

# THRIFT SAVINGS FUND STATISTICS

January 2011

December 2010

November 2010

## Fund Balances (\$ millions)

G Fund	116,679	41%	116,955	42%	116,815	43%
F Fund	16,582	6%	16,986	6%	17,886	7%
C Fund	70,954	25%	68,847	25%	64,222	24%
S Fund	25,043	9%	24,145	9%	21,455	8%
I Fund	19,592	7%	19,153	7%	17,941	7%
L Income Fund	5,400	2%	5,579	2%	1,703	1%
L 2010 Fund	n.a.*		n.a.*		3,972	1%
L 2020 Fund	13,921	5%	13,332	5%	12,511	5%
L 2030 Fund	9,504	3%	9,126	3%	8,505	3%
L 2040 Fund	7,107	2%	6,860	2%	6,337	2%
L 2050 Fund	147	<1%	n.a.		n.a.	
Total	284,929	100%	280,983	100%	271,347	100%

## Twelve Month Returns

G Fund	2.76%	2.81%	2.60%
F Fund	5.23%	6.71%	7.85%
C Fund	22.18%	15.06%	7.86%
S Fund	33.90%	29.06%	20.19%
I Fund	16.57%	7.94%	(0.17%)
L Income Fund	6.89%	5.74%	4.80%
L 2010 Fund	n.a.*	5.65%	4.83%
L 2020 Fund	14.40%	10.59%	7.84%
L 2030 Fund	17.17%	12.48%	9.15%
L 2040 Fund	19.32%	13.89%	10.06%

## Number of Participants (000s)

FERS Contributing with Agency Contributions	2,005	1,967	1,977
FERS Not Contributing with Agency Contributions	366	396	391
FERS Participation Rate	84.6%	83.2%	83.5%
FERS Contributing w/out Agency Contributions	<1	<1	<1
Total FERS with Contributions	2,371	2,364	2,368
CSRS Contributing	230	222	228
Uniformed Services Contributing	692	692	677
Participants with No Current Contributions	1,142	1,156	1,151
Total Plan Participants	4,435	4,433	4,414

## Loans Outstanding

Number	874,189	872,062	869,748
Amount (\$ millions)	7,710	7,708	7,700

Admin. Expense	Total	G	F	C	S	I
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	0.0478%	0.0480%	0.0479%	0.0476%	0.0470%	0.0480%
2010 Net	0.0246%	0.0247%	0.0246%	0.0246%	0.0242%	0.0250%
2011 Gross YTD	0.0047%	0.0047%	0.0047%	0.0046%	0.0046%	0.0046%
2011 Net YTD	0.0026%	0.0026%	0.0026%	0.0025%	0.0025%	0.0025%

\*The L 2010 fund was merged into the L Income fund as of December 31, 2010. \*\*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)

**January 2011**

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>									
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
Nov 2010	83.5%	1,977	391	2,368	228	677	3,273	1,140	4,413
Dec 2010	83.2%	1,967	396	2,364	222	692	3,278	1,155	4,433
<u>Current Month</u>									
Jan 2011	84.6%	2,005	366	2,371	230	692	3,293	1,140	4,433 <sup>d</sup>

<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.

<sup>d</sup> As of December 2010, there are 2,815 beneficiary participants included in the Total Plan Participants.  
Totals may not add due to rounding.

# **THRIFT SAVINGS PLAN PARTICIPATION UNIFORMED SERVICES**

Service/ Component	Number Contributing in December 2010	Participation Rate	*Number Contributing in January 2011	Participation Rate
<b>Active Duty</b>	<b>560,796</b>	<b>38.4%</b>	<b>560,796</b>	<b>38.4%</b>
Army	169,869	30.4%	169,869	30.4%
Navy	188,237	58.0%	188,237	58.0%
Marine Corps	64,763	32.0%	64,763	32.0%
Air Force	120,528	36.8%	120,528	36.8%
Coast Guard	13,571	31.6%	13,571	31.6%
Public Health Service	3,630	55.4%	3,630	55.4%
National Oceanic & Atmospheric Administration	198	62.3%	198	62.3%
<b>Ready Reserve</b>	<b>130,838</b>	<b>15.5%</b>	<b>130,838</b>	<b>15.5%</b>
Army	81,328	14.4%	81,328	14.4%
Navy	6,763	10.3%	6,763	10.3%
Marine Corps	3,790	9.6%	3,790	9.6%
Air Force	37,806	21.5%	37,806	21.5%
Coast Guard	1,151	14.2%	1,151	14.2%
<b>Totals</b>	<b>691,634</b>	<b>29.9%</b>	<b>691,634</b>	<b>29.9%</b>
Army	251,197	22.4%	251,197	22.4%
Navy	195,000	50.0%	195,000	50.0%
Marine Corps	68,553	28.4%	68,553	28.4%
Air Force	158,334	31.4%	158,334	31.4%
Coast Guard	14,722	28.8%	14,722	28.8%
Public Health Service	3,630	55.4%	3,630	55.4%
National Oceanic & Atmospheric Administration	198	68.3%	198	68.3%

*\*The January 2011 numbers were not provided by DOD in time for the report; therefore, December numbers are used.*

Participation rates are based on current month contributors as the numerator and Fiscal Year 2004 (September 30, 2004) end-strength counts as the denominator. Accurate monthly counts of military strength are not readily available.

