

# THRIFT SAVINGS FUND STATISTICS

Fund Balances (\$ millions)	October 2011		September 2011		August 2011	
G Fund	129,777	45%	127,961	47%	127,364	45%
F Fund	19,604	7%	19,210	7%	18,430	7%
C Fund	65,683	23%	58,608	22%	62,862	22%
S Fund	21,696	8%	18,788	7%	20,966	7%
I Fund	15,916	6%	14,377	5%	16,050	6%
L Income Fund	5,073	2%	4,929	2%	5,031	2%
L 2020 Fund	13,627	5%	12,636	5%	13,209	5%
L 2030 Fund	9,894	3%	9,009	3%	9,466	3%
L 2040 Fund	7,133	2%	6,419	2%	6,794	2%
L 2050 Fund	738	<1%	649	<1%	673	<1%
Total*	289,141	100%	272,587	100%	280,845	100%

## Twelve Month Returns

G Fund	2.54%	2.58%	2.60%
F Fund	5.07%	5.34%	4.75%
C Fund	8.06%	1.11%	18.46%
S Fund	7.44%	(1.62%)	22.84%
I Fund	(5.04%)	(10.12%)	10.33%
L Income Fund	3.48%	2.08%	5.72%
L 2020 Fund	4.24%	0.43%	11.26%
L 2030 Fund	4.48%	(0.28%)	13.17%
L 2040 Fund	4.57%	(0.88%)	14.67%
L 2050 Fund	n.a.**	n.a.**	n.a.**

## Number of Participants (000s)

FERS Contributing with Agency Contributions	2,043	2,043	2,036
FERS Not Contributing with Agency Contributions	350	345	344
FERS Participation Rate	85.4%	85.5%	85.5%
FERS Contributing w/out Agency Contributions			
Total FERS with Contributions	2,392	2,388	2,381
CSRS Contributing	199	202	205
Uniformed Services Contributing	700	713	710
Participants with No Current Contributions	1,234	1,209	1,202
Total Plan Participants	4,525	4,512	4,498

## Loans Outstanding

Number	891,076	886,231	891,341
Amount (\$ millions)	7,945	7,897	7,950

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	0.0401%	0.0402%	0.0399%	0.0401%	0.0401%	0.0402%
2011 Net YTD	0.0221%	0.0220%	0.0218%	0.0221%	0.0222%	0.0222%

\*Effective January 2011, the Fund Balances no longer include outstanding loans and other assets in conformance with revisions to the financial statements. \*\*The L 2050 Fund was created on January 31, 2011.

Note: 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)

**October 2011**

Month	FERS Participation Rate <sup>a</sup>	FERS Active Participants with Agency Automatic Contributions <sup>b</sup>		Active Participants			Participants With No Activity <sup>a</sup>	Total Plan Participants
		Employee Contributions	Contributions Only	FERS	CSRS	Uniformed Svcs. <sup>c</sup>		
Prior Years								
Sep 1999	86.3%	1,271	201	1,472	640		2,112	2,451
Sep 2000	86.8%	1,301	198	1,499	619		2,118	2,475
Sep 2001	86.6%	1,348	209	1,590	593		2,183	2,573
Sep 2002	87.2%	1,404	206	1,659	559	280	2,498	2,958
Sep 2003	86.6%	1,480	229	1,766	522	359	2,647	3,202
Sep 2004	86.7%	1,521	233	1,816	475	435	2,726	3,353
Sep 2005	86.3%	1,562	248	1,878	431	499	2,808	3,523
Sep 2006	85.8%	1,598	264	1,929	386	536	2,851	3,662
Sep 2007	85.7%	1,645	275	1,990	346	566	2,902	3,801
Sep 2008	85.0%	1,695	298	2,077	306	608	2,991	3,970
Sep 2009	82.1%	1,844	403	2,247	268	638	3,153	4,213
Previous 12 Months								
Oct 2010	83.3%	1,961	394	2,355	232	676	3,263	4,397
Nov 2010	83.5%	1,977	391	2,368	228	677	3,273	4,413
Dec 2010	83.2%	1,967	396	2,364	222	692	3,278	4,433
Jan 2011	84.6%	2,005	366	2,371	230	692	3,293	4,435
Feb 2011	84.9%	2,015	359	2,375	222	692	3,289	4,447
Mar 2011	85.2%	2,032	354	2,387	220	699	3,306	4,459
Apr 2011	85.3%	2,038	350	2,388	219	698	3,305	4,468
May 2011	85.4%	2,043	349	2,392	216	695	3,303	4,477
Jun 2011	85.5%	2,045	348	2,393	213	708	3,314	4,486
Jul 2011	85.5%	2,036	345	2,381	209	699	3,289	4,493
Aug 2011	85.5%	2,036	344	2,381	205	710	3,296	4,498
Sep 2011	85.5%	2,043	345	2,388	202	713	3,303	4,512
Current Month								
Oct 2011	85.4%	2,043	350	2,392	199	700	3,291	4,525

