

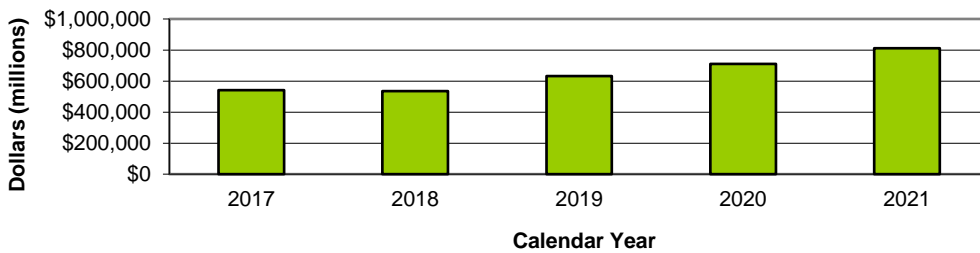
Thrift Savings Fund Statistics

November 2022

Highlights

Hardship withdrawals declined 25% in November and loan numbers remained the same. Both hardship and loans are up approximately 50% for the year. We believe this increase is attributable to ease of use and the change to the loan program that allows for 2 general purpose loans. Additionally, other recordkeepers in the defined contribution marketplace have reported an increase in hardship withdrawal volumes in 2022. The Contact Center continued to answer calls promptly. Call volumes fell just over 8% from October to November, but participant interaction via email and live chat continued increasing month-over-month. Live chat volume increased roughly 35% from the prior month, and email volume has gone up by just under 7%.

Thrift Savings Fund Statistics



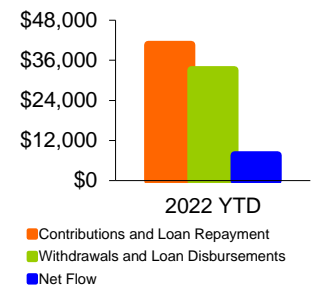
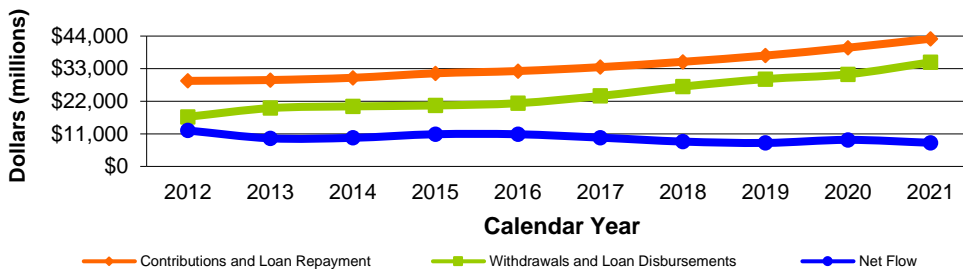
Plan Balance

Roth

	Plan Balance	Roth
Nov	\$748,116	\$40,274
Oct	\$719,907	\$37,898
Sept	\$689,858	\$35,473

(in millions)

Cash Flow Attributes

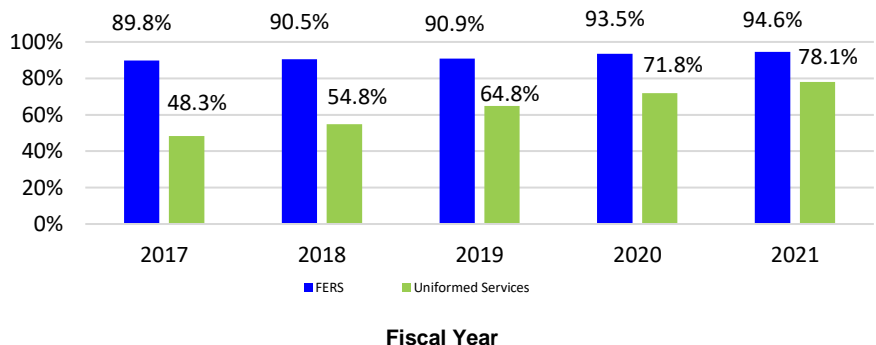
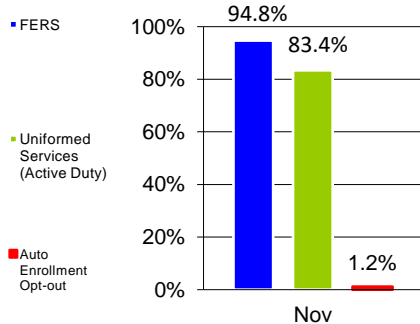