All services, active duty only  
DoD services only, active duty only  
DoD services only, incl. Reserve

**THRIFT SAVINGS PLAN  
AUTOMATIC ENROLLMENT <sup>1</sup>**

	<b>Auto-Enrolled <sup>2</sup></b>		<b>Elected TSP <sup>3</sup></b>		<b>Total Participating</b>		<b>Declined TSP or Opted-Out <sup>4</sup></b>	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
<b>2010</b>								
<b>Aug <sup>5</sup></b>	5,606	68.1%	2,506	30.4%	8,112	98.5%	120	1.5%
<b>Sep</b>	18,230	58.5%	12,470	40.0%	30,700	98.5%	481	1.5%
<b>Oct</b>	27,709	51.2%	25,311	46.8%	53,020	98.0%	1,083	2.0%
<b>Nov</b>	33,663	45.8%	38,208	52.0%	71,871	97.8%	1,641	2.2%
<b>Dec</b>	37,036	43.0%	47,067	54.6%	84,103	97.6%	2,030	2.4%
<b>2011</b>								
<b>Jan</b>	40,556	40.9%	56,229	56.7%	96,785	97.6%	2,423	2.4%

<sup>1</sup> The counts for each month represent the cumulative total for each category since the implementation of Automatic Enrollment in August 2010.

<sup>2</sup> Automatically-enrolled participants who remain at the default contribution amount and allocation.

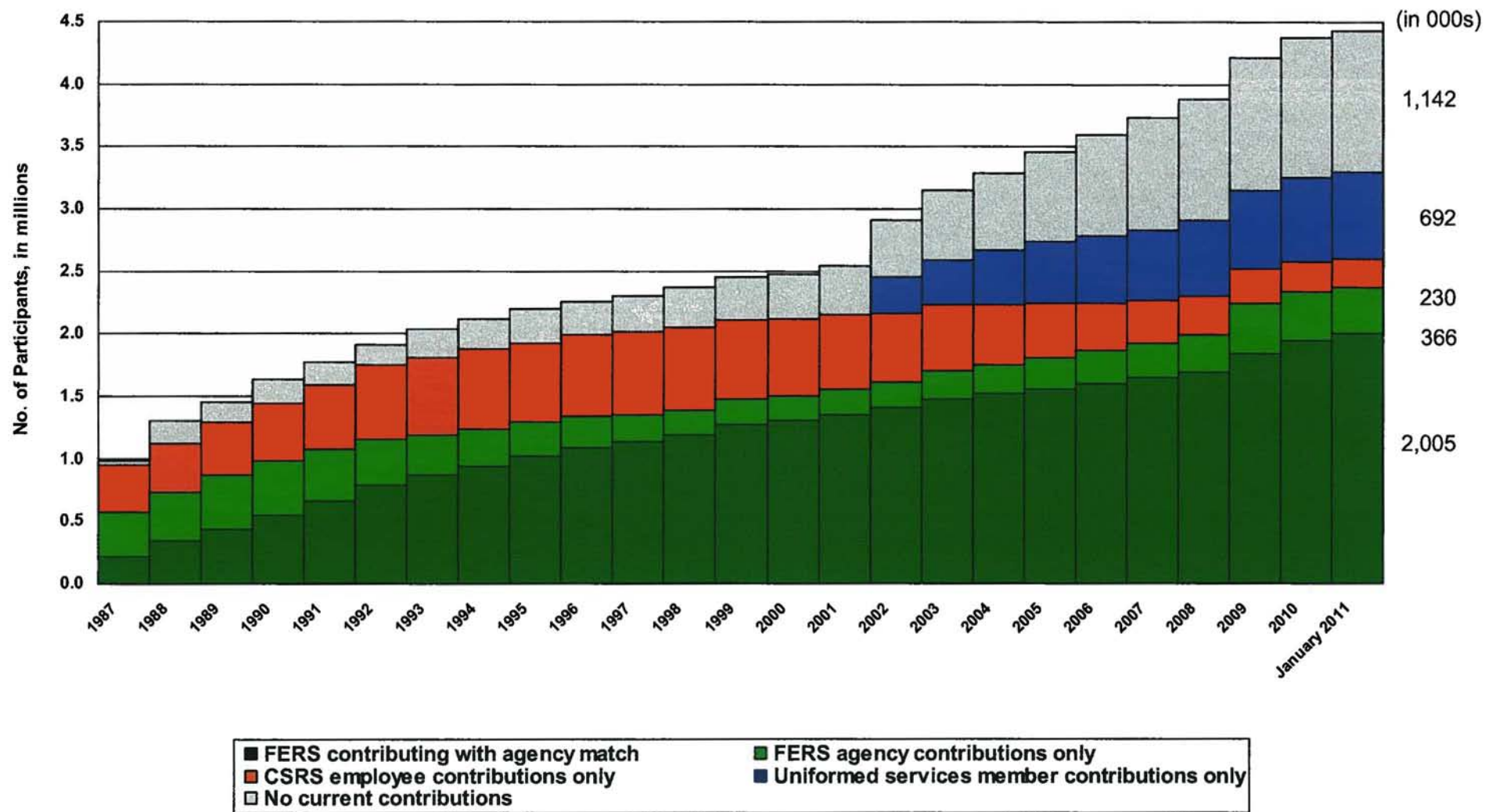
<sup>3</sup> Count includes participants who elected TSP immediately upon hiring and, therefore, not auto-enrolled as well as those who were auto-enrolled and then made subsequent investment decisions.

