

## THRIFT SAVINGS FUND STATISTICS

	August 2011		July 2011		June 2011	
<b>Fund Balances (\$ millions)</b>						
G Fund	127,364	45%	125,411	44%	119,455	41%
F Fund	18,430	7%	17,430	6%	17,321	6%
C Fund	62,862	22%	66,735	23%	70,018	24%
S Fund	20,966	7%	23,209	8%	25,437	9%
I Fund	16,050	6%	18,017	6%	18,985	7%
L Income Fund	5,031	2%	5,243	2%	5,317	2%
L 2020 Fund	13,209	5%	13,945	5%	14,526	5%
L 2030 Fund	9,466	3%	9,881	3%	10,183	4%
L 2040 Fund	6,794	2%	7,171	2%	7,386	3%
L 2050 Fund	673	<1%	650	<1%	703	<1%
<b>Total*</b>	<b>280,845</b>	<b>100%</b>	<b>287,691</b>	<b>100%</b>	<b>289,330</b>	<b>100%</b>

### Twelve Month Returns

G Fund	2.60%	2.63%	2.63%
F Fund	4.75%	4.57%	4.03%
C Fund	18.46%	19.62%	30.66%
S Fund	22.84%	26.22%	39.43%
I Fund	10.33%	17.47%	32.26%
L Income Fund	5.72%	6.23%	8.30%
L 2020 Fund	11.26%	12.87%	19.43%
L 2030 Fund	13.17%	15.25%	23.47%
L 2040 Fund	14.67%	17.14%	26.76%
L 2050 Fund	n.a.**	n.a.**	n.a.**

### Number of Participants (000s)

FERS Contributing with Agency Contributions	2,036	2,036	2,045
FERS Not Contributing with Agency Contributions	344	345	348
FERS Participation Rate	85.5%	85.5%	85.5%
FERS Contributing w/out Agency Contributions		<1	<1
Total FERS with Contributions	2,381	2,381	2,393
CSRS Contributing	205	209	213
Uniformed Services Contributing	710	699	695
Participants with No Current Contributions	1,202	1,204	1,185
Total Plan Participants	4,498	4,493	4,486

### Loans Outstanding

Number	891,341	884,181	878,441
Amount (\$ millions)	7,950	7,851	7,774

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	0.0317%	0.0316%	0.0315%	0.0317%	0.0318%	0.0318%
2011 Net YTD	0.0179%	0.0179%	0.0178%	0.0180%	0.0180%	0.0180%

\*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)

**August 2011**

Month	FERS Participation Rate <sup>a</sup>	FERS Active Participants with		Active Participants				Participants With No Activity <sup>c</sup>	Total Plan Participants
		Employee Contributions <sup>b</sup>	Agency Automatic Contributions Only	FERS	CSRS	Uniformed Svcs. <sup>c</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>									
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
Jan 2011	84.6%	2,005	366	2,371	230	692	3,293	1,142	4,435
Feb 2011	84.9%	2,015	359	2,375	222	692	3,289	1,158	4,447
Mar 2011	85.2%	2,032	354	2,387	220	699	3,306	1,153	4,459
April 2011	85.3%	2,038	350	2,388	219	698	3,305	1,163	4,468
May 2011	85.4%	2,043	349	2,392	216	695	3,303	1,174	4,477
June 2011	85.5%	2,045	348	2,393	213	708	3,314	1,172	4,486
July 2011	85.5%	2,036	345	2,381	209	699	3,289	1,204	4,493
<u>Current Month</u>									
August 2011	85.5%	2,036	344	2,381	205	710	3,296	1,202	4,498

<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 February 2011, there are 3,580 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 July 2011	Participation Rate	Number Contributing In August 2011	Participation Rate
<b>Active Duty</b>	<b>576,354</b>	<b>39.3%</b>	<b>576,250</b>	<b>39.3%</b>
Air Force	123,739	37.5%	123,584	37.5%
Army	176,376	31.4%	177,199	31.6%
Coast Guard	14,142	33.8%	14,179	33.9%
Marine Corps	66,313	32.8%	66,166	32.7%
National Oceanic & Atmospheric Administration	211	65.1%	212	65.4%
Navy	191,292	59.1%	190,702	58.9%
Public Health Service	4,281	65.0%	4,208	63.9%
<b>Ready Reserve</b>	<b>122,618</b>	<b>14.3%</b>	<b>133,832</b>	<b>15.6%</b>
Air Force	34,161	19.2%	38,800	21.8%
Army	76,589	13.5%	82,386	14.5%
Coast Guard	1,174	15.4%	1,189	15.6%
Marine Corps	3,605	9.2%	4,213	10.7%
Navy	7,089	10.9%	7,244	11.1%
<b>Totals</b>	<b>698,972</b>	<b>30.1%</b>	<b>710,082</b>	<b>30.6%</b>
Air Force	157,900	31.1%	162,384	32.0%
Army	252,965	22.4%	259,585	23.0%
Coast Guard	15,316	31.0%	15,368	31.1%
Marine Corps	69,918	28.9%	70,379	29.1%
National Oceanic & Atmospheric Administration	211	65.1%	212	65.4%
Navy	198,381	51.0%	197,946	50.9%
Public Health Service	4,281	65.0%	4,208	63.9%

