

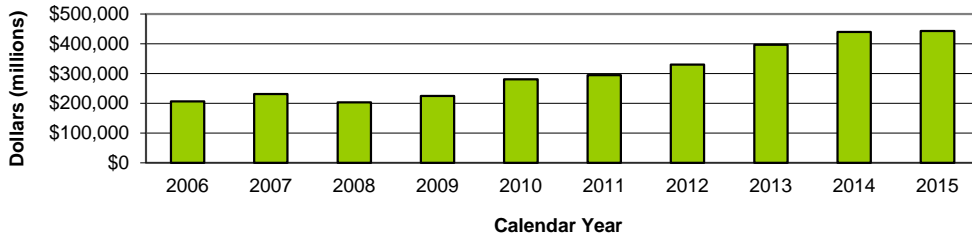
Thrift Savings Fund Statistics

December 2015

Highlights

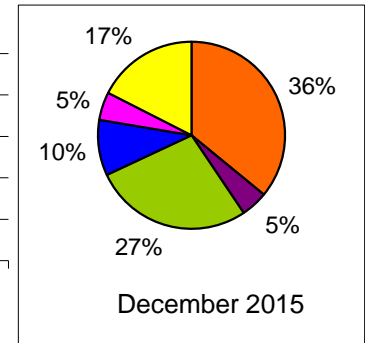
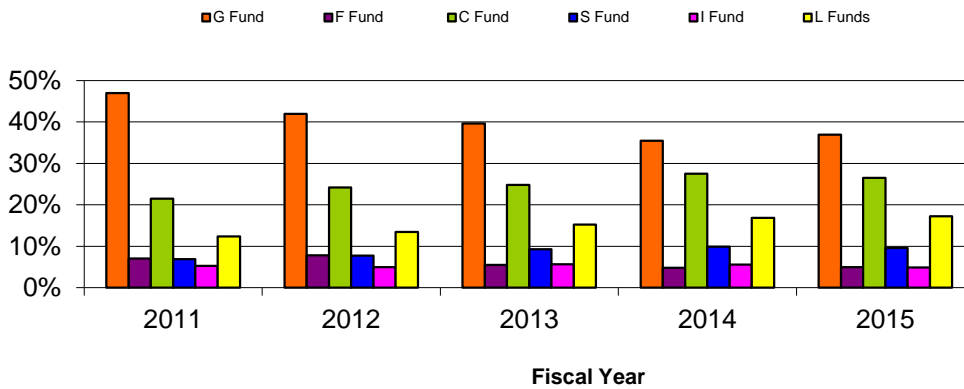
In December, assets under management declined by \$4.8 billion as a result of capital market declines. In 2015, participants were more inclined to take monthly payments or partial withdrawals, rather than overall lump sum payments that would have depleted their accounts entirely. There was, however, an increase in age-based withdrawals for the year, both in terms of number of participants who took age-based withdrawals and in dollars taken. This was also a record year for roll-ins which exceeded \$1.15 billion.

Historic Plan Balances (in millions)



	Plan Balance	Roth
Dec	\$458,272	\$3,715
Nov	\$463,082	\$3,618
Oct	\$461,513	\$3,477
(in millions)		

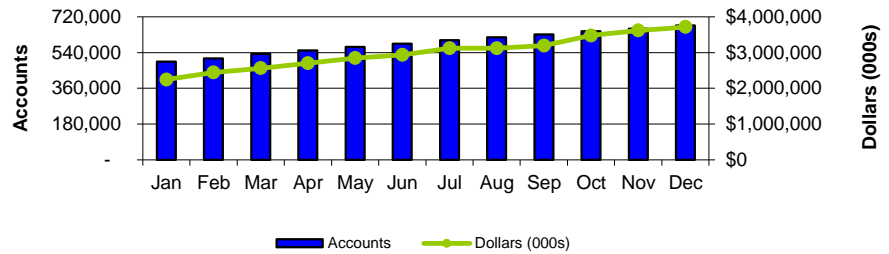
Fund Balances (% of total plan balance)