<sup>4</sup> Declined TSP participation immediately upon hiring or opted out of automatic enrollment.

<sup>5</sup> Counts reflect partial month activity.

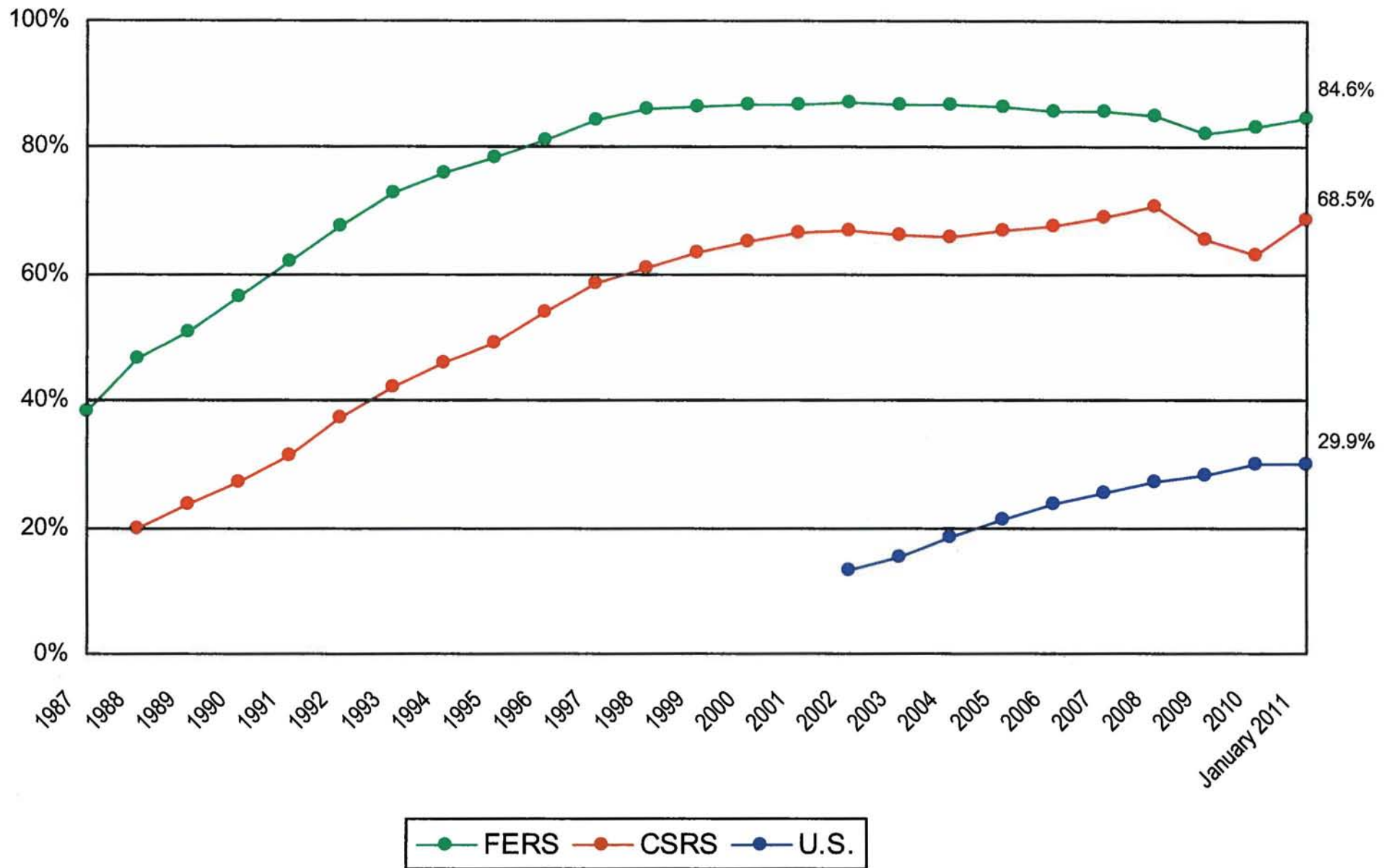


## Thrift Savings Plan Participation



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 Automatic Enrollment

