

# THRIFT SAVINGS FUND STATISTICS

Fund Balances (\$ millions)	July 2012			June 2012			May 2012		
G Fund	135,561	43%		134,469	43%		133,011	43%	
F Fund	25,147	8%		23,984	8%		23,134	7%	
C Fund	74,900	24%		74,021	24%		71,211	23%	
S Fund	23,809	8%		24,149	8%		23,642	8%	
I Fund	15,269	5%		15,263	5%		14,331	5%	
L Income Fund	5,210	2%		5,194	2%		5,175	2%	
L 2020 Fund	15,087	5%		14,979	5%		14,606	5%	
L 2030 Fund	11,691	4%		11,526	4%		11,089	4%	
L 2040 Fund	8,515	3%		8,372	3%		7,992	3%	
L 2050 Fund	1,053	<1%		1,048	<1%		994	<1%	
Total*	316,241	101%		313,004	100%		305,185	97%	

## Twelve Month Returns

G Fund	1.70%	1.81%	1.91%
F Fund	7.31%	7.53%	7.16%
C Fund	9.26%	5.55%	(0.32%)
S Fund	1.01%	(1.54%)	(6.88%)
I Fund	(11.61%)	(13.51%)	(20.16%)
L Income Fund	2.62%	2.09%	0.86%
L 2020 Fund	2.53%	0.93%	(2.57%)
L 2030 Fund	2.50%	0.51%	(3.79%)
L 2040 Fund	2.34%	0.07%	(4.82%)
L 2050 Fund	1.79%	(0.76%)	(6.23%)

## Number of Participants (000s)

FERS Contributing with Agency Contributions	2,067	2,070	2,072
FERS Not Contributing with Agency Contributions	323	324	325
FERS Participation Rate	86.5%	86.5%	86.4%
Total FERS with Contributions	2,389	2,394	2,397
CSRS Contributing	175	179	181
Uniformed Services Contributing	724	724	728
Participants with No Current Contributions	1,286	1,273	1,254
Total Plan Participants	4,574	4,570	4,560

## Loans Outstanding

Number	897,160	889,012	887,978
Amount (\$ millions)	8,071	8,071	7,991

## Cash flow attributes (\$ millions)

Contributions	1,986	2,002	2,297
Withdrawals and Loan Disbursements	1,435	1,229	1,408
Net Change	550	773	888

Admin. Expense	Total	G	F	C	S	I
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	0.0468%	0.0468%	0.0464%	0.0468%	0.0469%	0.0470%
2011 Net	0.0247%	0.0246%	0.0243%	0.0248%	0.0249%	0.0250%
2012 Gross YTD	0.0268%	0.0270%	0.0266%	0.0267%	0.0267%	0.0266%
2012 Net YTD	0.0164%	0.0166%	0.0163%	0.0164%	0.0164%	0.0163%

\*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)

**July 2012**

Month	FERS Participation Rate <sup>a</sup>	FERS Active Participants with		Active Participants				Participants With No Activity <sup>a</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
Sep 2010	83.1%	1,944	396	2,341	234	673	3,248	1,128	4,376
<u>Previous 12 Months</u>									
Jul 2011	85.5%	2,036	345	2,381	209	699	3,289	1,204	4,493
Aug 2011	85.5%	2,036	344	2,381	205	710	3,296	1,202	4,498
Sep 2011	85.5%	2,043	345	2,388	202	713	3,303	1,209	4,512
Oct 2011	85.4%	2,043	350	2,392	199	700	3,291	1,234	4,525
Nov. 2011	85.2%	2,038	355	2,393	194	710	3,297	1,237	4,534
Dec. 2011	84.6%	2,020	367	2,387	189	712	3,288	1,251	4,539
Jan. 2012	85.9%	2,052	336	2,388	195	688	3,271	1,267	4,538
Feb. 2012	86.1%	2,054	333	2,387	186	721	3,294	1,247	4,541
Mar 2012	86.3%	2,065	328	2,393	185	724	3,302	1,246	4,548
April 2012	86.4%	2,066	327	2,393	183	724	3,300	1,253	4,553
May 2012	86.4%	2,072	324	2,397	181	728	3,306	1,254	4,560
June 2012	86.5%	2,070	324	2,394	179	724	3,297	1,273	4,570
<u>Current Month</u>									
July 2012	86.5%	2,067	323	2,389	175	724	3,288	1,286	4,574