Participants and Average Balance (current month)

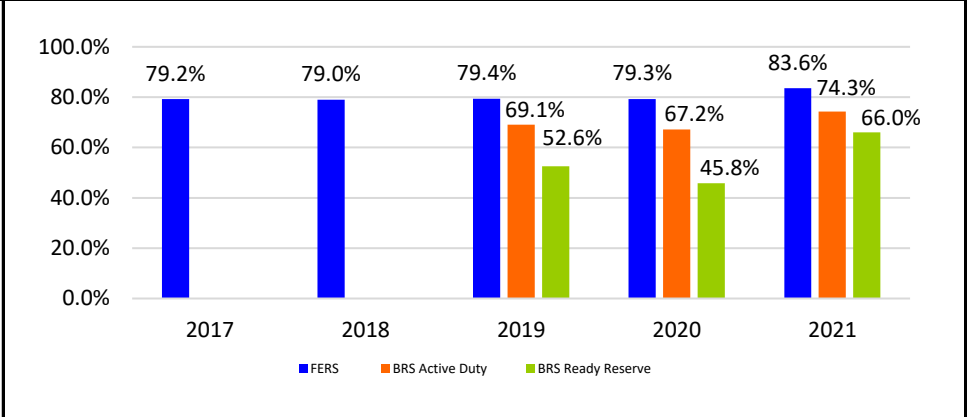
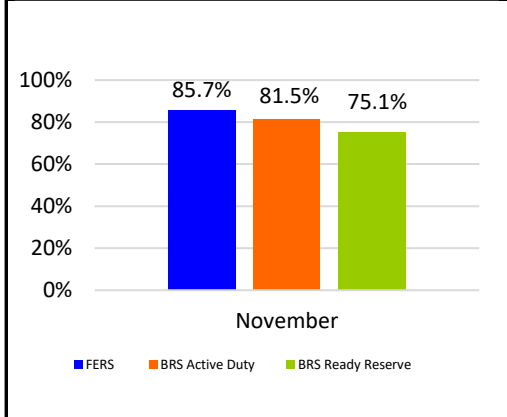
	Total Number of Participants	Average Balance	Number of Roth Participants	Average Roth Balance
FERS	3,901,692	\$162,503	910,002	\$22,452
US - Legacy	1,337,665	\$37,422	666,828	\$19,283
BRS Participants	1,204,598	\$10,679	716,499	\$9,335
CSRS	266,283	\$180,201	9,791	\$30,219
Bene Participants	36,627	\$138,313	2,359	\$14,836
Total	6,746,865	\$110,883	2,305,479	\$17,469

Participation Rates (current month) 10

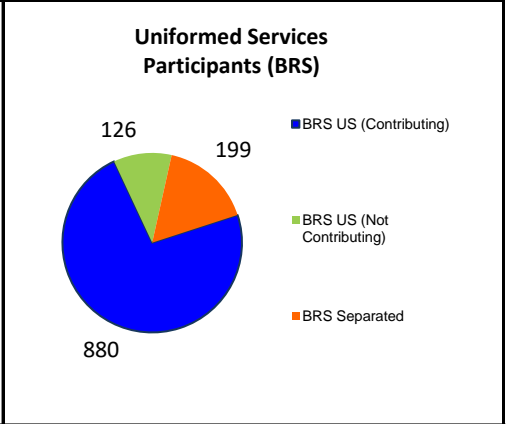
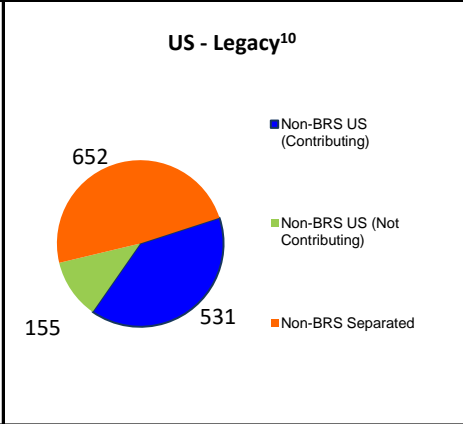
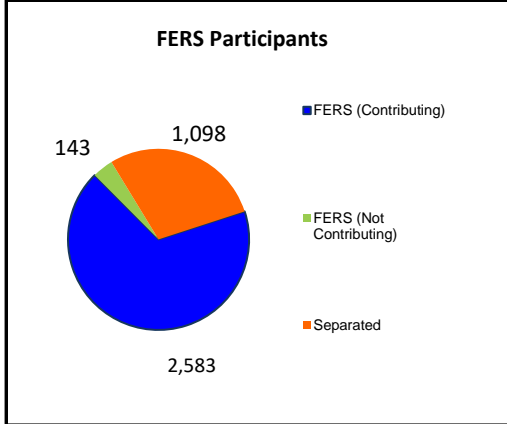
Historical Participation Rates



