

# THRIFT SAVINGS FUND STATISTICS

	December 2010		November 2010		October 2010	
<b>Fund Balances (\$ millions)</b>						
G Fund	116,955	42%	116,815	42%	116,381	43%
F Fund	16,986	6%	17,886	6%	18,301	7%
C Fund	68,847	25%	64,222	23%	63,799	24%
S Fund	24,145	9%	21,455	8%	20,230	7%
I Fund	19,153	7%	17,941	6%	18,813	7%
L Income Fund	5,579	2%	1,703	1%	1,625	1%
L 2010 Fund	n.a.*		3,972	1%	4,284	2%
L 2020 Fund	13,332	5%	12,511	4%	12,168	4%
L 2030 Fund	9,126	3%	8,505	3%	8,348	3%
L 2040 Fund	6,860	2%	6,337	2%	6,199	2%
Total	280,983	100%	271,347	97%	270,148	100%

## Twelve Month Returns

G Fund	2.81%	2.60%	2.94%
F Fund	6.71%	7.85%	8.16%
C Fund	15.06%	7.86%	16.53%
S Fund	29.06%	20.19%	29.17%
I Fund	7.94%	(0.17%)	9.78%
L Income Fund	5.74%	4.80%	6.18%
L 2010 Fund	5.65%	4.83%	6.41%
L 2020 Fund	10.59%	7.84%	11.63%
L 2030 Fund	12.48%	9.15%	13.65%
L 2040 Fund	13.89%	10.06%	15.18%

## Number of Participants (000s)

FERS Contributing with Agency Contributions	1,967	1,977	1,961
FERS Not Contributing with Agency Contributions	396	391	394
FERS Participation Rate	83.2%	83.5%	83.3%
FERS Contributing w/out Agency Contributions	<1	<1	<1
Total FERS with Contributions	2,364	2,368	2,355
CSRS Contributing	222	228	232
Uniformed Services Contributing	692	677	676
Participants with No Current Contributions	1,156	1,151	1,134
Total Plan Participants	4,433	4,414	4,397

## Loans Outstanding

Number	872,062	869,748	864,829
Amount (\$ millions)	7,708	7,700	7,681

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	0.0479%	0.0480%	0.0479%	0.0478%	0.0473%	0.0481%
2010 Net	0.0247%	0.0247%	0.0246%	0.0247%	0.0243%	0.0250%

\*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)

**December 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>									
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
Nov 2010	83.5%	1,977	391	2,368	228	677	3,273	1,140	4,413
<u>Current Month</u>									
Dec 2010	83.2%	1,967	396	2,364	222	692	3,278	1,155	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 November 2010	Participation Rate	Number Contributing in December 2010	Participation Rate
<b>Active Duty</b>	<b>551,552</b>	<b>37.7%</b>	<b>560,796</b>	<b>38.4%</b>
Army	165,125	29.6%	169,869	30.4%
Navy	186,427	57.5%	188,237	58.0%
Marine Corps	63,126	31.2%	64,763	32.0%
Air Force	119,165	36.4%	120,528	36.8%
Coast Guard	13,630	31.8%	13,571	31.6%
Public Health Service	3,874	59.1%	3,630	55.4%
National Oceanic & Atmospheric Administration	205	64.5%	198	62.3%
 <b>Ready Reserve</b>	 <b>125,282</b>	 <b>14.8%</b>	 <b>130,838</b>	 <b>15.5%</b>
Army	76,732	13.6%	81,328	14.4%
Navy	6,378	9.7%	6,763	10.3%
Marine Corps	4,015	10.1%	3,790	9.6%
Air Force	37,142	21.1%	37,806	21.5%
Coast Guard	1,015	12.5%	1,151	14.2%
 <b>Totals</b>	 <b>676,834</b>	 <b>29.2%</b>	 <b>691,634</b>	 <b>29.9%</b>
Army	241,857	21.6%	251,197	22.4%
Navy	192,805	49.4%	195,000	50.0%
Marine Corps	67,141	27.8%	68,553	28.4%
Air Force	156,307	31.0%	158,334	31.4%
Coast Guard	14,645	28.7%	14,722	28.8%
Public Health Service	3,874	59.1%	3,630	55.4%
National Oceanic & Atmospheric Administration	205	70.7%	198	68.3%

