

# THRIFT SAVINGS FUND STATISTICS

	September 2010		August 2010		July 2010	
<b>Fund Balances (\$ millions)</b>						
G Fund	116,513	44%	115,993	46%	118,411	46%
F Fund	18,371	7%	18,188	7%	17,145	7%
C Fund	61,081	23%	56,080	22%	57,453	22%
S Fund	18,770	7%	16,706	7%	17,654	7%
I Fund	17,858	7%	16,166	6%	15,570	6%
L Income Fund	1,475	1%	1,427	1%	1,477	1%
L 2010 Fund	4,805	2%	4,741	2%	4,861	2%
L 2020 Fund	11,365	4%	10,625	4%	10,685	4%
L 2030 Fund	7,928	3%	7,298	3%	7,230	3%
L 2040 Fund	5,845	2%	5,326	2%	5,233	2%
<b>Total</b>	<b>264,013</b>	<b>100%</b>	<b>252,550</b>	<b>100%</b>	<b>255,719</b>	<b>100%</b>

## Twelve Month Returns

G Fund	3.02%	3.10%	3.17%
F Fund	8.32%	9.29%	9.02%
C Fund	10.18%	4.93%	13.87%
S Fund	16.82%	11.03%	22.14%
I Fund	3.39%	(2.28%)	5.81%
L Income Fund	4.94%	3.99%	5.77%
L 2010 Fund	5.04%	4.33%	6.36%
L 2020 Fund	7.61%	4.64%	9.85%
L 2030 Fund	8.57%	4.88%	11.25%
L 2040 Fund	9.24%	4.98%	12.31%

## Number of Participants (000s)

FERS Contributing with Agency Contributions	1,944	1,924	1,915
FERS Not Contributing with Agency Contributions	396	402	405
FERS Participation Rate	83.1%	82.7%	82.6%
FERS Contributing w/out Agency Contributions	<1	<1	<1
Total FERS with Contributions	2,341	2,327	2,320
CSRS Contributing	234	237	240
Uniformed Services Contributing	673	670	668
Participants with No Current Contributions	1,128	1,122	1,117
Total Plan Participants	4,376	4,356	4,345

## Loans Outstanding

Number	862,492	857,593	846,554
Amount (\$ millions)	7,695	7,635	7,528

Admin. Expense	Total	G	F	C	S	I
2006 Gross	0.0471%	0.0433%	0.0432%	0.0449%	0.0479%	0.0473%
2006 Net	0.0313%	0.0299%	0.0308%	0.0316%	0.0342%	0.0319%
2007 Gross	0.0352%	0.0351%	0.0351%	0.0353%	0.0353%	0.0349%
2007 Net	0.0146%	0.0146%	0.0146%	0.0147%	0.0146%	0.0142%
2008 Gross	0.0432%	0.0426%	0.0428%	0.0437%	0.0437%	0.0439%
2008 Net	0.0186%	0.0184%	0.0183%	0.0188%	0.0187%	0.0188%
2009 Gross	0.0519%	0.0523%	0.0521%	0.0516%	0.0511%	0.0512%
2009 Net	0.0281%	0.0283%	0.0282%	0.0278%	0.0276%	0.0276%
2010 Gross YTD	0.0363%	0.0361%	0.0359%	0.0361%	0.0358%	0.0363%
2010 Net YTD	0.0186%	0.0185%	0.0184%	0.0186%	0.0183%	0.0189%

\*The net expense ratios are the administrative expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD  
THRIFT SAVINGS PLAN PARTICIPATION  
(in Thousands)