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

**2010**

**Aug <sup>5</sup>**

**Sep**

**Oct**

**Nov**

**Dec**

Auto-Enrolled <sup>2</sup>		Elected TSP <sup>3</sup>		Total Participating	
Count	Percent	Count	Percent	Count	Percent
5,606	68.1%	2,506	30.4%	8,112	98.5%
18,230	58.5%	12,470	40.0%	30,700	98.5%
27,709	51.2%	25,311	46.8%	53,020	98.0%
33,663	45.8%	38,208	52.0%	71,871	97.8%
37,036	43.0%	47,067	54.6%	84,103	97.6%

Declined TSP or Opted-Out <sup>4</sup>	
Count	Percent
120	1.5%
481	1.5%
1,083	2.0%
1,641	2.2%
2,030	2.4%

**2011**

**Jan**

**Feb**

**Mar**

**Apr**

**May**

**June**

**July**

**August**

Count	Percent	Count	Percent	Count	Percent
40,556	40.9%	56,229	56.7%	96,785	97.6%
45,442	39.7%	66,107	57.8%	111,549	97.5%
51,214	39.0%	76,810	58.5%	128,024	97.6%
53,531	37.2%	86,821	60.4%	140,352	97.6%
56,188	36.2%	95,145	61.3%	151,333	97.5%
59,850	35.7%	103,528	61.7%	163,378	97.4%
63,247	35.3%	111,226	62.0%	174,473	97.3%
66,658	34.8%	119,674	62.5%	186,332	97.3%

Count	Percent
2,423	2.4%
2,808	2.5%
3,203	2.4%
3,510	2.4%
3,906	2.5%
4,321	2.6%
4,780	2.7%
5,132	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.

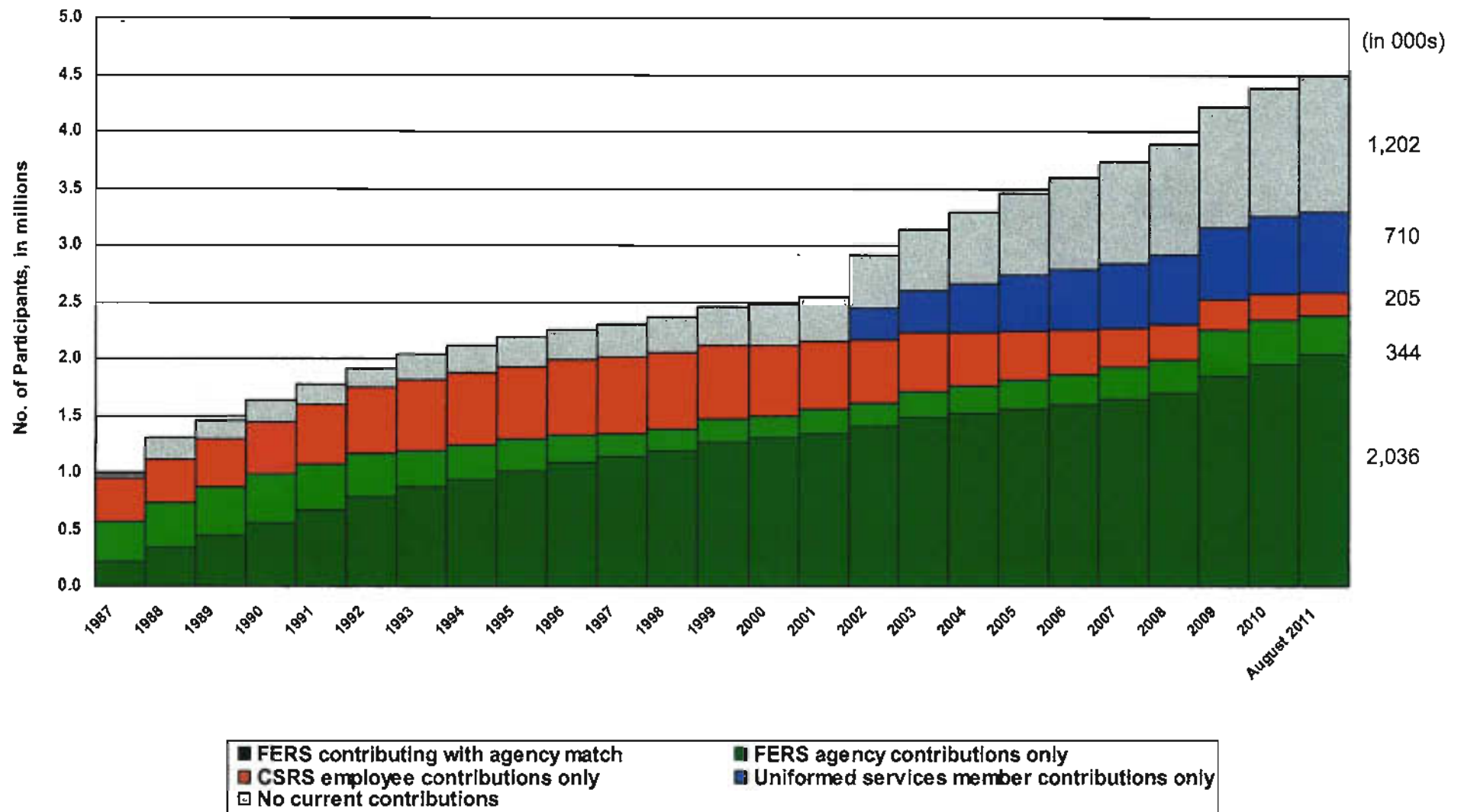
<sup>2</sup> Automatically-enrolled participants who remain at the default contribution amount and allocation.