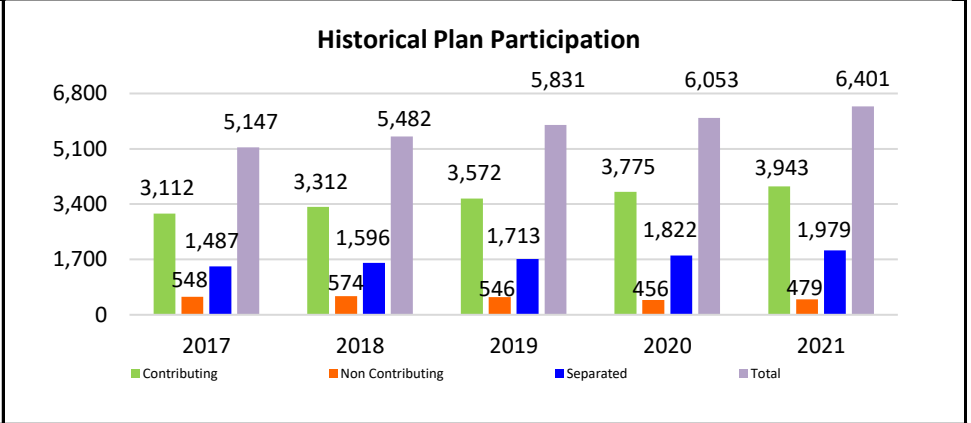
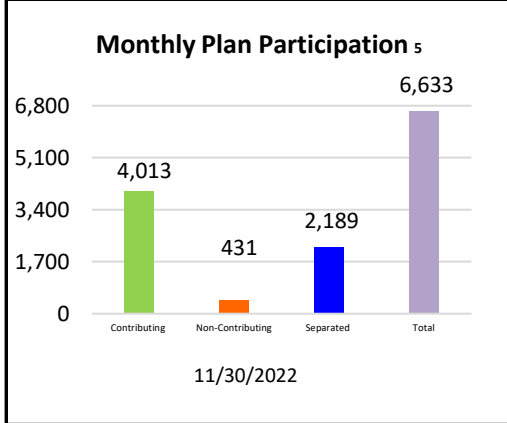
Full Matching (5%) Rates ₇ (current month)	Historical Full Matching Rates
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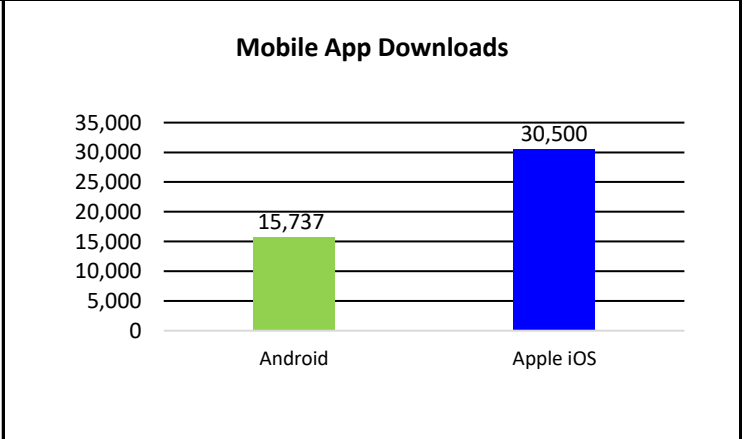
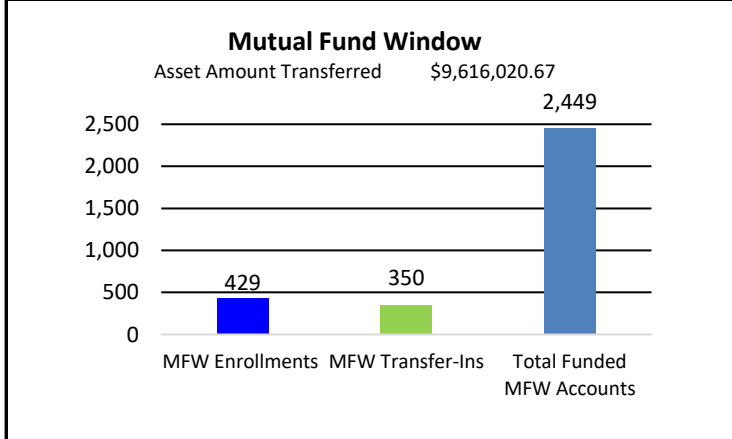
