

## THRIFT SAVINGS FUND STATISTICS

	October 2010		September 2010		August 2010	
<b>Fund Balances (\$ millions)</b>						
G Fund	116,381	43%	116,513	44%	115,993	46%
F Fund	18,301	7%	18,371	7%	18,188	7%
C Fund	63,799	24%	61,081	23%	56,080	22%
S Fund	20,230	7%	18,770	7%	16,706	7%
I Fund	18,813	7%	17,858	7%	16,166	6%
L Income Fund	1,625	1%	1,475	1%	1,427	1%
L 2010 Fund	4,284	2%	4,805	2%	4,741	2%
L 2020 Fund	12,168	5%	11,365	4%	10,625	4%
L 2030 Fund	8,348	3%	7,928	3%	7,298	3%
L 2040 Fund	6,199	2%	5,845	2%	5,326	2%
Total	270,148	100%	264,013	100%	252,550	100%

### Twelve Month Returns

G Fund	2.94%	3.02%	3.10%
F Fund	8.16%	8.32%	9.29%
C Fund	16.53%	10.18%	4.93%
S Fund	29.17%	16.82%	11.03%
I Fund	9.78%	3.39%	(2.28%)
L Income Fund	6.18%	4.94%	3.99%
L 2010 Fund	6.41%	5.04%	4.33%
L 2020 Fund	11.63%	7.61%	4.64%
L 2030 Fund	13.65%	8.57%	4.88%
L 2040 Fund	15.18%	9.24%	4.98%

### Number of Participants (000s)

FERS Contributing with Agency Contributions	1,961	1,944	1,924
FERS Not Contributing with Agency Contributions	394.411	396	402
FERS Participation Rate	83.3%	83.1%	82.7%
FERS Contributing w/out Agency Contributions	<1	<1	<1
Total FERS with Contributions	2,355	2,341	2,327
CSRS Contributing	232	234	237
Uniformed Services Contributing	676	673	670
Participants with No Current Contributions	1,134	1,128	1,122
Total Plan Participants	4,397	4,376	4,356

### Loans Outstanding

Number	864,829	862,492	857,593
Amount (\$ millions)	7,681	7,695	7,635

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	0.0407%	0.0408%	0.0407%	0.0406%	0.0403%	0.0409%
2010 Net YTD	0.0209%	0.0209%	0.0207%	0.0209%	0.0206%	0.0212%

\*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)

**October 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>d</sup>	Total		
Prior Years									
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
Previous 12 Months									
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
Sep 2010	83.1%	1,944	396	2,341	234	673	3,248	1,128	4,376
Current Month									
Oct 2010	83.3%	1,961	394	2,355	232	676	3,263	1,134	4,397

<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.

