

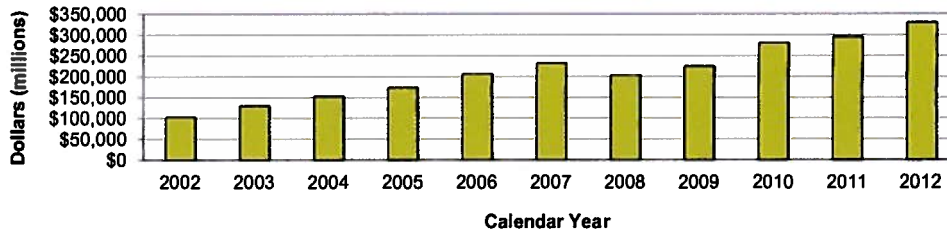
Thrift Savings Fund Statistics

November 2013

Highlights

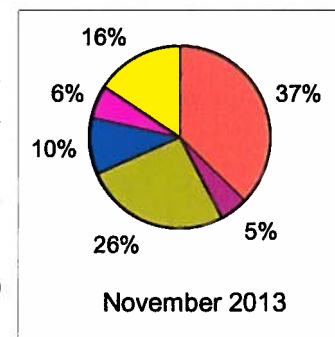
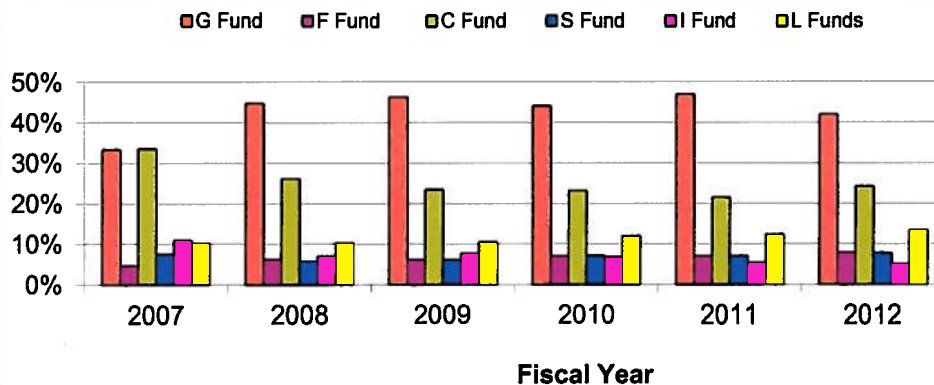
In November, hardship withdrawal volumes returned to normal levels with approximately 9,700 hardships as compared to over 14,000 hardship withdrawals in October. The average hardship amount also dropped from the prior month from \$9,361 to \$8,023. In November, 37% of plan assets were in the G Fund, down from 40% in October and reflecting a participant shift to more exposure in equities. The FERS participation rate fell to 86.1%, while the uniformed services participation rate for active duty members remained steady at 39.9% for the third month in a row.

Historic Plan Balances (in millions)



	Plan Balance	Roth
Nov	\$391,292	\$855.9
Oct	\$384,257	\$776.9
Sep	\$375,088	\$689.8
	(in millions)	

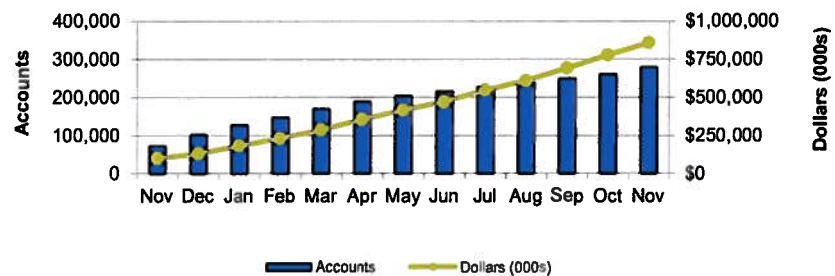
Fund Balances (% of total plan balance)



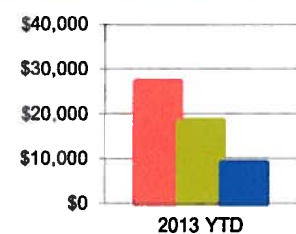
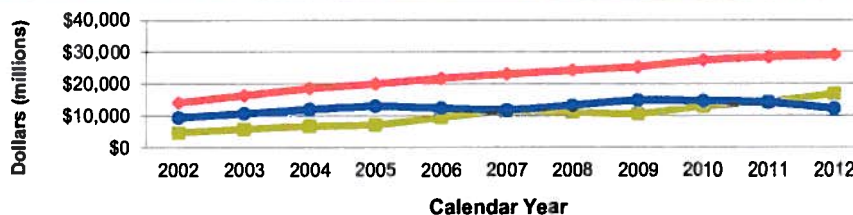
Average Balance (current month)

	Total	Roth
FERS:	\$105,600	\$3,804
CSRS:	\$103,934	\$6,295
Uniformed Services:	\$16,731	\$2,056