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

	<b>Auto-Enrolled</b>		<b>Elected TSP <sup>2</sup></b>		<b>Total Participating</b>		<b>Declined TSP or Opted-Out <sup>3</sup></b>	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
<b>Aug 2010</b>	5,900	71.6%	2,220	26.9%	8,120	98.5%	120	1.5%
<b>Sep 2010</b>	25,295	81.1%	5,405	17.3%	30,700	98.5%	481	1.5%
<b>Oct 2010</b>	44,105	81.5%	8,915	16.5%	53,020	98.0%	1,083	2.0%
<b>Nov 2010</b>	60,231	81.9%	11,640	15.8%	71,871	97.8%	1,641	2.2%
<b>Dec 2010</b>	70,779	82.0%	13,526	15.7%	84,305	97.6%	2,030	2.4%

---

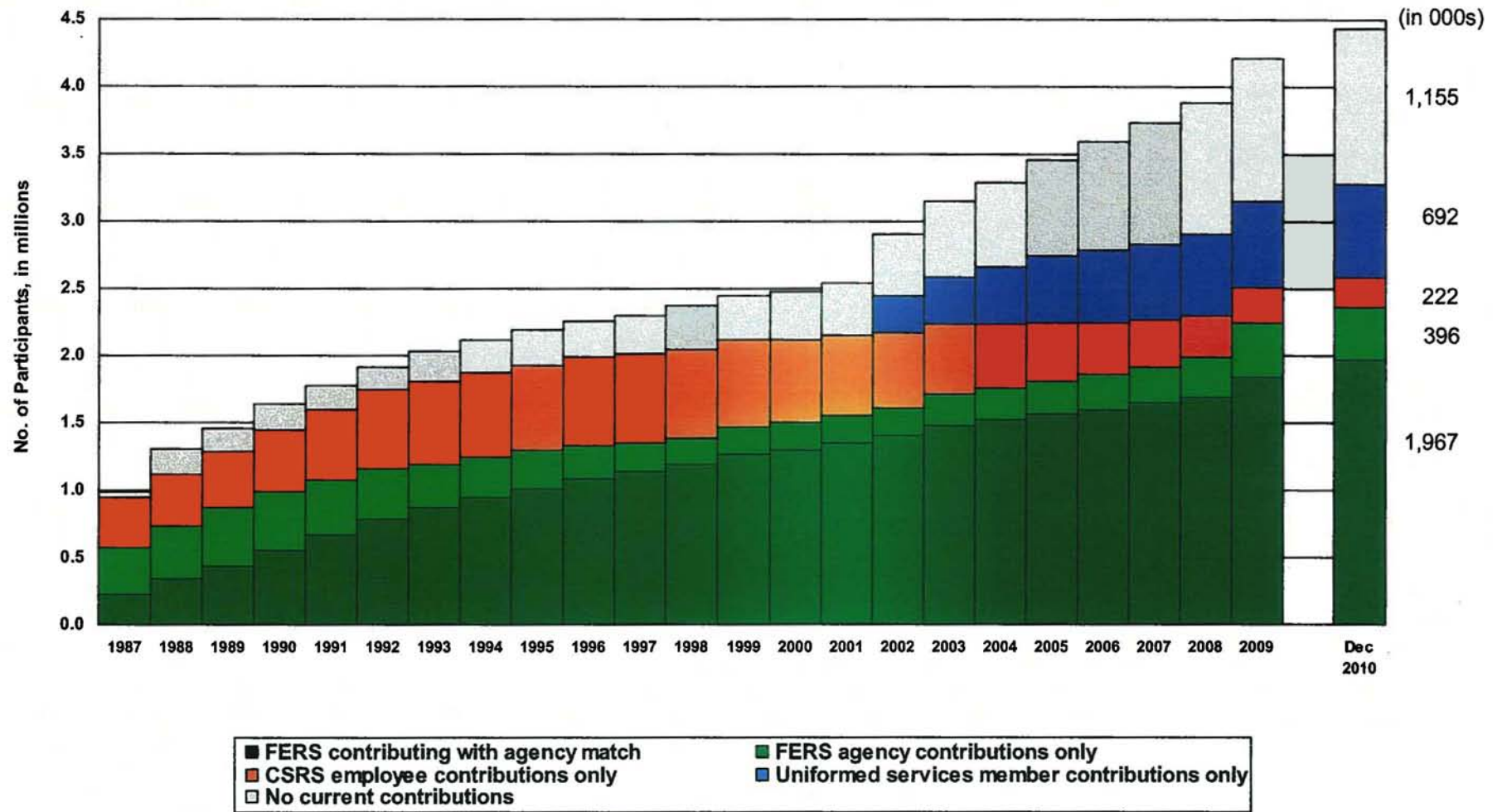
<sup>1</sup> The counts for each month represent the cumulative total for each category since the implementation of Automatic Enrollment in August 2010.