Participant Composition (current month in thousands)
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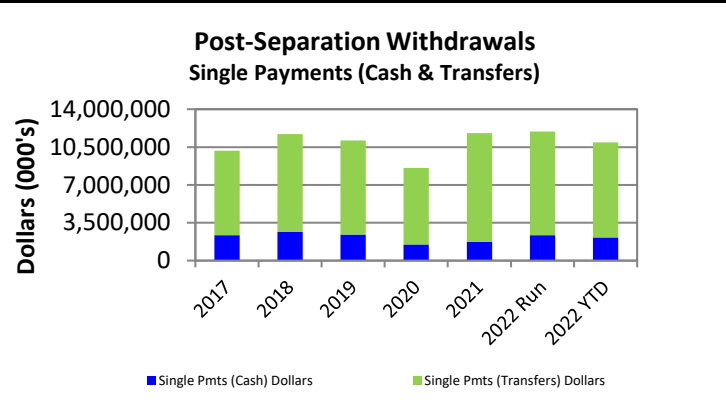
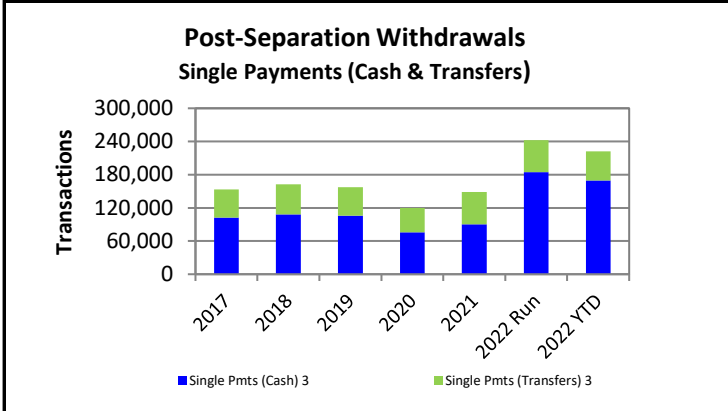
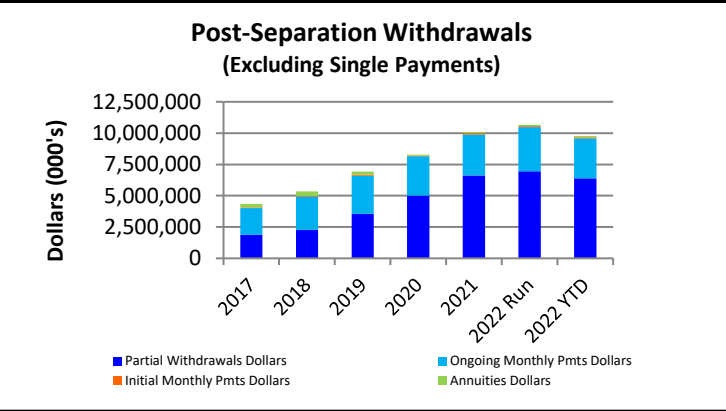
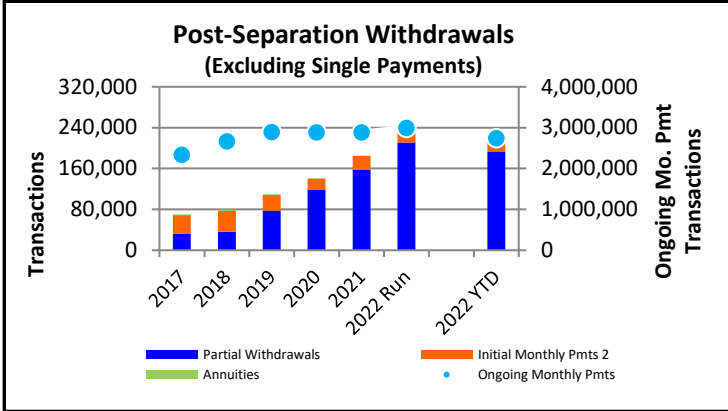
Plan Participation (in millions)