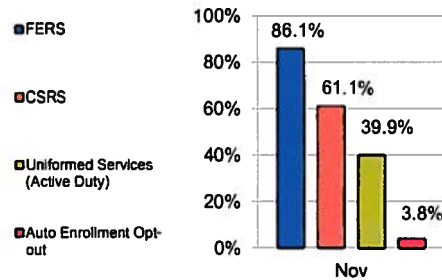
Roth



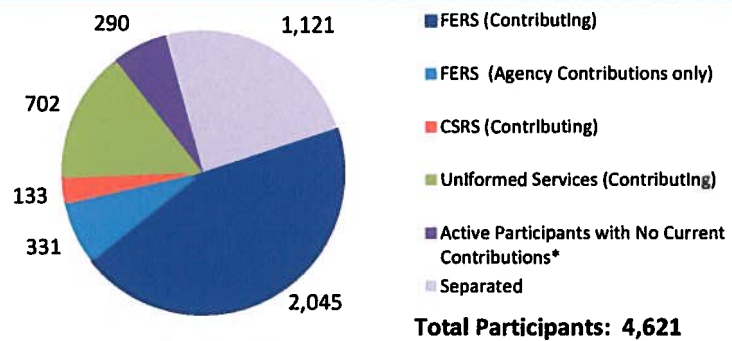
Cash Flow Attributes



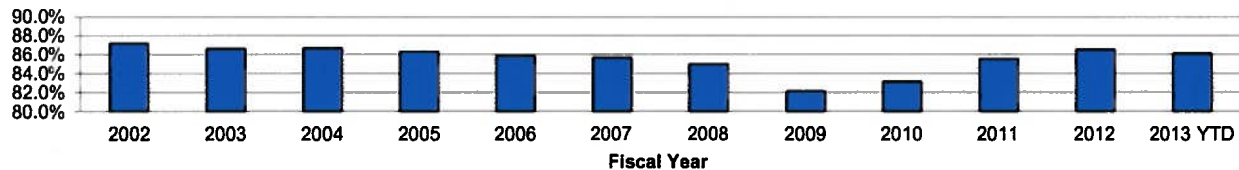
Participation Rates (current month)



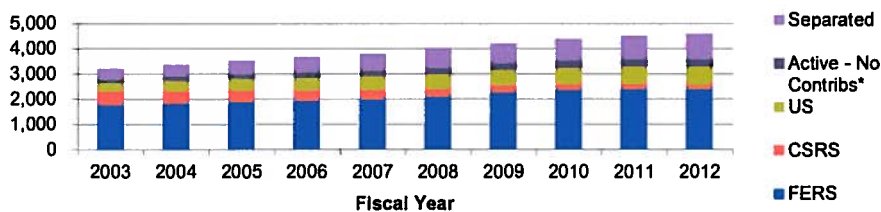
Participant Composition (current month in thousands)



Historic FERS Participation Rates



Historic Participant Counts (in thousands)

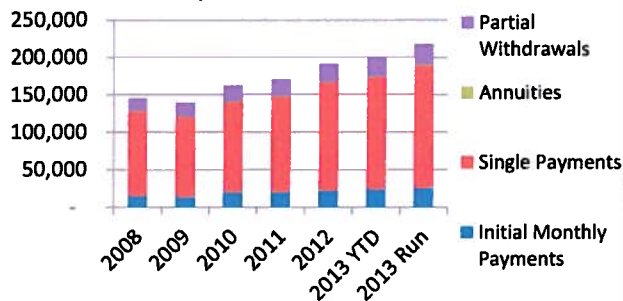


Participants (current month)

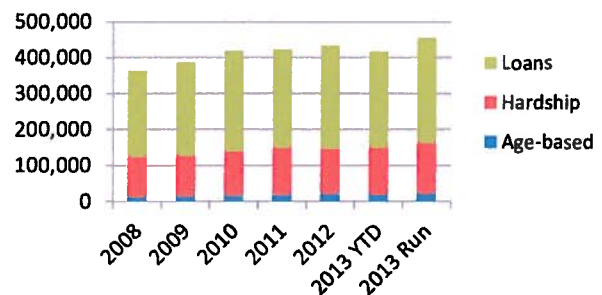
4,621,821 Participants
10,766 Beneficiary Participants
 Participants with **Roth** Balances
154,108 Civilian
124,616 Uniformed Services

Transaction Volumes

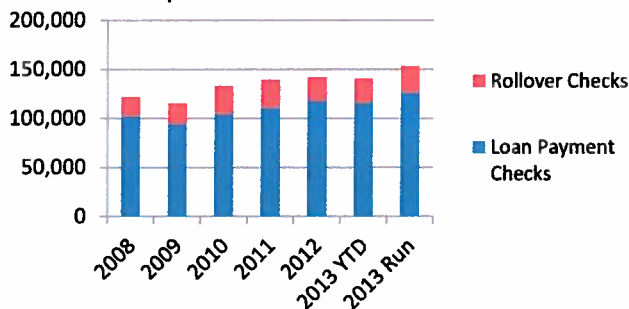
Post-Separation Withdrawals



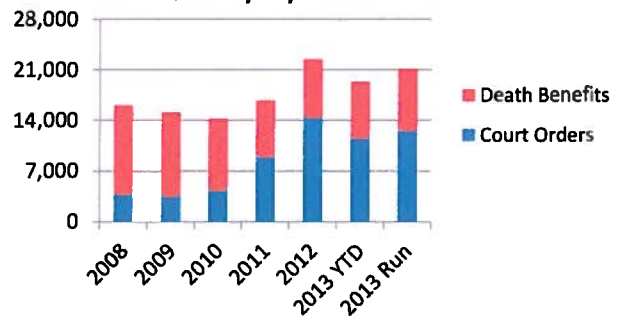
In-Service Withdrawals



Participant-Submitted Checks



Third Party Payments**



*Active participants with no current contributions includes non-separated CSRS and uniformed services participants who have terminated contributions or had them suspended because of hardship withdrawal, participants whose employing agencies have not submitted their separation status, and beneficiary participants.

**These are high-touch transactions that require the receipt and review of various types of documentation before payment is issued.