<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 June 2012, there are 10,596 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 June 2012	Participation Rate	Number Contributing in July 2012	Participation Rate
<b>Active Duty</b>	<b>588,275</b>	<b>40.3%</b>	<b>588,275</b>	<b>40.3%</b>
Air Force	126,670	38.5%	126,670	38.5%
Army	180,476	32.2%	180,476	32.2%
Coast Guard	14,931	35.5%	14,931	35.5%
Marine Corps	69,398	34.5%	69,398	34.5%
National Oceanic & Atmospheric Administration	213	67.0%	213	67.0%
Navy	192,018	59.9%	192,018	59.9%
Public Health Service	4,569	70.0%	4,569	70.0%
<b>Ready Reserve</b>	<b>135,762</b>	<b>15.9%</b>	<b>135,762</b>	<b>15.9%</b>
Air Force	36,322	20.5%	36,322	20.5%
Army	85,991	15.2%	85,991	15.2%
Coast Guard	1,434	18.0%	1,434	18.0%
Marine Corps	4,176	10.5%	4,176	10.5%
Navy	7,839	12.1%	7,839	12.1%
<b>Totals</b>	<b>724,037</b>	<b>31.3%</b>	<b>724,037</b>	<b>31.3%</b>
Air Force	162,992	32.2%	162,992	32.2%
Army	266,467	23.6%	266,467	23.6%
Coast Guard	16,365	32.8%	16,365	32.8%
Marine Corps	73,574	30.5%	73,574	30.5%
National Oceanic & Atmospheric Administration	213	67.0%	213	67.0%
Navy	199,857	51.9%	199,857	51.9%
Public Health Service	4,569	70.0%	4,569	70.0%

**The number of uniformed service members contributing to TSP in the month of July have not yet been received from DOD due to the date of payroll; therefore, June contribution totals were used for the month**

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

**2011**

	Auto-Enrolled <sup>2</sup>		Elected TSP <sup>3</sup>		Total Participating		Declined TSP or Opted-Out <sup>4</sup>	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
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%
Nov	78,149	33.6%	148,093	63.7%	226,242	97.3%	6,338	2.7%
Dec	79,053	32.8%	155,158	64.4%	234,211	97.2%	6,697	2.8%

**2012**

	Auto-Enrolled <sup>2</sup>		Elected TSP <sup>3</sup>		Total Participating		Declined TSP or Opted-Out <sup>4</sup>	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Jan	78,827	31.9%	161,585	65.3%	240,412	97.2%	6,913	2.8%
Feb	80,945	31.6%	168,101	65.7%	249,046	97.3%	6,913	2.7%
Mar	82,632	31.0%	176,299	66.2%	258,931	97.2%	7,485	2.8%
Apr	84,253	30.6%	183,322	66.6%	267,575	97.2%	7,802	2.8%
May	87,728	30.6%	190,870	66.6%	278,598	97.2%	8,139	2.8%
Jun	91,233	30.6%	198,394	66.5%	289,627	97.1%	8,542	2.9%
July	93,787	30.3%	206,389	66.8%	300,176	97.1%	8,927	2.9%

