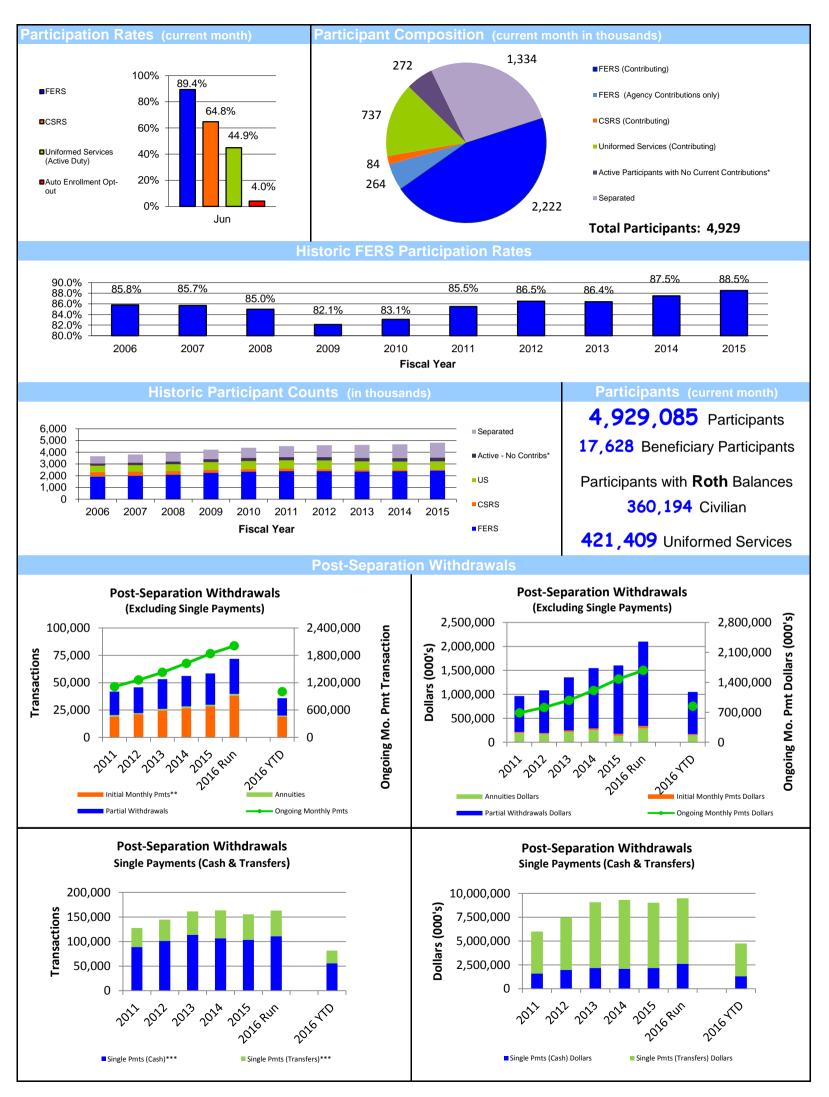
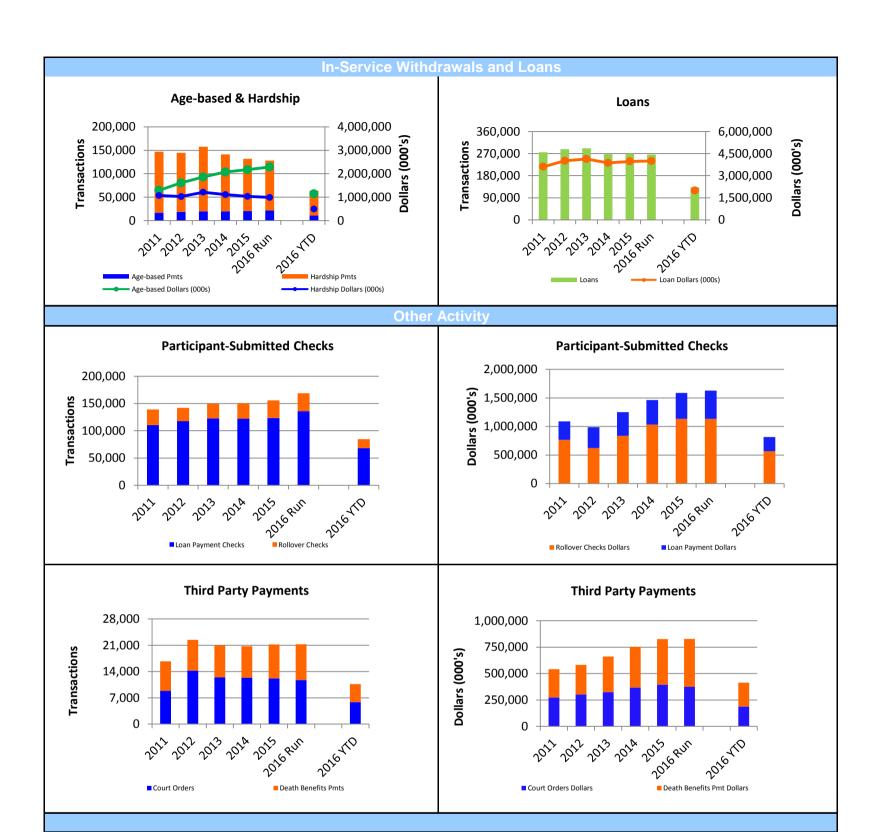
## **Highlights**

Roth participation continues to grow with 778,481 Roth accounts and balances of \$4.8 billion. Uniformed services members while comprising only 23% of the total population account for nearly 55% of Roth accounts. Hardship withdrawals and loans continue the seasonal trend of rising in the summer and are up nearly 10% in July. However, the total projected volumes for 2016 are still approximately 5% lower than last year.







\*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.

<sup>\*\*</sup>In addition to the initial monthly payments, 172,609 ongoing monthly payments were disbursed in June 2016.

<sup>\*\*\*</sup>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.