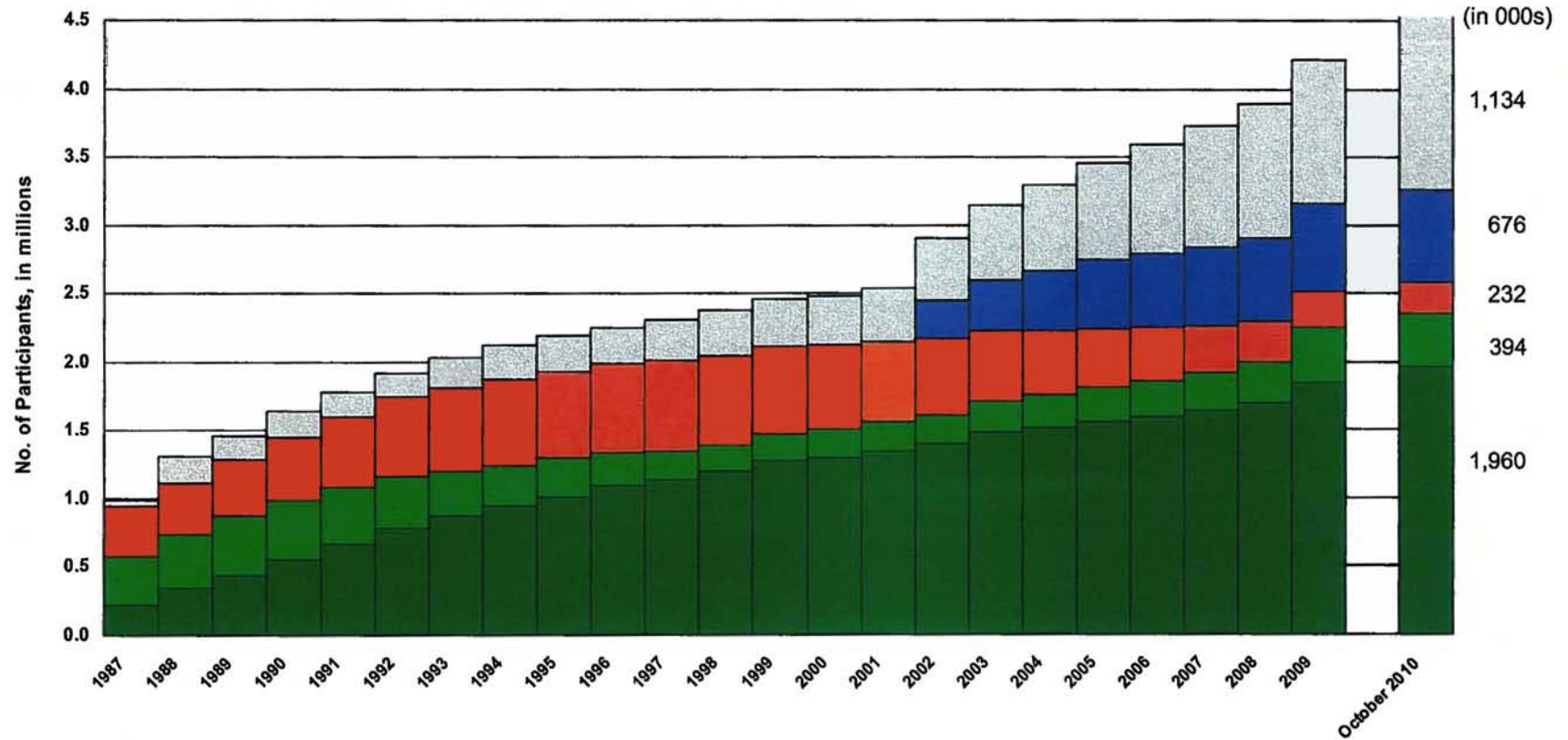
<sup>b</sup> Beginning in January 2002, members of the uniformed services were permitted to make employee contributions.

<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 September 2010	Participation Rate	Number Contributing in October 2010	Participation Rate
<b>Active Duty</b>	<b>549,777</b>	<b>37.6%</b>	<b>550,271</b>	<b>37.6%</b>
Army	163,409	29.3%	163,895	29.4%
Navy	186,045	57.3%	186,113	57.4%
Marine Corps	62,477	30.9%	62,870	31.1%
Air Force	119,783	36.6%	119,476	36.5%
Coast Guard	13,673	31.9%	13,655	31.8%
Public Health Service	4,171	63.6%	4,050	61.8%
National Oceanic & Atmospheric Administration	219	68.9%	212	66.7%
 <b>Ready Reserve</b>	 <b>123,010</b>	 <b>14.5%</b>	 <b>125,270</b>	 <b>14.8%</b>
Army	74,574	13.2%	76,008	13.5%
Navy	6,169	9.4%	6,458	9.9%
Marine Corps	3,926	9.9%	4,109	10.4%
Air Force	37,237	21.1%	37,573	21.3%
Coast Guard	1,104	13.6%	1,122	13.8%
 <b>Totals</b>	 <b>672,787</b>	 <b>29.1%</b>	 <b>675,541</b>	 <b>29.2%</b>
Army	237,983	21.2%	239,903	21.4%
Navy	192,214	49.3%	192,571	49.4%
Marine Corps	66,403	27.5%	66,979	27.7%
Air Force	157,020	31.2%	157,049	31.2%
Coast Guard	14,777	29.0%	14,777	29.0%
Public Health Service	4,171	63.6%	4,050	61.8%
National Oceanic & Atmospheric Administration	219	75.5%	212	73.1%