**September 2010**

Month	FERS Participation Rate	FERS Active Participants with		Active Participants				Participants With No Activity <sup>c</sup>	Total Plan Participants
		Employee Contributions <sup>a</sup>	Agency Automatic Contributions Only	FERS	CSRS	Uniformed Svcs. <sup>o</sup>	Total		
<u>Prior Years</u>									
Sep 1999	86.3%	1,271	201	1,472	640		2,112	339	2,451
Sep 2000	86.8%	1,301	198	1,499	619		2,118	357	2,475
Sep 2001	86.6%	1,348	209	1,590	593		2,183	390	2,573
Sep 2002	87.2%	1,404	206	1,659	559	280	2,498	460	2,958
Sep 2003	86.6%	1,480	229	1,766	522	359	2,647	555	3,202
Sep 2004	86.7%	1,521	233	1,816	475	435	2,726	627	3,353
Sep 2005	86.3%	1,562	248	1,878	431	499	2,808	715	3,523
Sep 2006	85.8%	1,598	264	1,929	386	536	2,851	811	3,662
Sep 2007	85.7%	1,645	275	1,990	346	566	2,902	899	3,801
Sep 2008	85.0%	1,695	298	2,077	306	608	2,991	979	3,970
Sep 2009	82.1%	1,844	403	2,247	268	638	3,153	1,060	4,213
<u>Previous 12 Months</u>									
Aug 2009	82.2%	1,838	398	2,236	271	639	3,146	1,050	4,196
Sep 2009	82.1%	1,844	403	2,247	268	638	3,153	1,060	4,213
Oct 2009	81.8%	1,855	413	2,268	265	645	3,178	1,061	4,239
Nov 2009	81.6%	1,859	418	2,277	261	641	3,179	1,073	4,252
Dec 2009	81.5%	1,853	421	2,274	252	647	3,173	1,091	4,264
Jan 2010	82.4%	1,877	400	2,277	258	637	3,172	1,099	4,271
Feb 2010	82.4%	1,884	402	2,287	250	645	3,182	1,101	4,283
Mar 2010	82.5%	1,894	402	2,297	249	667	3,213	1,078	4,291
Apr 2010	82.7%	1,909	400	2,310	248	668	3,226	1,078	4,304
May 2010	82.6%	1,912	402	2,315	245	671	3,231	1,085	4,316
Jun 2010	82.5%	1,917	407	2,324	243	672	3,240	1,091	4,331
Jul 2010	82.6%	1,915	405	2,320	240	668	3,228	1,117	4,345
Aug 2010	82.7%	1,924	402	2,327	237	670	3,234	1,122	4,356
<u>Current Month</u>									
Sep 2010	83.1%	1,944	396	2,341	234	673	3,248	1,128	4,376

<sup>a</sup> Beginning in June 2009, newly hired FERS employees became immediately eligible for agency automatic and matching contributions. Prior to June 2009, FERS employees became eligible for agency contributions after a waiting period of up to one year, depending on their date of hire. However, starting in July 2001, FERS employees not yet eligible for agency automatic or matching contributions were permitted to make employee contributions.

<sup>b</sup> Beginning in January 2002, members of the uniformed services were permitted to make employee contributions.