<sup>a</sup> FERS participation rate does not include accounts w/agency contributions only.

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

<sup>d</sup> Participants with no activity includes dormant FERS accounts, non-separated CSRS and uniformed services participants who have terminated contributions, and separated participants.

<sup>e</sup> As of October 2011, there are 7,058 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 September 2011	Participation Rate	Number Contributing in October 2011	Participation Rate
<b>Active Duty</b>	<b>574,855</b>	<b>39.2%</b>	<b>576,203</b>	<b>39.3%</b>
Air Force	123,274	37.4%	123,221	37.4%
Army	176,958	31.5%	177,500	31.6%
Coast Guard	14,203	34.0%	14,209	34.0%
Marine Corps	65,798	32.5%	66,043	32.6%
National Oceanic & Atmospheric Administration	210	64.8%	207	63.9%
Navy	190,286	58.8%	191,014	59.0%
Public Health Service	4,126	62.7%	4,009	60.9%
<b>Ready Reserve</b>	<b>138,473</b>	<b>16.2%</b>	<b>124,191</b>	<b>14.5%</b>
Air Force	38,834	21.8%	35,431	19.9%
Army	87,001	15.3%	76,418	13.5%
Coast Guard	1,097	14.4%	1,185	15.6%
Marine Corps	4,167	10.6%	4,270	10.9%
Navy	7,374	11.3%	6,887	10.6%
<b>Totals</b>	<b>713,328</b>	<b>30.7%</b>	<b>700,394</b>	<b>30.2%</b>
Air Force	162,108	31.9%	158,652	31.3%
Army	263,959	23.4%	253,918	22.5%
Coast Guard	15,300	31.0%	15,394	31.1%
Marine Corps	69,965	29.0%	70,313	29.1%
National Oceanic & Atmospheric Administration	210	64.8%	207	63.9%
Navy	197,660	50.8%	197,901	50.9%
Public Health Service	4,126	62.7%	4,009	60.9%

**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 <sup>5</sup></b>								
Aug	5,606	68.1%	2,506	30.4%	8,112	98.5%	120	1.5%
Sep	18,230	58.5%	12,470	40.0%	30,700	98.5%	481	1.5%
Oct	27,709	51.2%	25,311	46.8%	53,020	98.0%	1,083	2.0%
Nov	33,663	45.8%	38,208	52.0%	71,871	97.8%	1,641	2.2%
Dec	37,036	43.0%	47,067	54.6%	84,103	97.6%	2,030	2.4%
<b>2011</b>								
Jan	40,556	40.9%	56,229	56.7%	96,785	97.6%	2,423	2.4%
Feb	45,442	39.7%	66,107	57.8%	111,549	97.5%	2,808	2.5%
Mar	51,214	39.0%	76,810	58.5%	128,024	97.6%	3,203	2.4%
Apr	53,531	37.2%	86,821	60.4%	140,352	97.6%	3,510	2.4%
May	56,188	36.2%	95,145	61.3%	151,333	97.5%	3,906	2.5%
Jun	59,850	35.7%	103,528	61.7%	163,378	97.4%	4,321	2.6%
Jul	63,247	35.3%	111,226	62.0%	174,473	97.3%	4,780	2.7%
Aug	66,658	34.8%	119,674	62.5%	186,332	97.3%	5,132	2.7%
Sep	72,121	34.8%	129,564	62.5%	201,685	97.3%	5,583	2.7%
Oct	76,009	34.3%	139,385	63.0%	215,394	97.3%	5,935	2.7%

