# Thrift Savings Fund Statistics

Highlights

Participation rates continued the rising trend, with the FERS participation rate at 89.4% and the Uniformed Services active duty participation rate, again setting new plan highs, at 44.9%. The average account balance for FERS participants rose to almost $118,000. In addition, Roll-in contributions have continued to climb and are now at $500 million for the year.
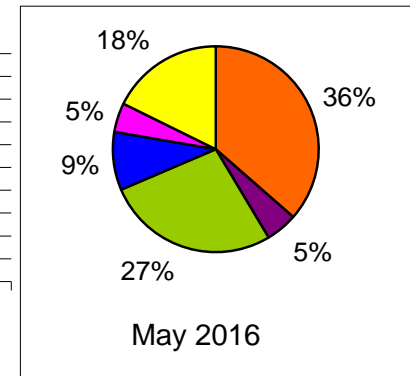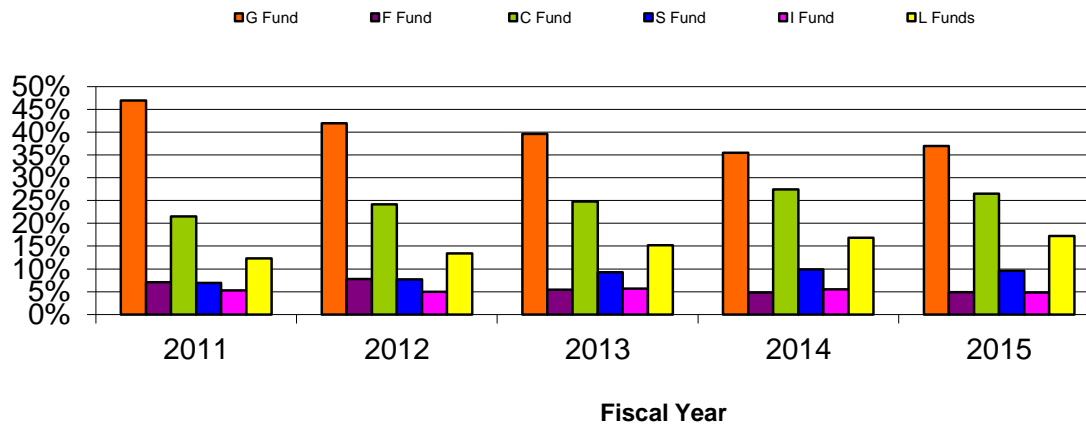
Historic Plan Balances (in millions)
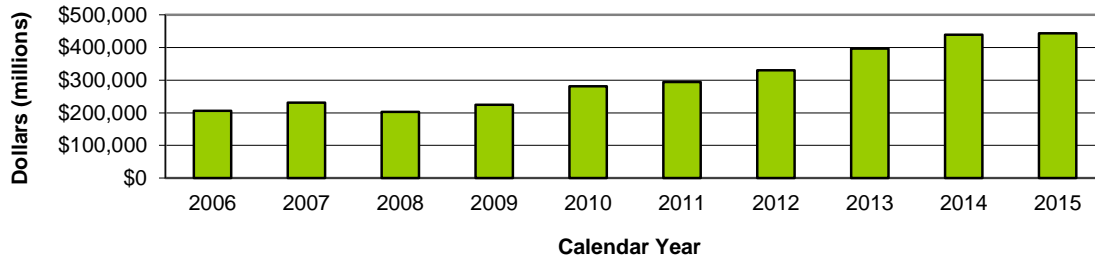
	Plan Balance	Roth
May	$469,919	$4,600
Apr	$465,094	$4,399
Mar	$463,077	$4,212
	(in millions)	

Fund Balances (% of total plan balance)

May 2016

Average Balance (current month)

	Total	Roth
FERS	$117,932	$7,843
CSRS:	$121,152	$12,549
Uniformed Services:	$18,916	$4,359