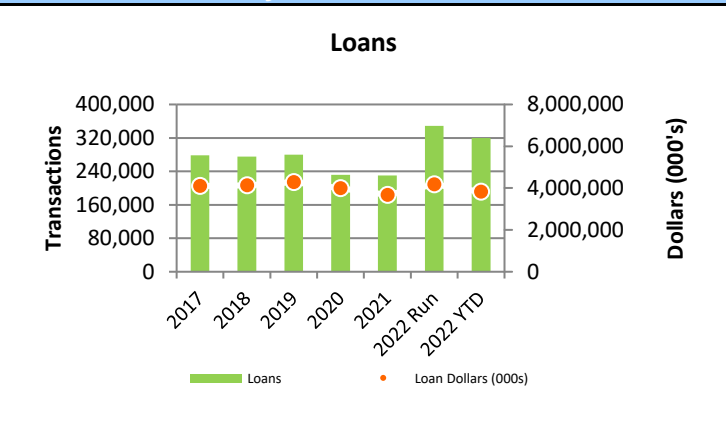
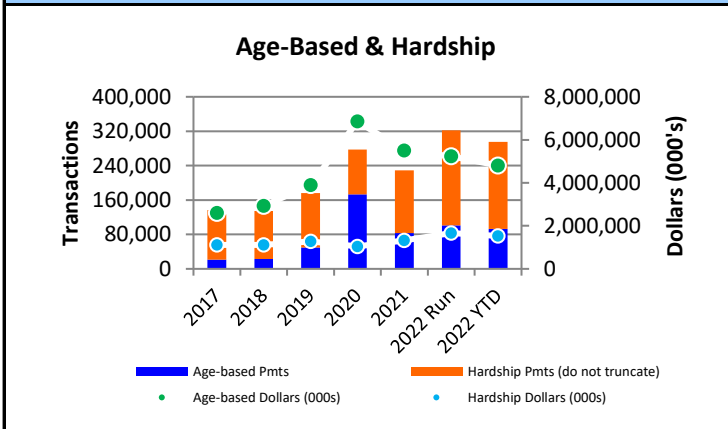
Mutual Fund Window (current month)	Mobile App Downloads (current month)
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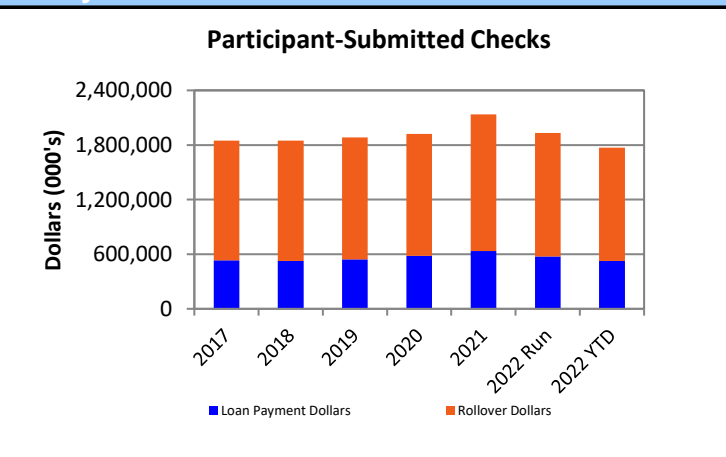
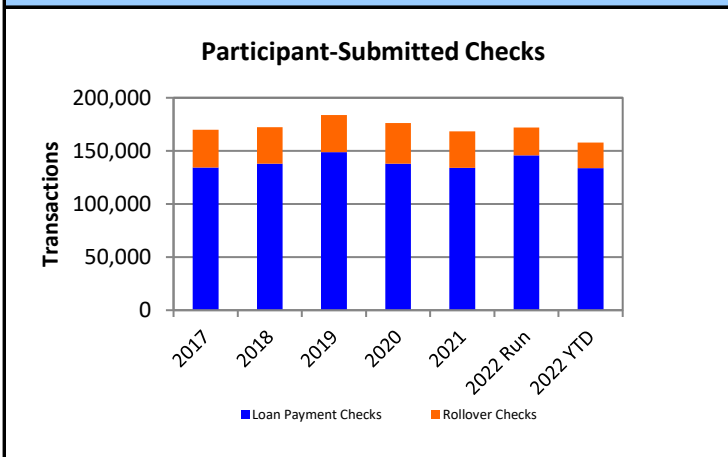
Post-Separation Withdrawal Activity