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

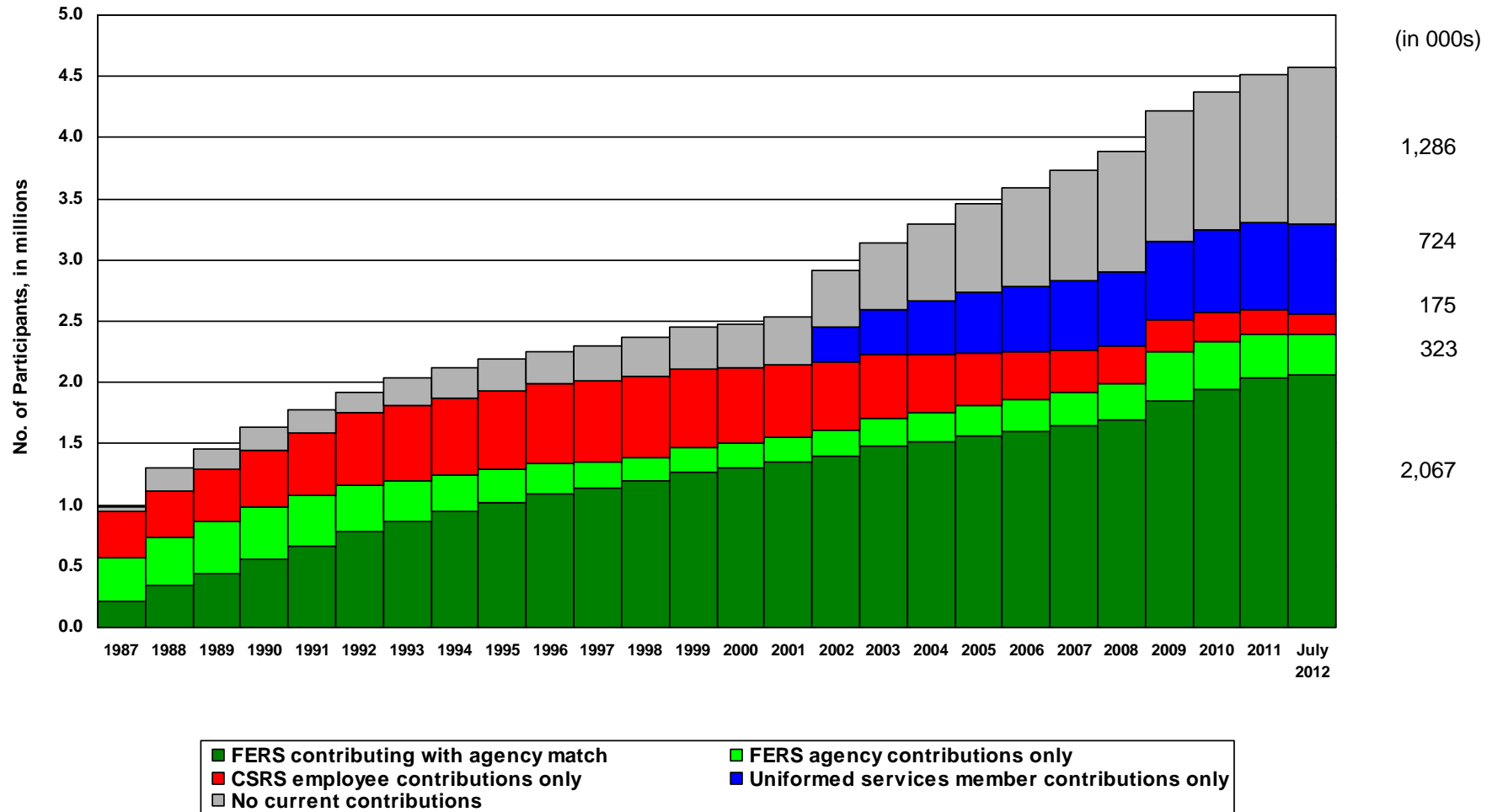
<sup>2</sup> Automatically-enrolled participants who remain at the default contribution amount and allocation.

<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.