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

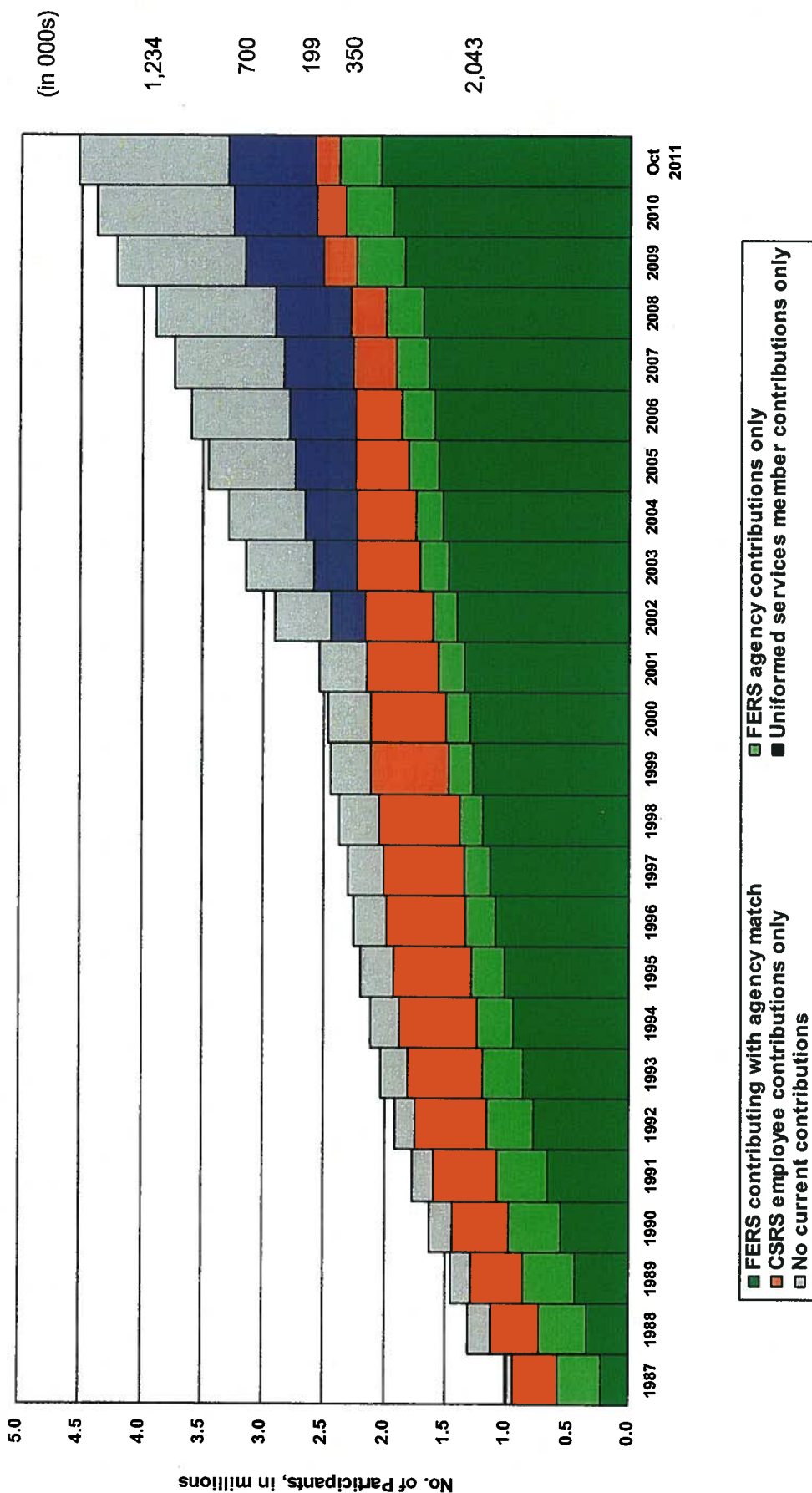
<sup>2</sup> Automatically-enrolled participants who remain at the default contribution amount and allocation.

<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.

