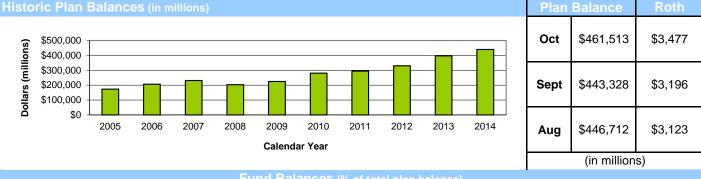
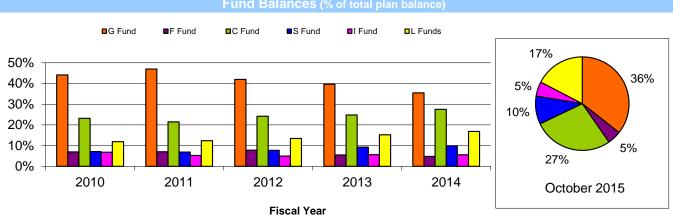
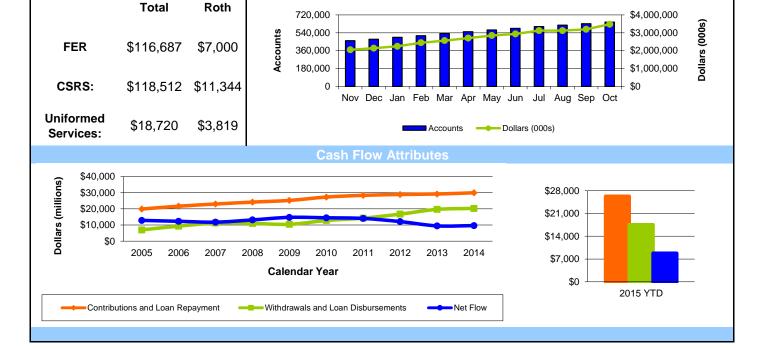
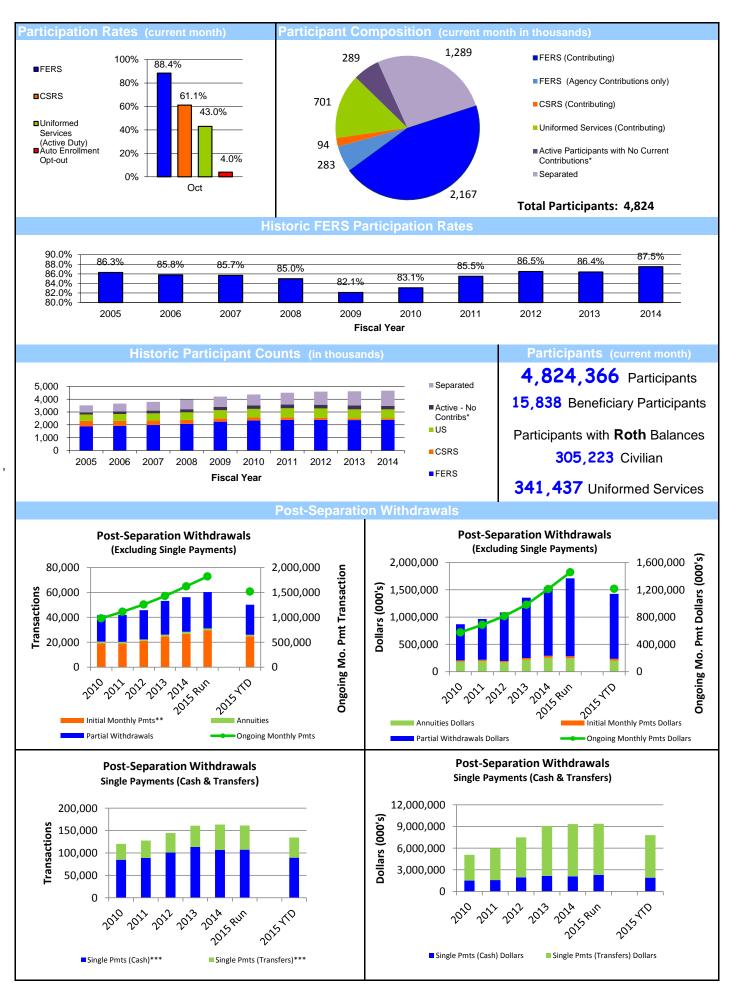
Highlights

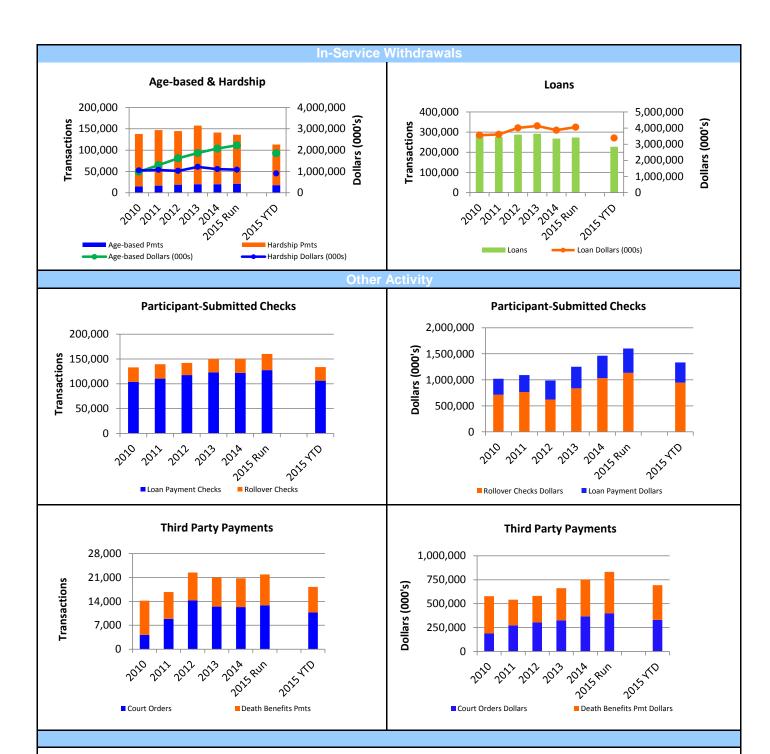
The FERS participation rate softened from its high in July of 88.6%. This is likely driven by participants reaching their maximum contribution amount before the end of the year. The active duty participation rate reached an all-time high of 43%. In addition, the number of participants with Roth accounts continues to increase at a rate in excess of 2% each month with total Roth assets reaching \$3.5 billion 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, 157,689 ongoing monthly payments were disbursed in October 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.