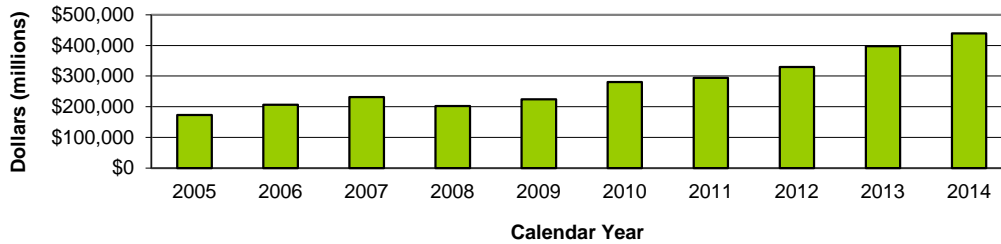


Highlights

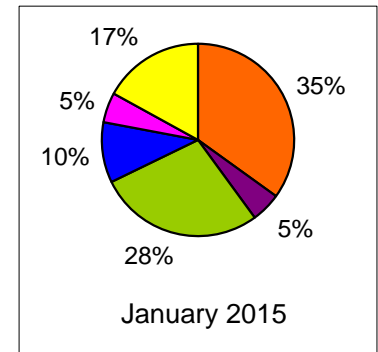
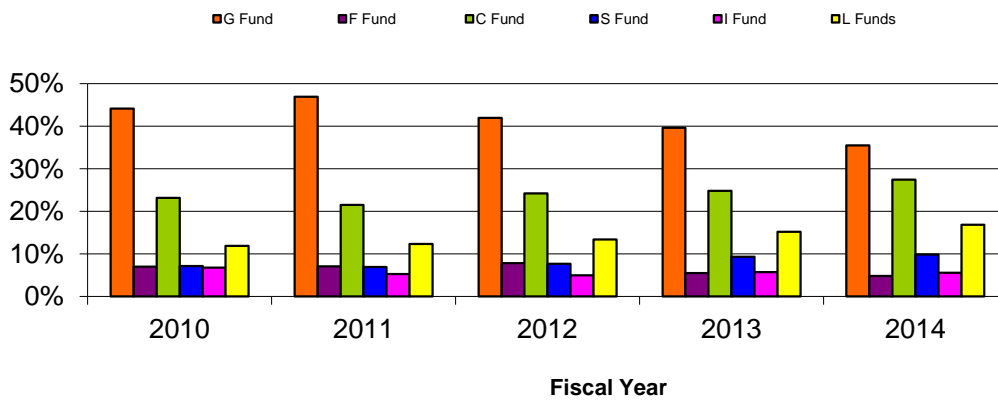
While the total plan balance dipped a bit to \$436 billion, the FERS participation rate rose to an all-time high of 88% in January. Roth accounts and balances continue to grow with 494,048 accounts and Roth balances of \$2.2 billion. The number of loans was down 19.6% from the previous month.

Historic Plan Balances (in millions)



	Plan Balance	Roth
Jan	\$436,788	\$2,242
Dec	\$439,670	\$2,140
Nov	\$439,789	\$2,051
(in millions)		

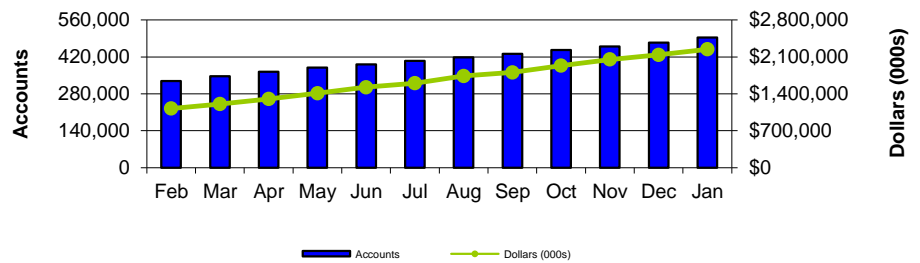
Fund Balances (% of total plan balance)