<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.

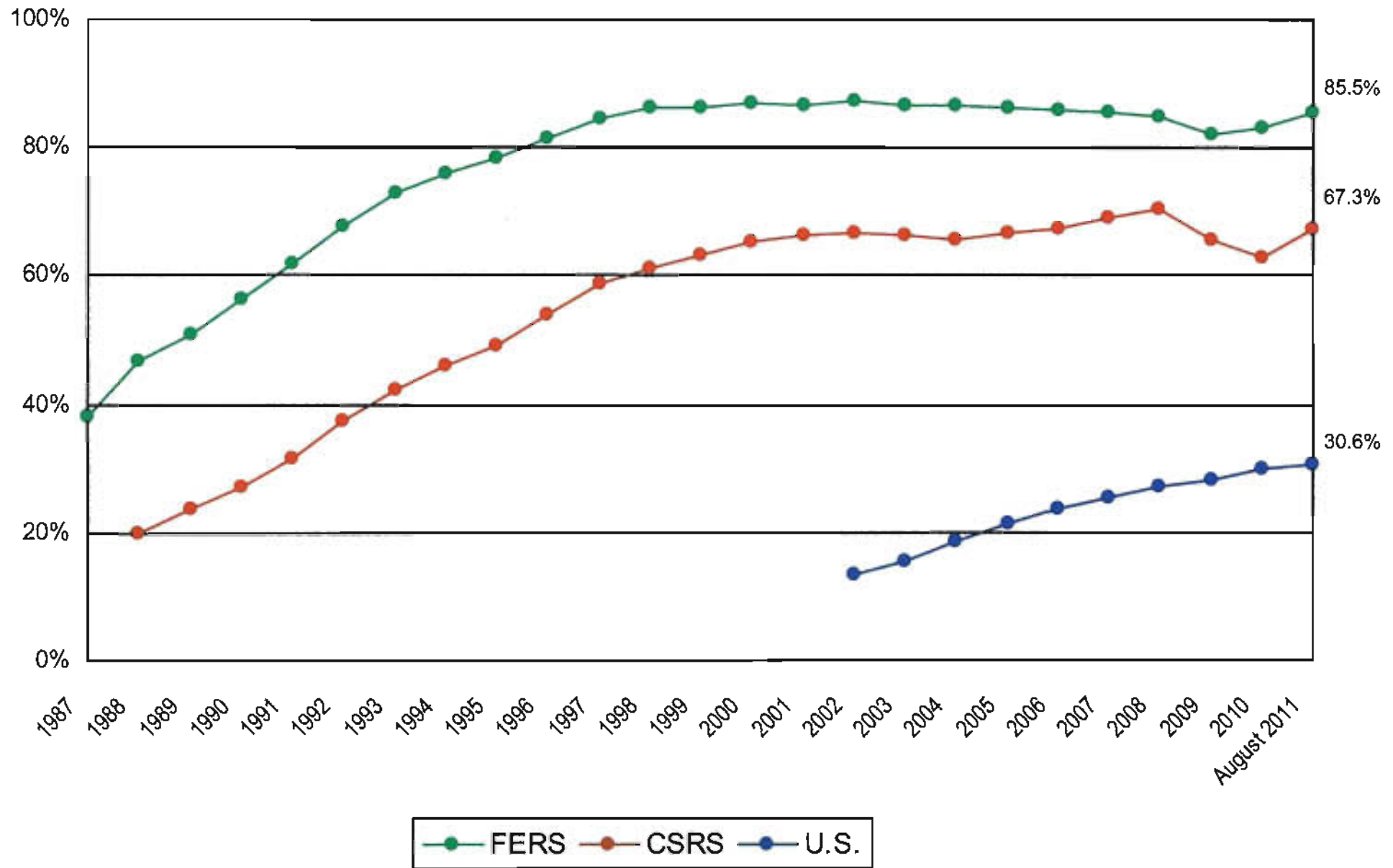
<sup>5</sup> Counts reflect partial month activity.

## Thrift Savings Plan Participation



Annual data as of September of the respective year.

## Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.