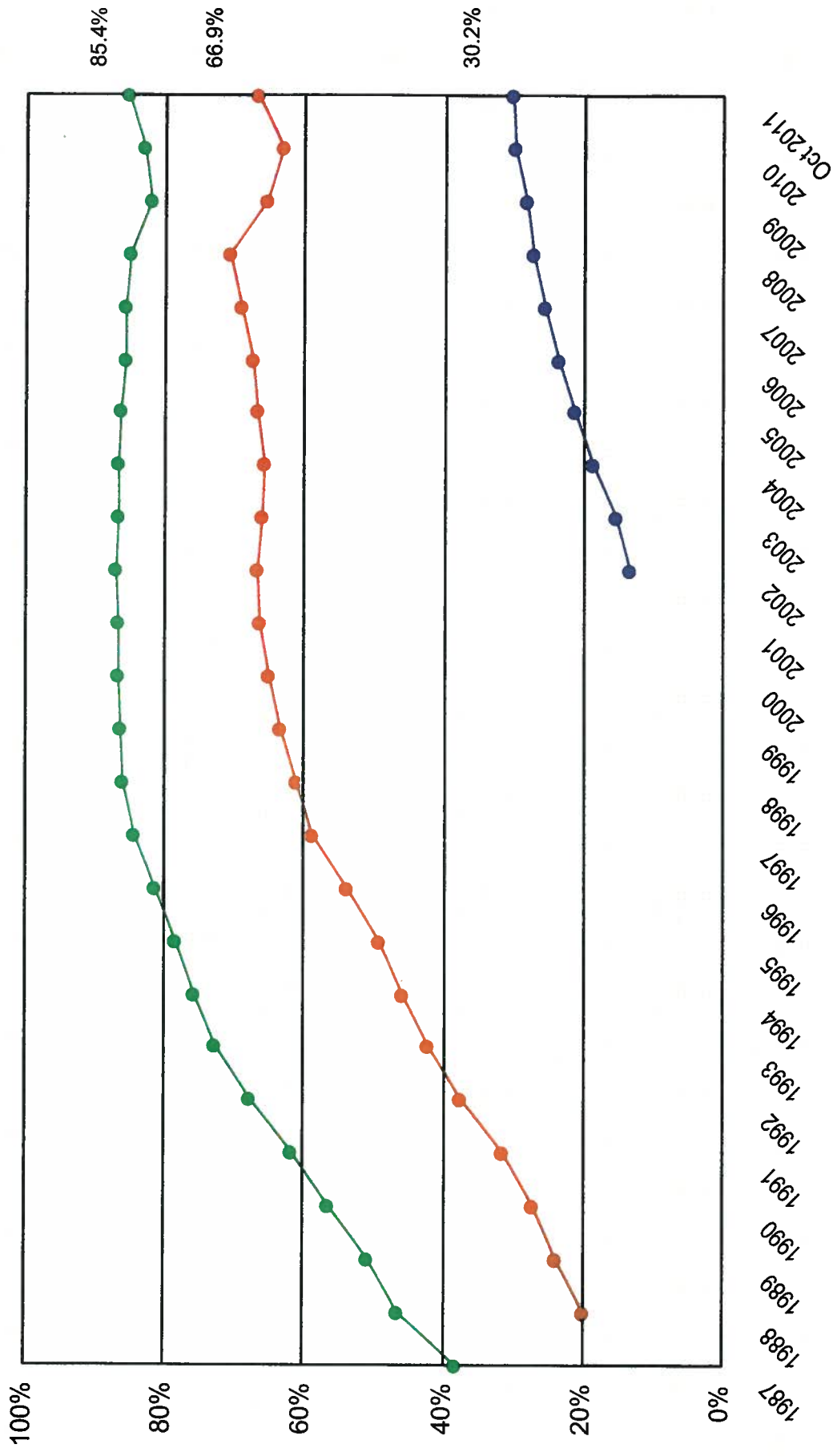
<sup>5</sup> Counts reflect partial month activity.

# Thrift Savings Plan Participation



Annual data as of September of the respective year.

## Thrift Savings Plan Participation Rates



— FERS — CSRS — U.S.

Annual data as of September of the respective year.