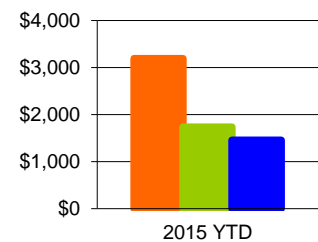
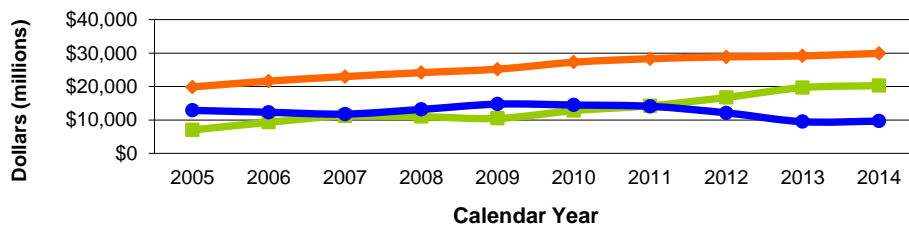
Average Balance (current month)

	Total	Roth
FERS:	\$114,001	\$5,719
CSRS:	\$113,717	\$9,231
Uniformed Services:	\$18,207	\$3,211

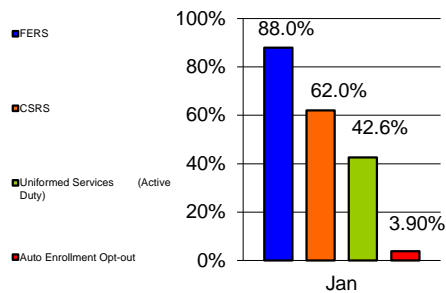
Roth



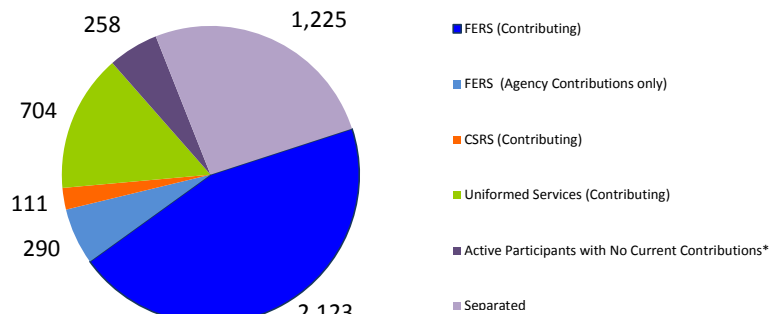
Cash Flow Attributes



Participation Rates (current month)

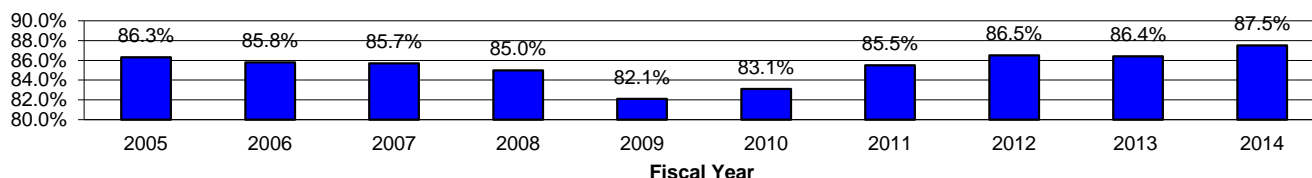


Participant Composition (current month in thousands)

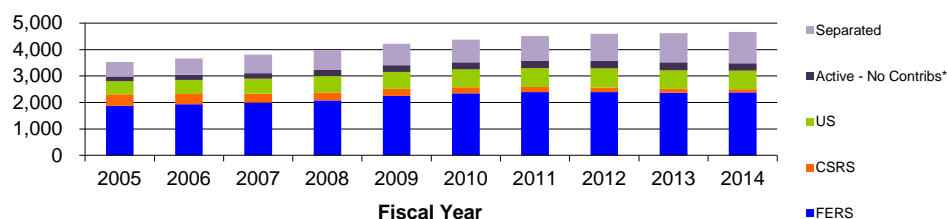


Total Participants: 4,711

Historic FERS Participation Rates



Historic Participant Counts (in thousands)