Roth
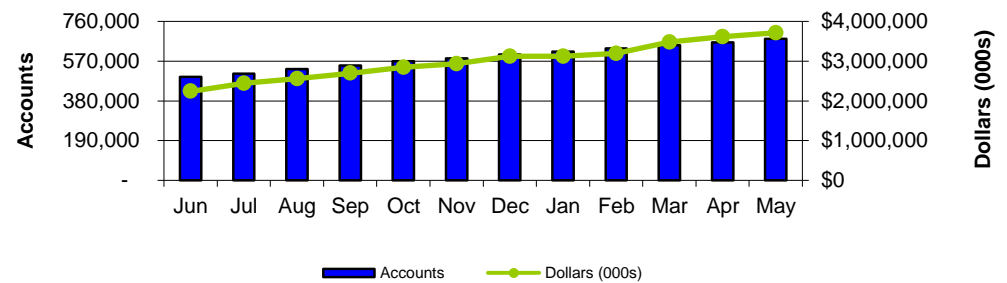
Cash Flow Attributes

2016 YTD
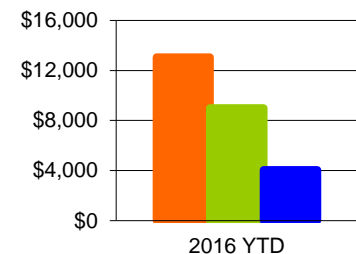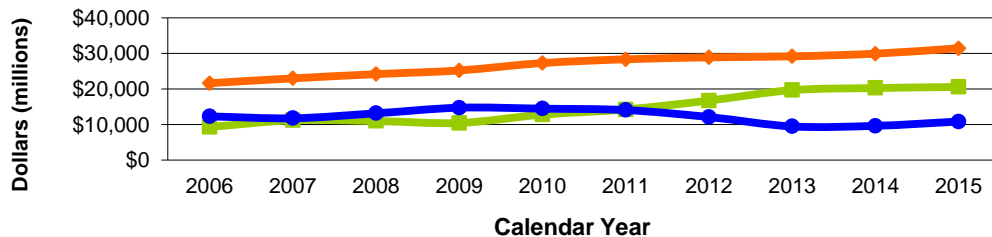
Participation Rates (current month)

- FERS
- CSRS
- Uniformed Services (Active Duty)
- Auto Enrollment Opt-out

89.4% 64.4% 44.9%

Apr
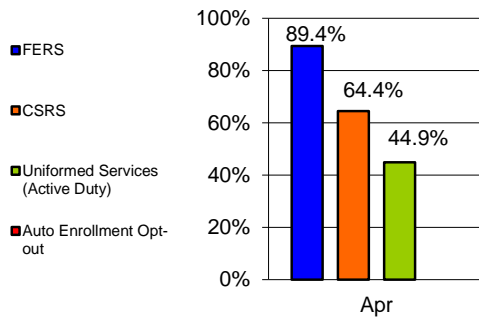
Participant Composition (current month in thousands)

1,334
272
737
84
264
2,222

- FERS (Contributing)
- FERS (Agency Contributions only)
- CSRS (Contributing)
- Uniformed Services (Contributing)
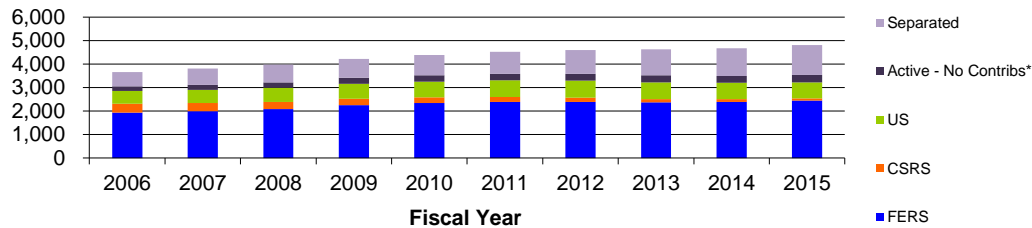- Active Participants with No Current Contributions*
- Separated