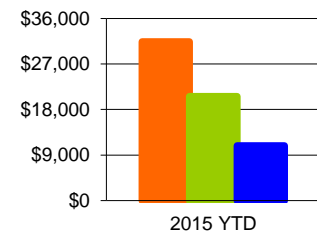
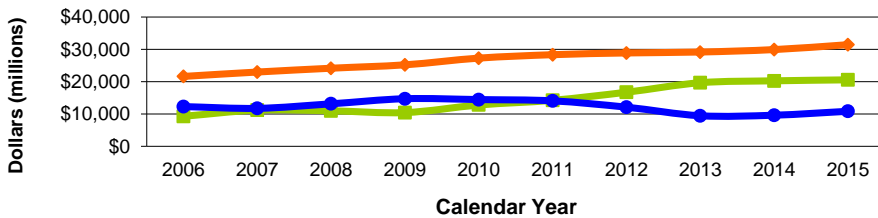
Average Balance (current month)

	Total	Roth
FERS	\$115,607	\$7,140
CSRS:	\$117,966	\$11,531
Uniformed Services:	\$18,554	\$3,921

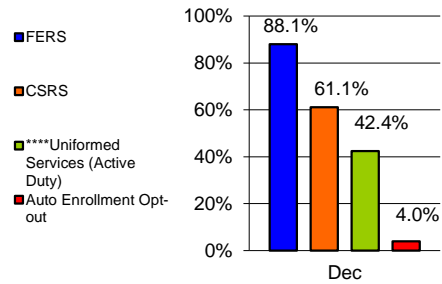
Roth



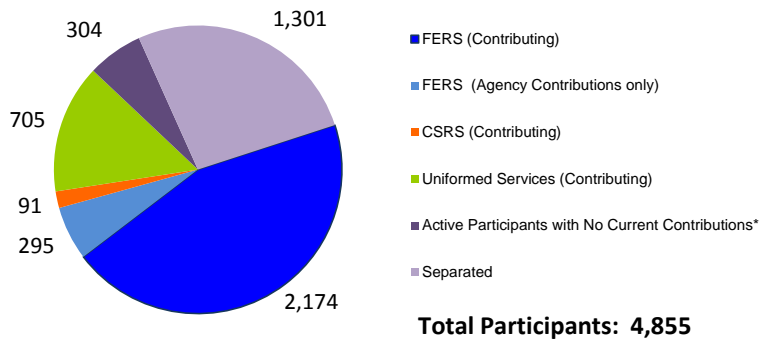
Cash Flow Attributes



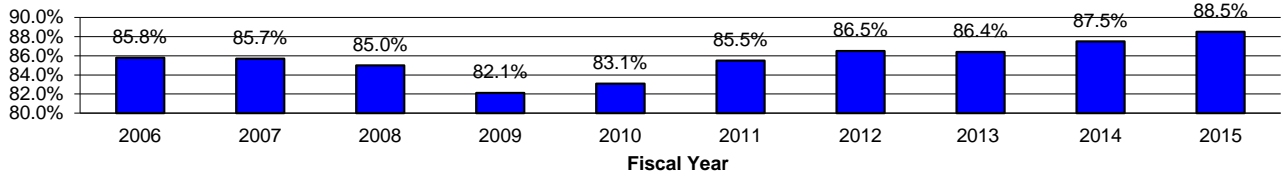
Participation Rates (current month)



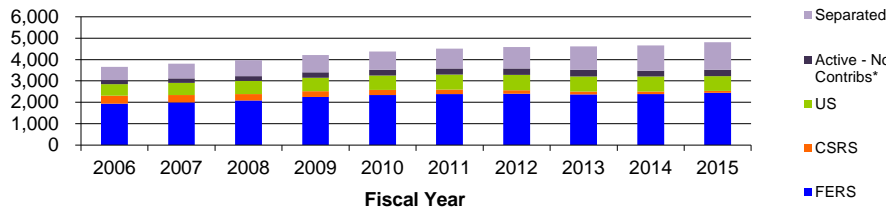
Participant Composition (current month in thousands)