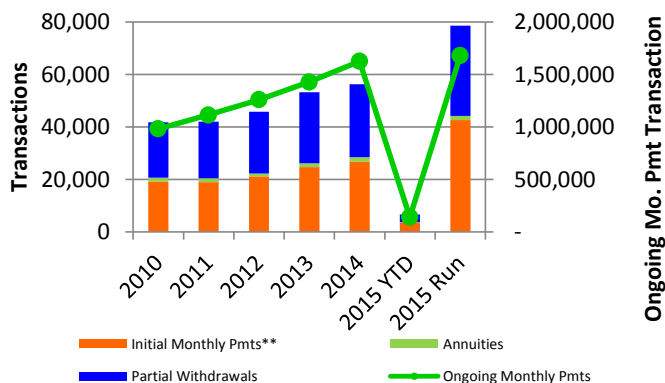


Participants (current month)

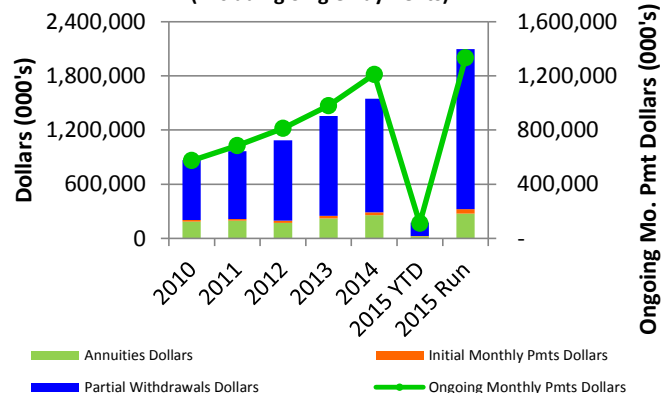
4,710,805 Participants
13,434 Beneficiary Participants
 Participants with **Roth** Balances
250,484 Civilian
243,564 Uniformed Services

Post-Separation Withdrawals

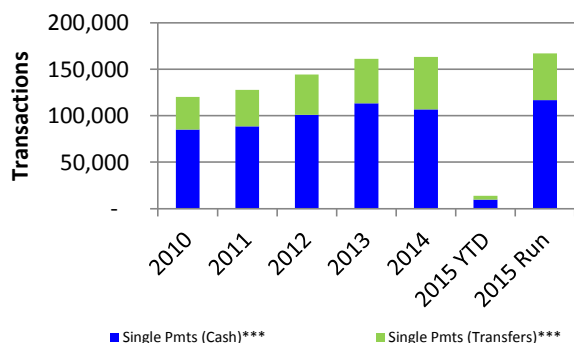
Post-Separation Withdrawals (Excluding Single Payments)



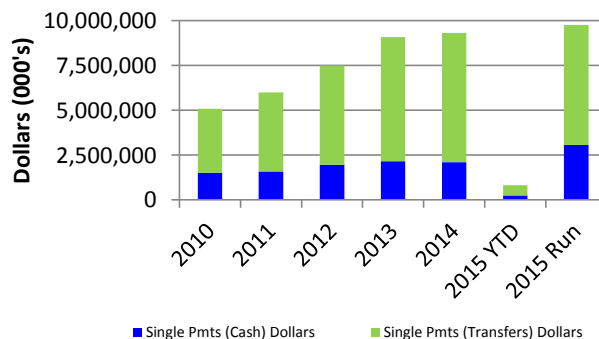
Post-Separation Withdrawals (Excluding Single Payments)



Post-Separation Withdrawals Single Payments (Cash & Transfers)

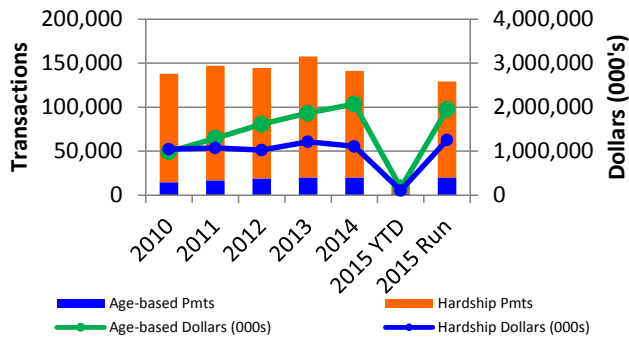


Post-Separation Withdrawals Single Payments (Cash & Transfers)