<sup>2</sup> Elected TSP immediately upon hiring. Therefore, not auto-enrolled.

<sup>3</sup> Declined TSP participation immediately upon hiring or opted out of automatic enrollment.

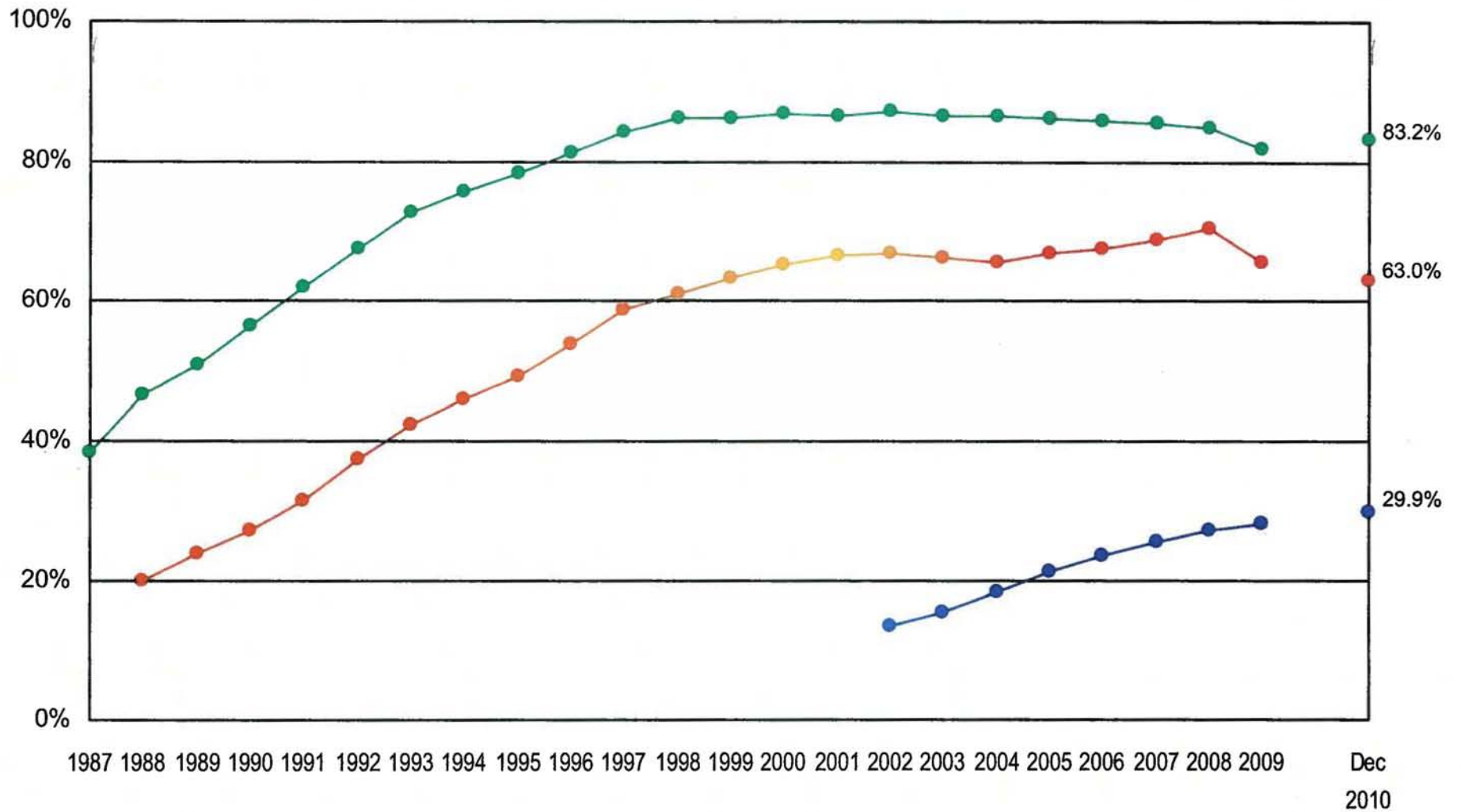


## Thrift Savings Plan Participation



Annual data as of September of the respective year.

## Thrift Savings Plan Participation Rates



—●— FERS —●— CSRS —●— U.S.

Annual data as of September of the respective year.

## Thrift Savings Plan Automatic Enrollment