Total Participants: 4,913
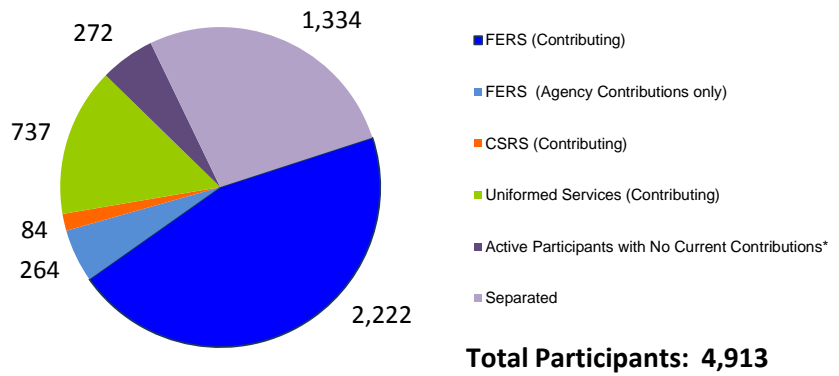
Historic FERS Participation Rates

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
85.8%	85.7%	85.0%	82.1%	83.1%	85.5%	86.5%	86.4%	87.5%	88.5%

Fiscal Year
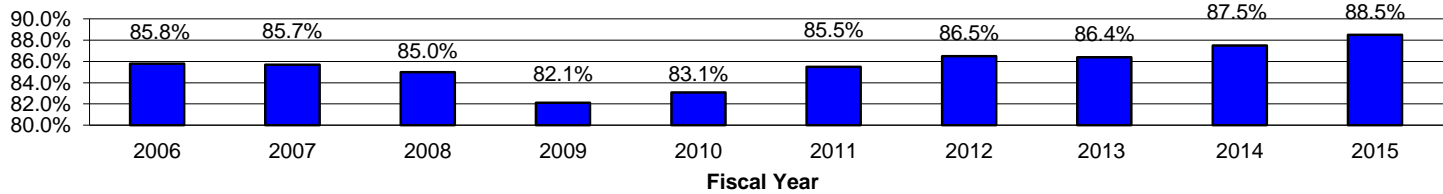
Historic Participant Counts (in thousands)

Fiscal Year

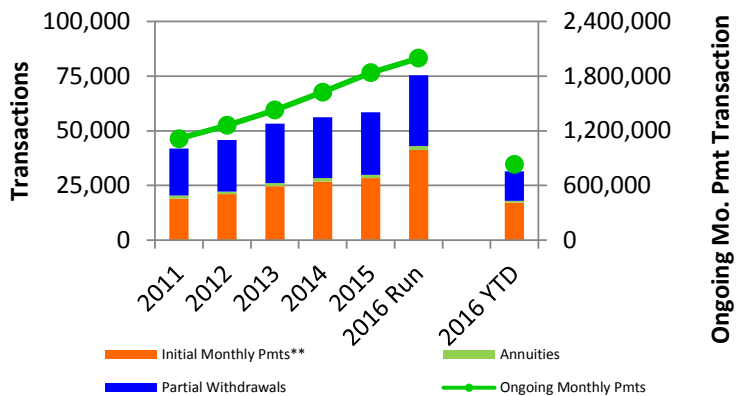- Separated
- Active - No Contribs*
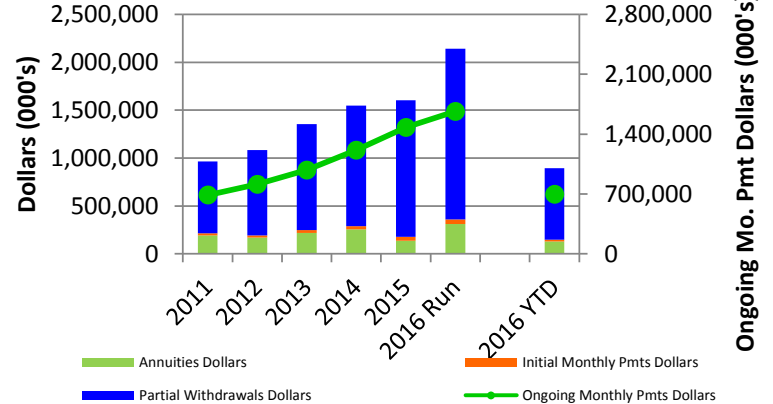- US
- CSRS
- FERS

Participants (current month)