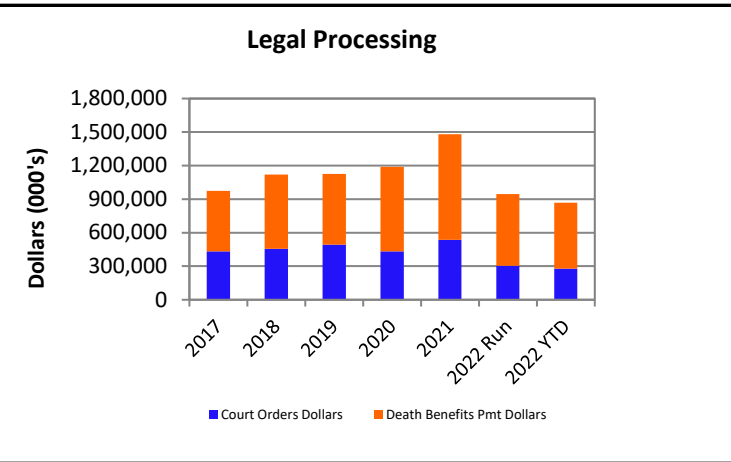
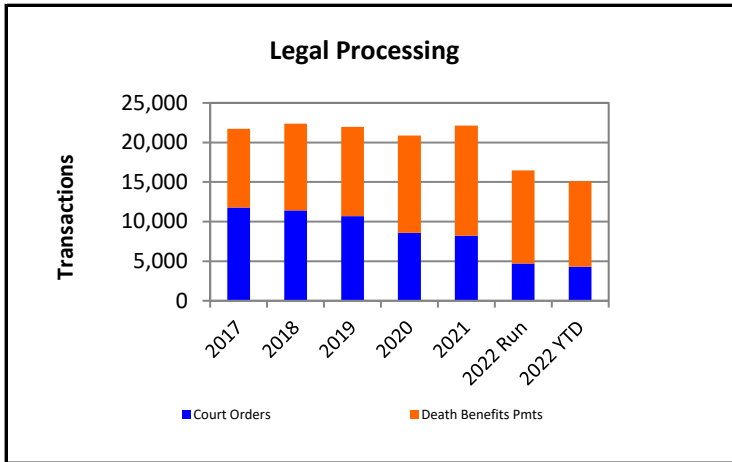