Historic FERS Participation Rates



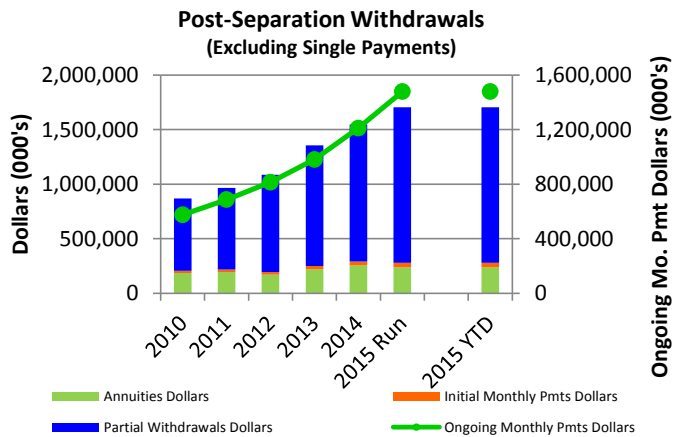
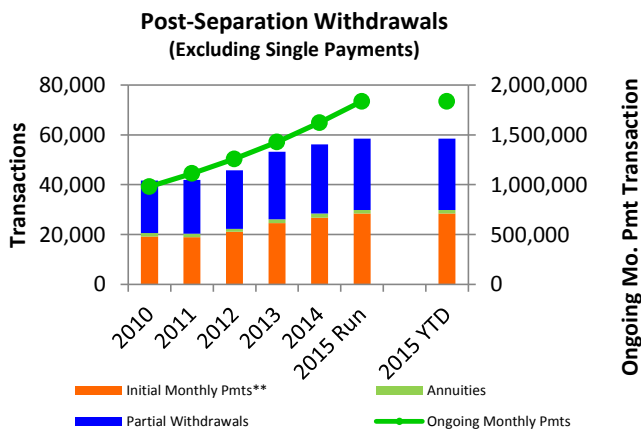
Historic Participant Counts (in thousands)



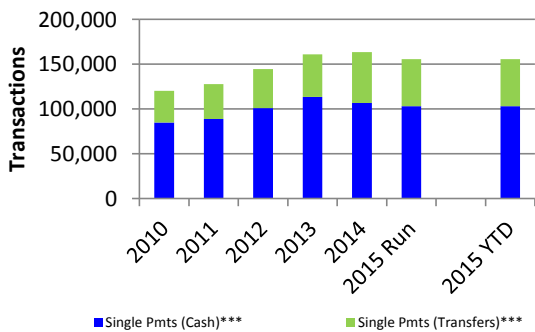
Participants (current month)

4,854,917 Participants
16,390 Beneficiary Participants
 Participants with **Roth** Balances
318,003 Civilian
358,859 Uniformed Services

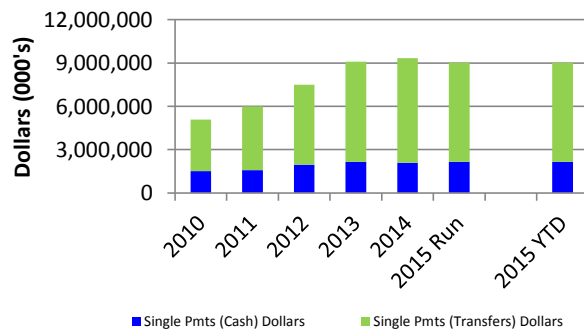
Post-Separation Withdrawals



Post-Separation Withdrawals Single Payments (Cash & Transfers)