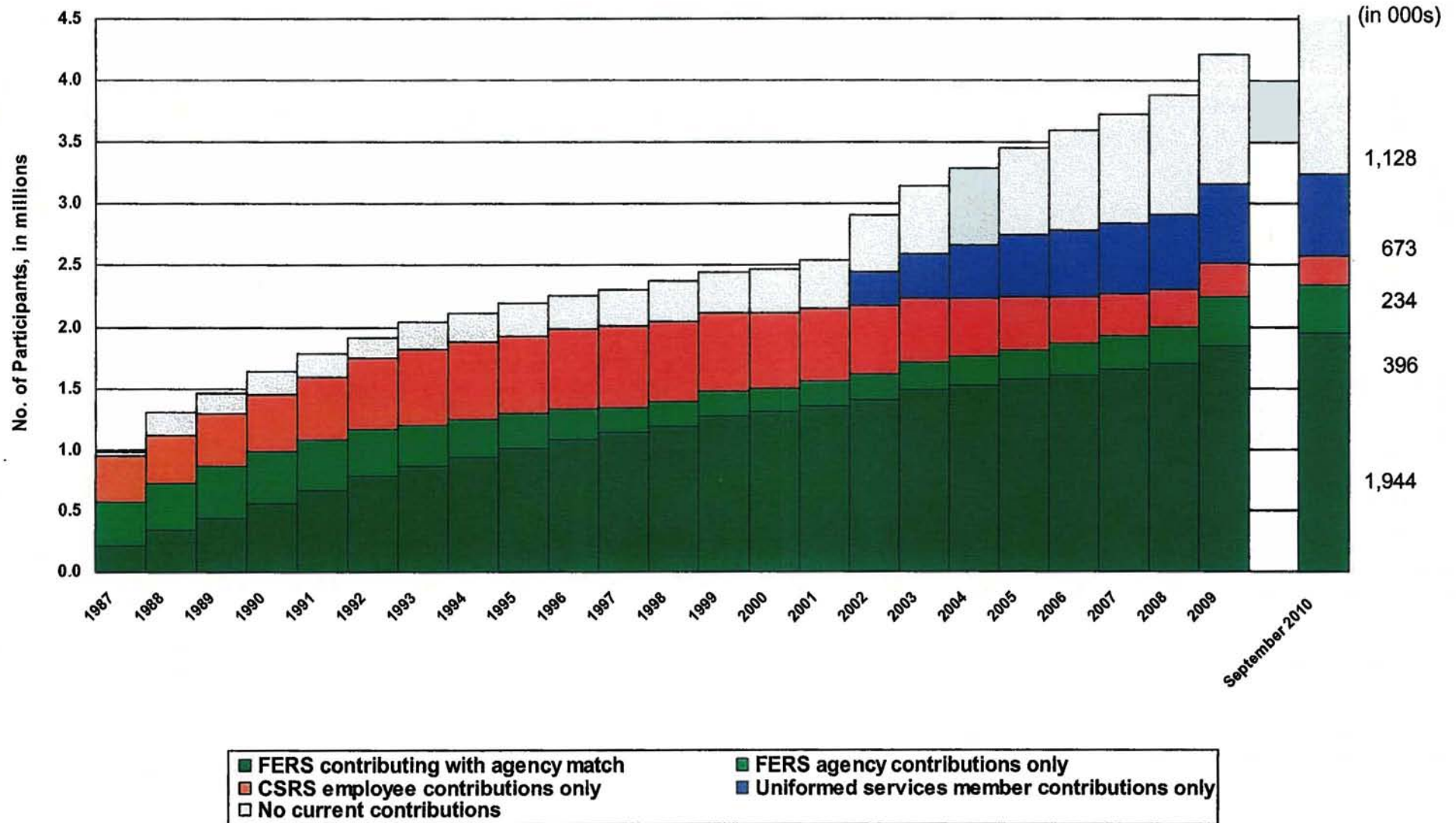
<sup>c</sup> Participants with no activity includes dormant FERS accounts, non-separated CSRS and uniformed services participants who have terminated contributions, and separated participants.

Totals may not add due to rounding.

THRIFT SAVINGS PLAN PARTICIPATION  
UNIFORMED SERVICES

Service/ Component	Number Contributing in August 2010	Participation Rate	Number Contributing in September 2010	Participation Rate
<b>Active Duty</b>	<b>550,788</b>	<b>37.7%</b>	<b>549,777</b>	<b>37.6%</b>
Army	163,067	29.2%	163,409	29.3%
Navy	185,801	57.3%	186,045	57.3%
Marine Corps	63,275	31.3%	62,477	30.9%
Air Force	120,470	36.8%	119,783	36.6%
Coast Guard	13,706	31.9%	13,673	31.9%
Public Health Service	4,256	64.9%	4,171	63.6%
National Oceanic & Atmospheric Administration	213	67.0%	219	68.9%
 <b>Ready Reserve</b>	 <b>119,273</b>	 <b>14.1%</b>	 <b>123,010</b>	 <b>14.5%</b>
Army	71,394	12.7%	74,574	13.2%
Navy	5,939	9.1%	6,169	9.4%
Marine Corps	3,693	9.3%	3,926	9.9%
Air Force	37,237	21.1%	37,237	21.1%
Coast Guard	1,010	12.4%	1,104	13.6%
 <b>Totals</b>	 <b>670,061</b>	 <b>28.9%</b>	 <b>672,787</b>	 <b>29.1%</b>
Army	234,461	20.9%	237,983	21.2%
Navy	191,740	49.2%	192,214	49.3%
Marine Corps	66,968	27.7%	66,403	27.5%
Air Force	157,707	31.3%	157,020	31.2%
Coast Guard	14,716	28.8%	14,777	29.0%
Public Health Service	4,256	64.9%	4,171	63.6%
National Oceanic & Atmospheric Administration	213	73.4%	219	75.5%

