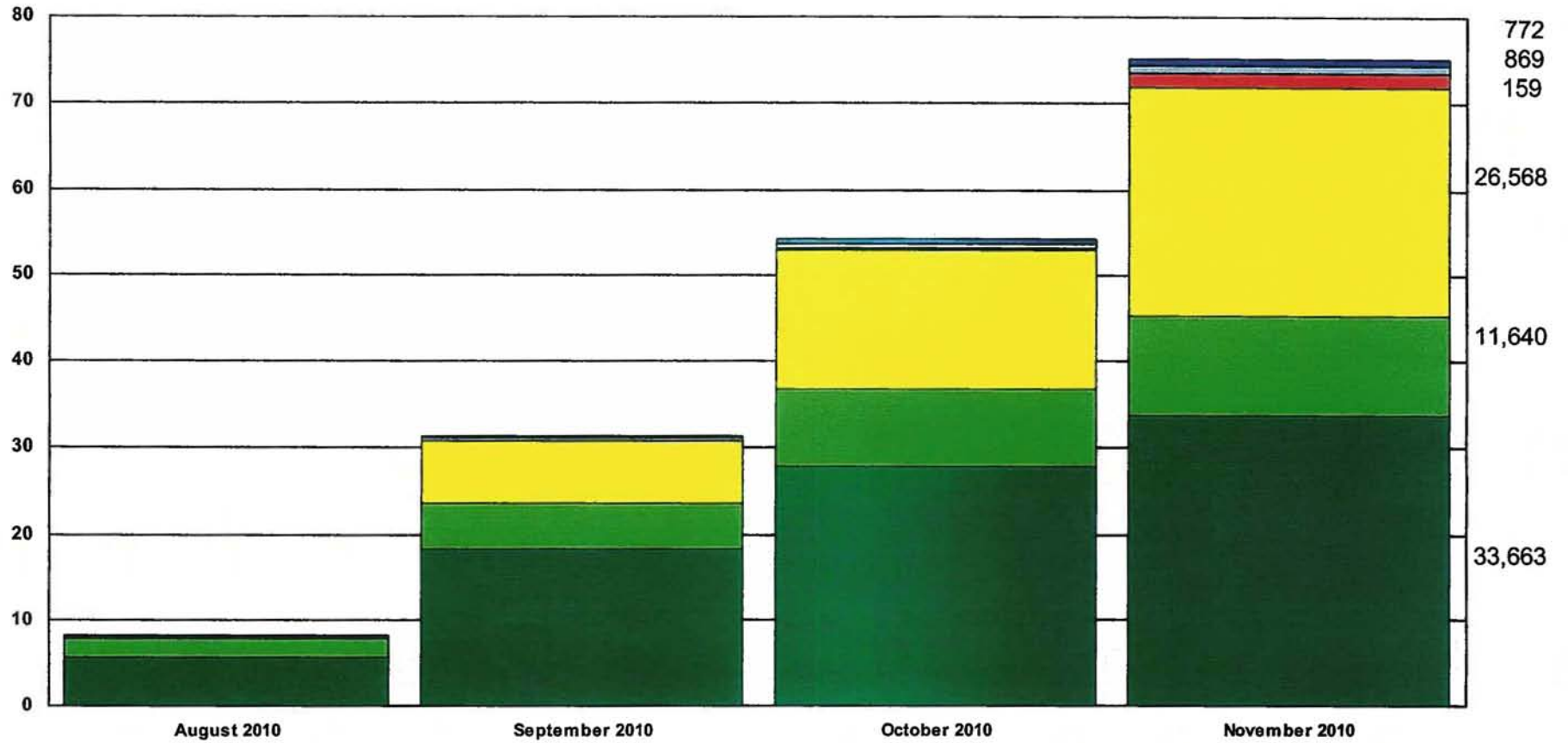
Annual data as of September of the respective year.

## Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.

# Thrift Savings Plan Participation Decisions Since Automatic Enrollment



■ Auto-Enrolled 
 ■ Elected TSP 
 ■ Other Investment Decision 
 ■ Reconsidered Participation 
 ■ Declined TSP 
 ■ Opted-Out