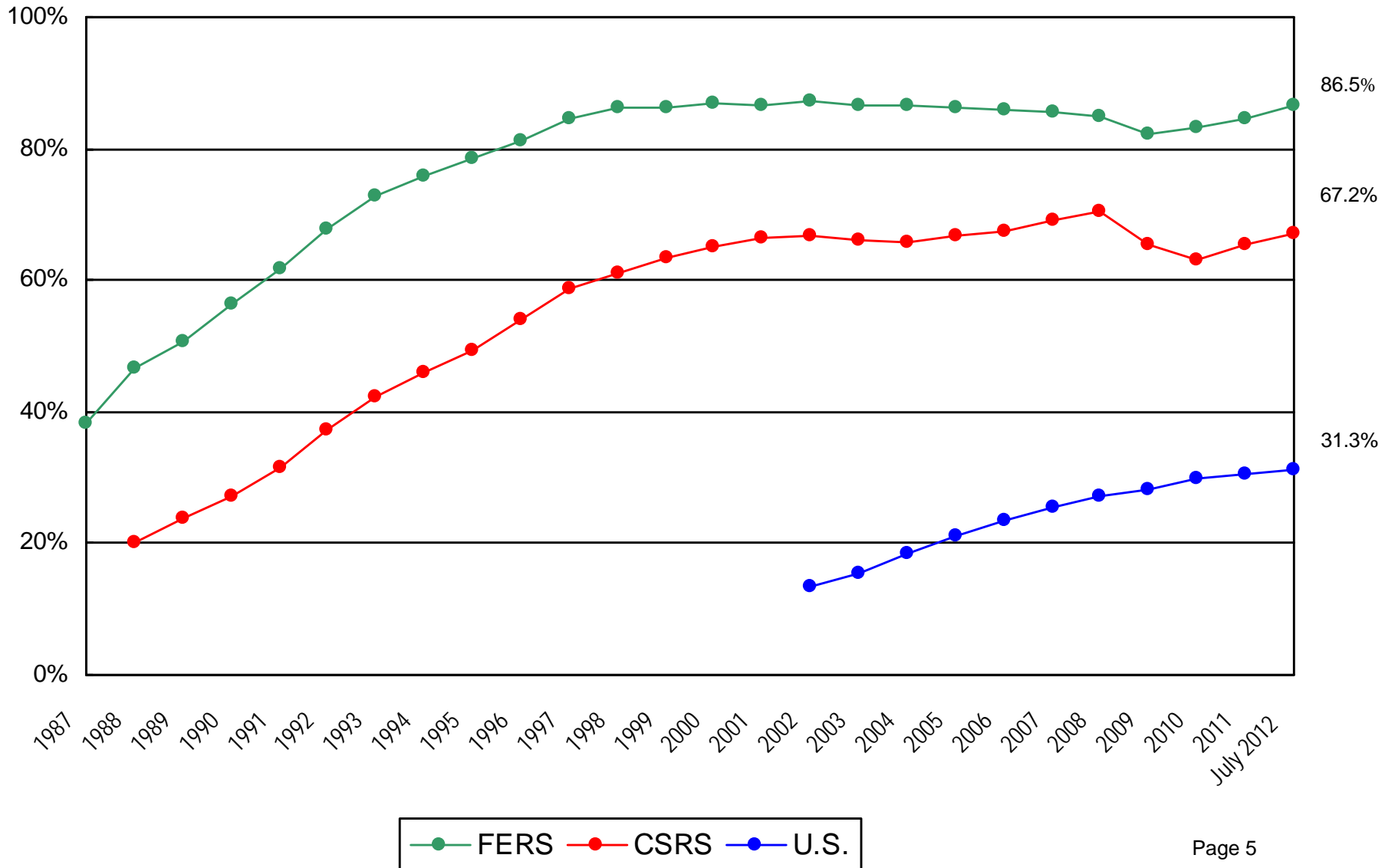
<sup>5</sup> Counts reflect partial month activity.

# 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.