4,912,974 Participants

17,516 Beneficiary Participants

Participants with **Roth** Balances

351,738 Civilian

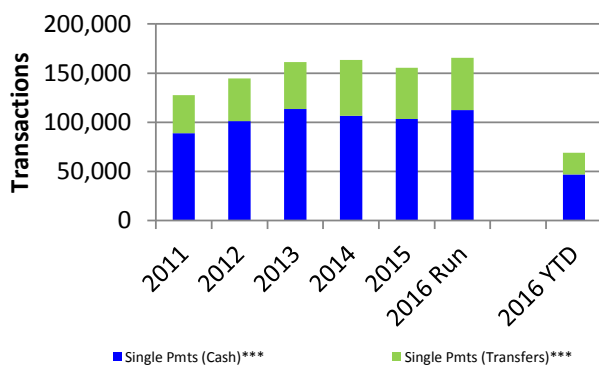**412,581** Uniformed Services

Post-Separation Withdrawals

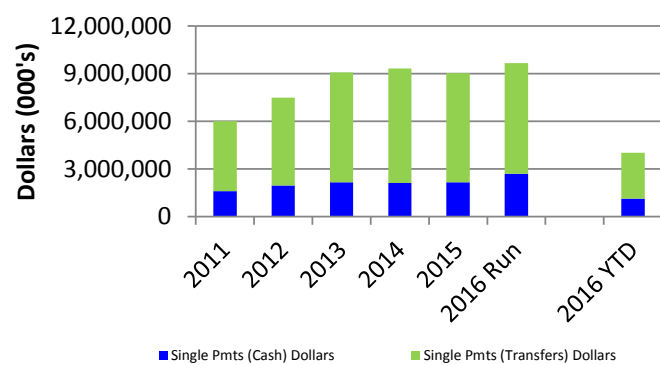### Post-Separation Withdrawals (Excluding Single Payments)

- Initial Monthly Pmts**
- Annuities
- Partial Withdrawals
- Ongoing Monthly Pmts

Post-Separation Withdrawals (Excluding Single Payments)

- Annuities Dollars
- Initial Monthly Pmts Dollars
- Partial Withdrawals Dollars
- Ongoing Monthly Pmts Dollars

Post-Separation Withdrawals Single Payments (Cash & Transfers)

- Single Pmts (Cash)***
- Single Pmts (Transfers)***

Post-Separation Withdrawals Single Payments (Cash & Transfers)

- Single Pmts (Cash) Dollars
- Single Pmts (Transfers) Dollars

In-Service Withdrawals and Loans

Age-based & Hardship

Legend: Age-based Pmts, Hardship Pmts, Age-based Dollars (000s), Hardship Dollars (000s)

Loans
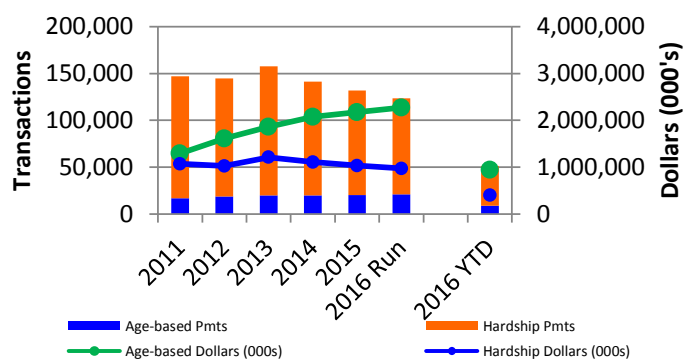
Legend: Loans, Loan Dollars (000s)
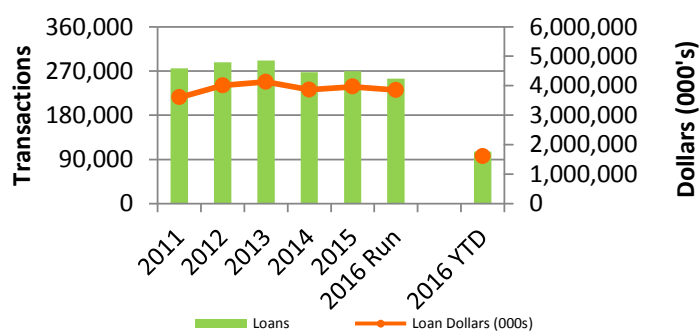
Other Activity