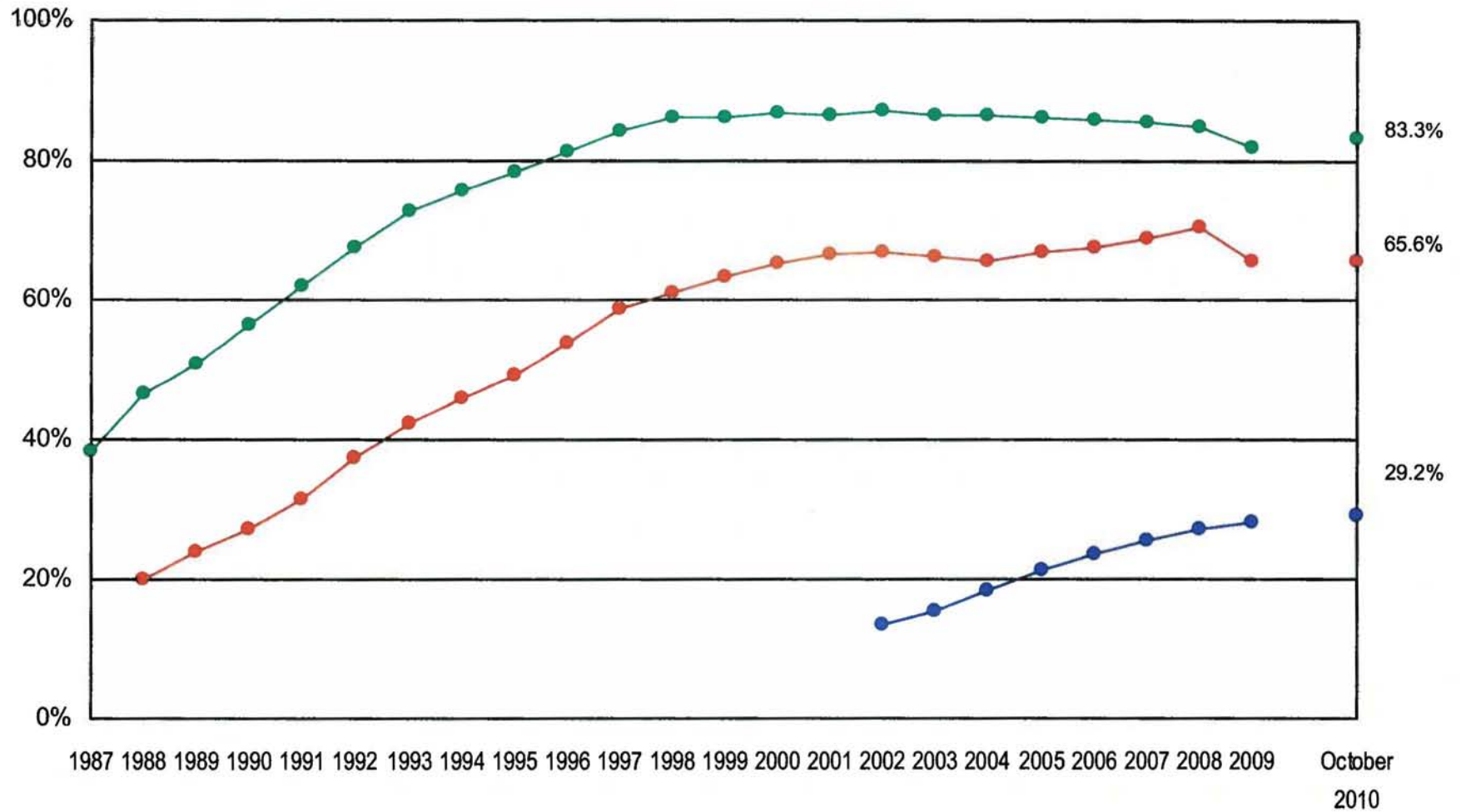
## Thrift Savings Plan Participation



Annual data as of September of the respective year.



## Thrift Savings Plan Participation Rates



—●— FERS —●— CSRS —●— U.S.

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 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%
Oct 2010	27,709	51.1%	8,915	16.4%	650	1.2%	433	0.80%	16,396	30.3%	95	0.2%

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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.

## Thrift Savings Plan Automatic Enrollment