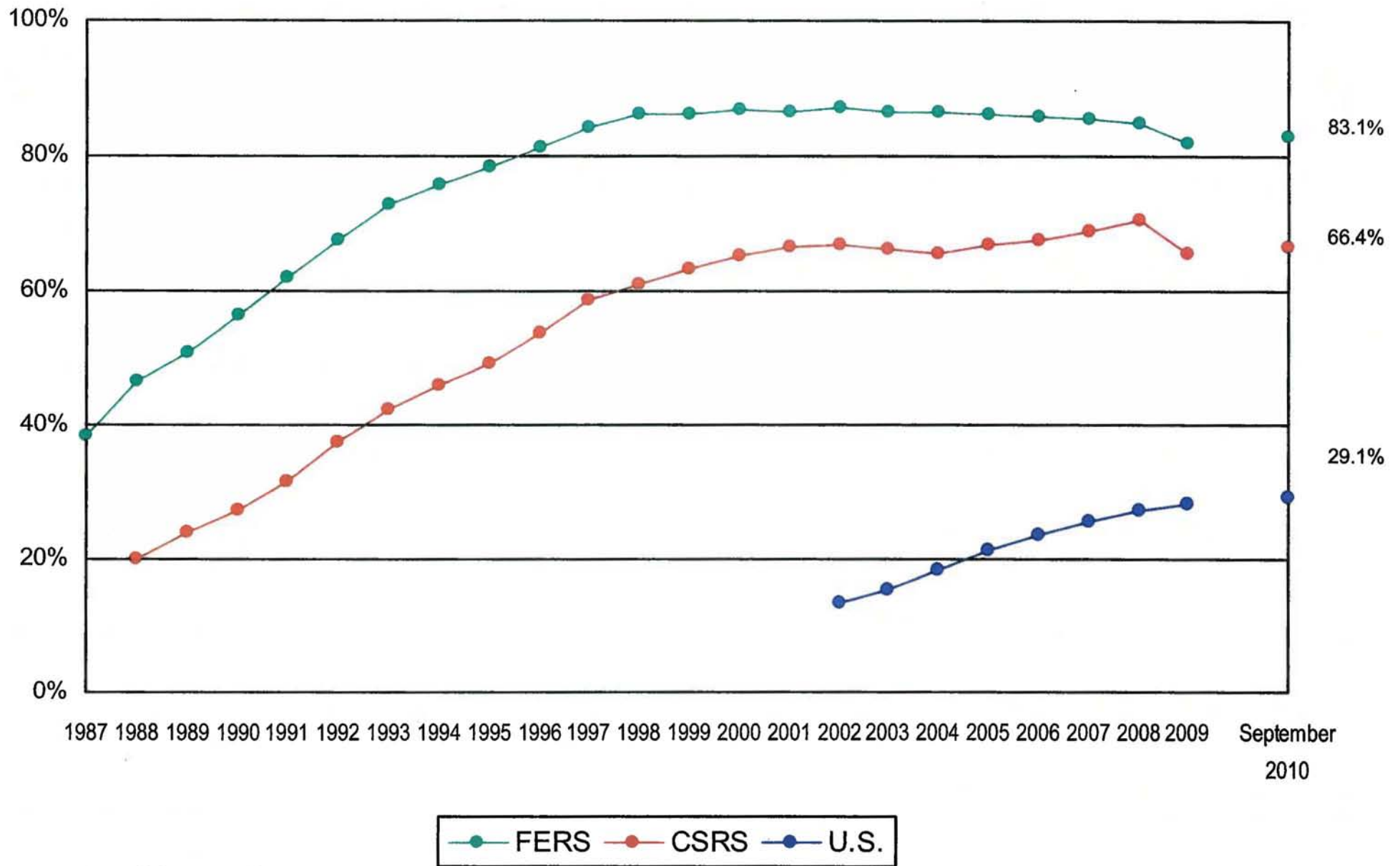
## Thrift Savings Plan Participation



Annual data as of September of the respective year.