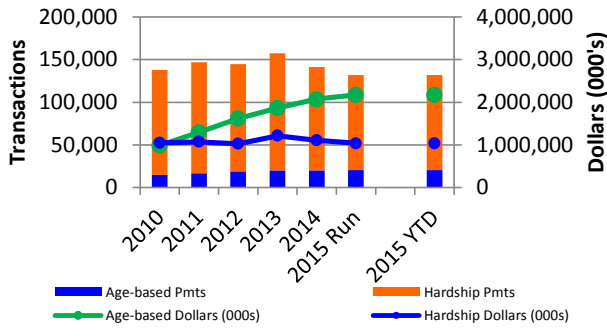


Post-Separation Withdrawals Single Payments (Cash & Transfers)

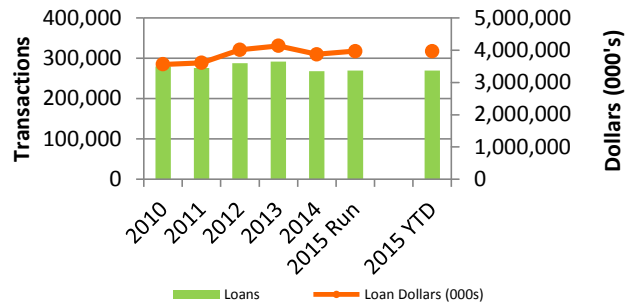


In-Service Withdrawals

Age-based & Hardship

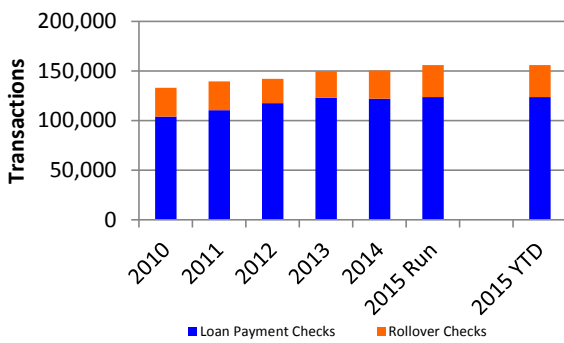


Loans

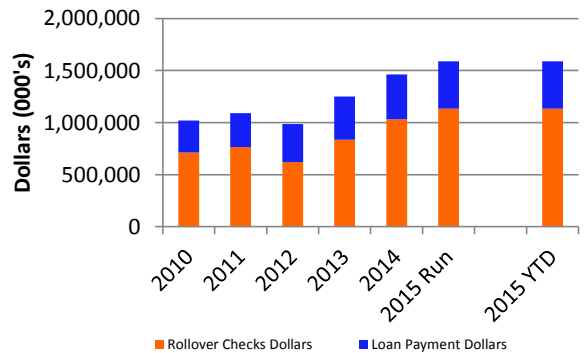


Other Activity

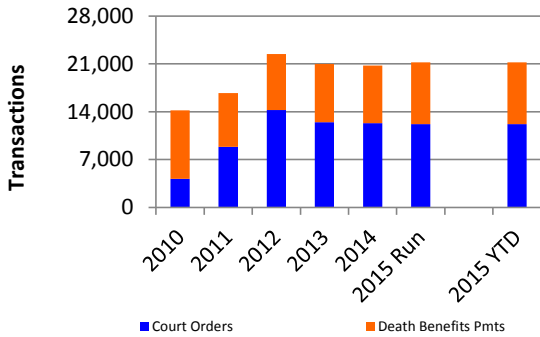
Participant-Submitted Checks



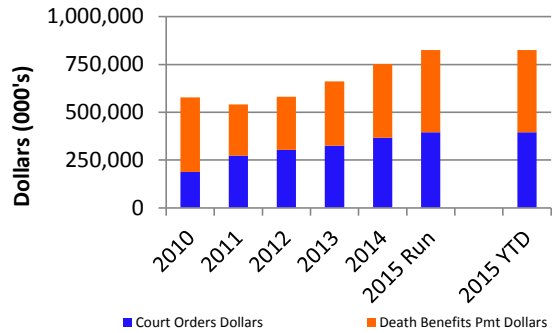
Participant-Submitted Checks



Third Party Payments



Third Party Payments



*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, 159,178 ongoing monthly payments were disbursed in December 2015.

***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.