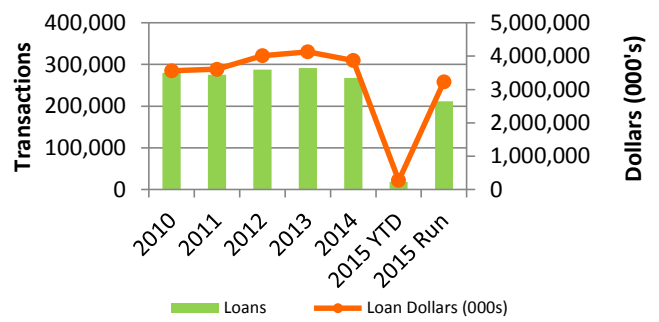


In-Service Withdrawals

Age-based & Hardship

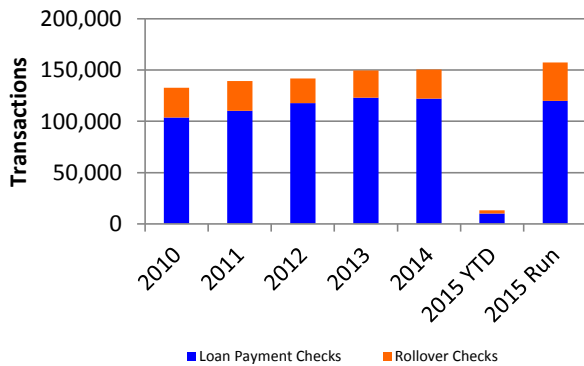


Loans

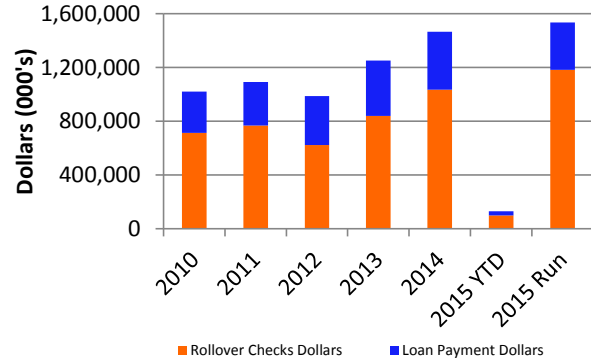


Other Activity

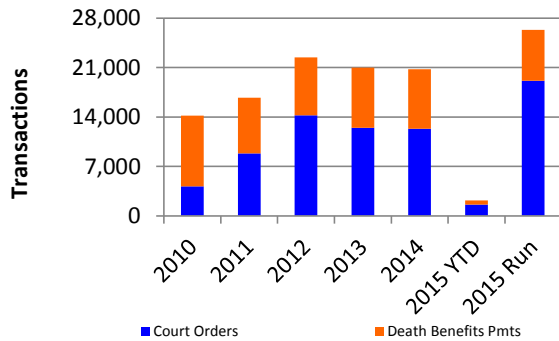
Participant-Submitted Checks



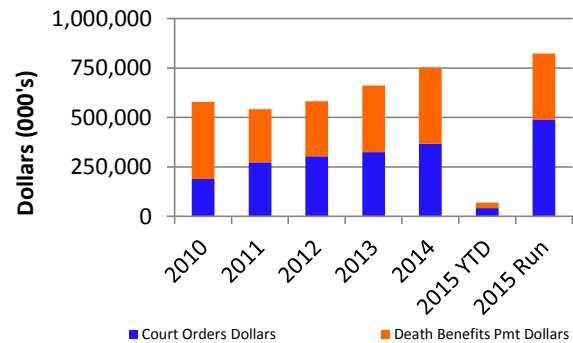
Participant-Submitted Checks



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, 140,063 ongoing monthly payments were disbursed in January 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.