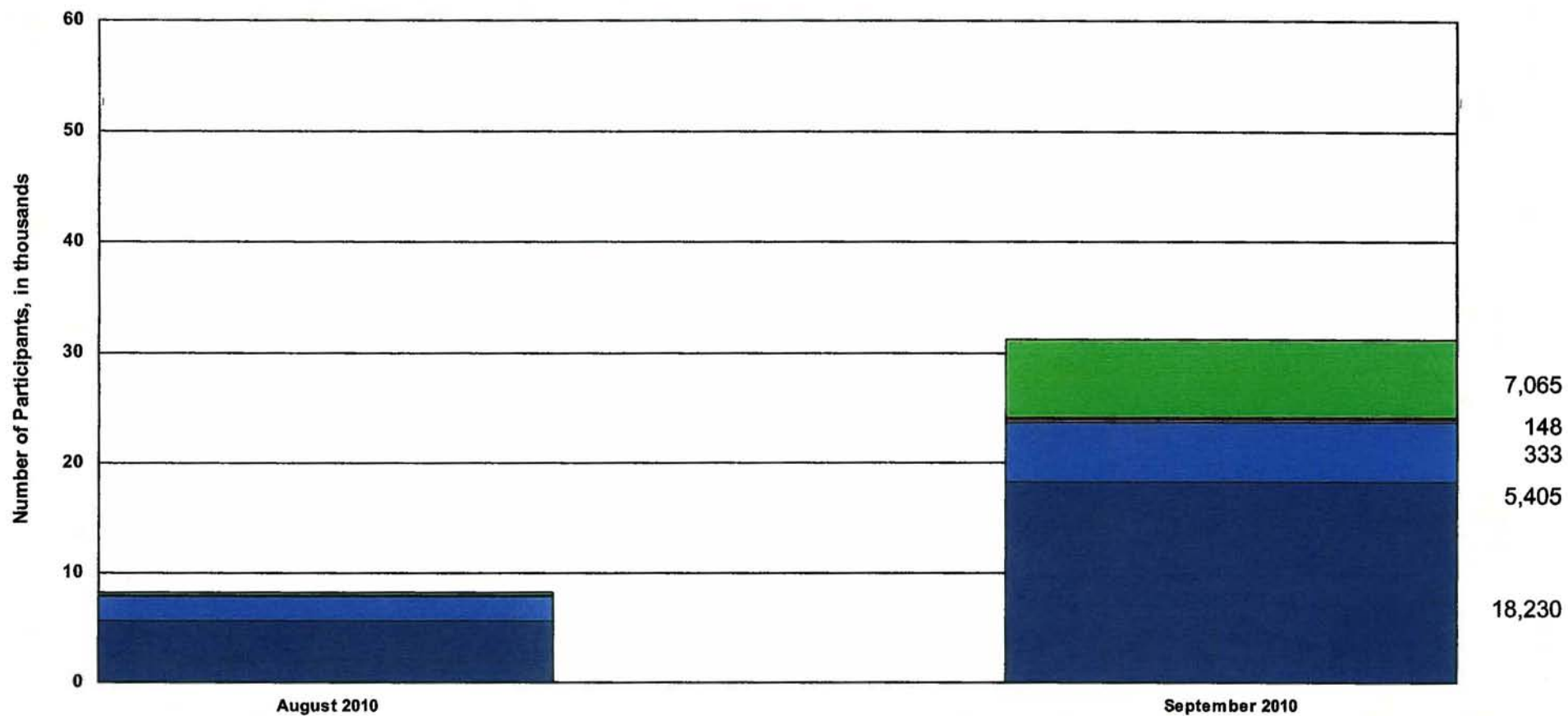


## Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.

## Thrift Savings Plan Automatic Enrollment



Auto-Enrolled

Elected TSP

Declined TSP

Opted-Out

Other Investment Decision

Reconsidered Participation

THRIFT SAVINGS PLAN  
AUTOMATIC ENROLLMENT

	Auto-Enrolled		Elected TSP		Declined TSP		Opted-out		Other Investment Decision*		Reconsidered TSP**	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Aug 2010	5,606	68.0%	2,212	26.8%	118	1.4%	2	0.02%	294	3.6%	8	0.1%
Sep 2010	18,230	58.4%	5,405	17.3%	333	1.1%	148	0.47%	7,065	22.6%	46	0.1%

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\*Changed deferral rate or made a contribution allocation, interfund transfer, rollover, loan or withdrawal after being auto-enrolled.

\*\* Elected TSP after previously declining participation or opting-out of automatic enrollment.