Participant-Submitted Checks
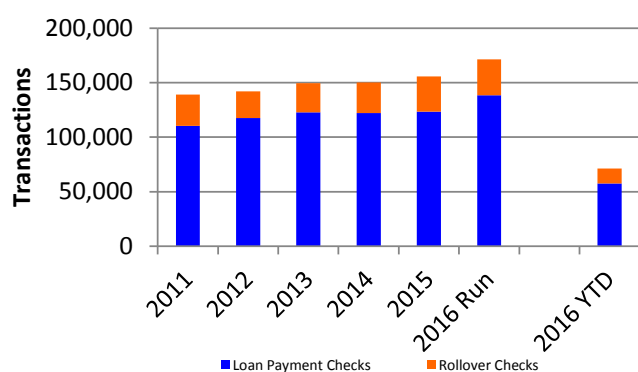
Legend: Loan Payment Checks, Rollover Checks

Participant-Submitted Checks

Legend: Rollover Checks Dollars, Loan Payment Dollars

Third Party Payments

Legend: Court Orders, Death Benefits Pmts

Third Party Payments
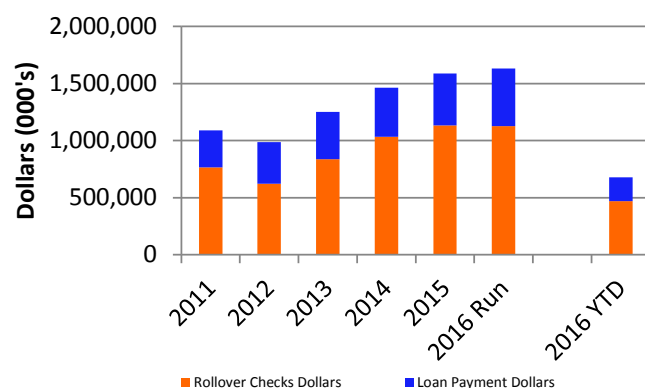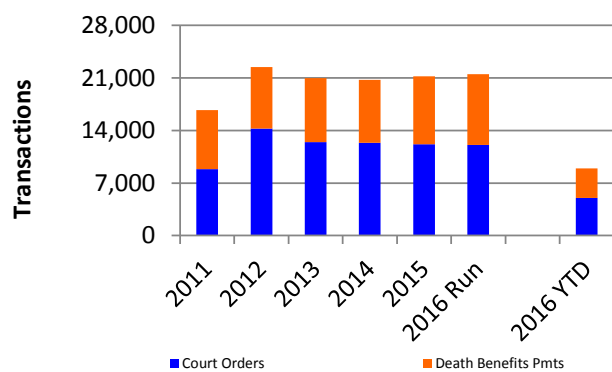
Legend: Court Orders Dollars, Death Benefits Pmt Dollars
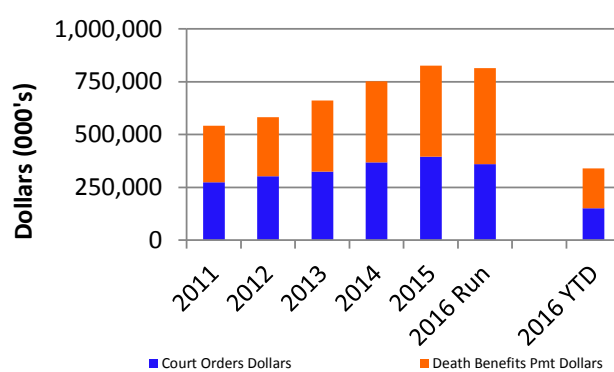
*Active participants with no current contributions include non-separated CSRS and uniformed services participants who have terminated contributions or had them suspended because of hardship withdrawal, participants whose employing agencies have not submitted their separation status, and beneficiary participants.

**In addition to the initial monthly payments, 171,521 ongoing monthly payments were disbursed in May 2016.

***Participants may elect to transfer all or part of their single payments. If only a portion is transferred, each portion (cash and transfer) is counted separately.