In-Service Withdrawal and Loan Activity



Other Activity



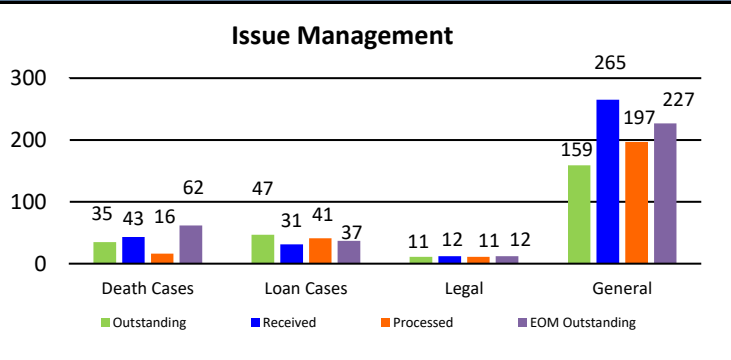


Activities Support (current month)₆

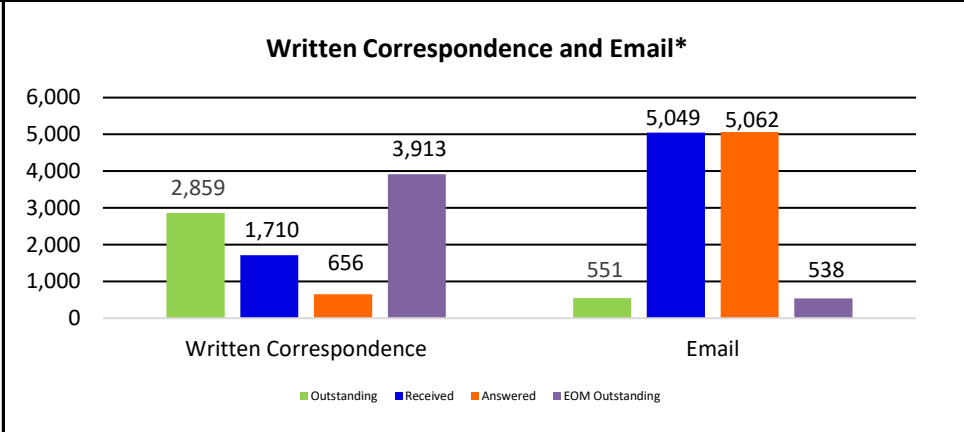
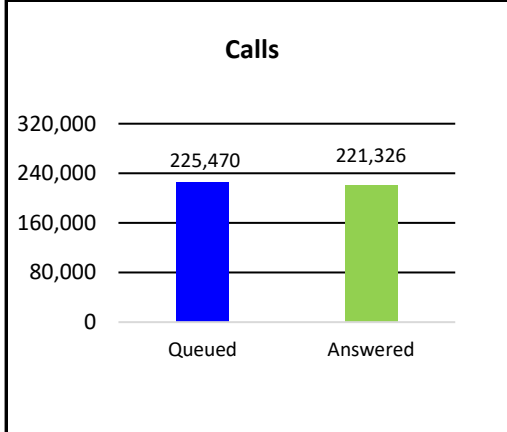
Top 5 Activity Types

Rank	Activity Type	Count	Percentage
1	Withdrawals/Distributions	66,939	32%
2	General	43,785	21%
3	Loans	34,259	16%
4	Access	24,466	12%
5	Rollover Contributions	10,145	5%

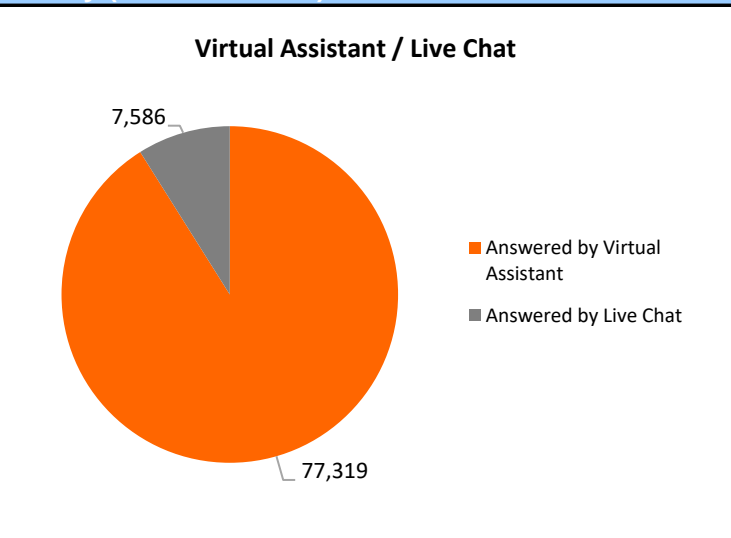
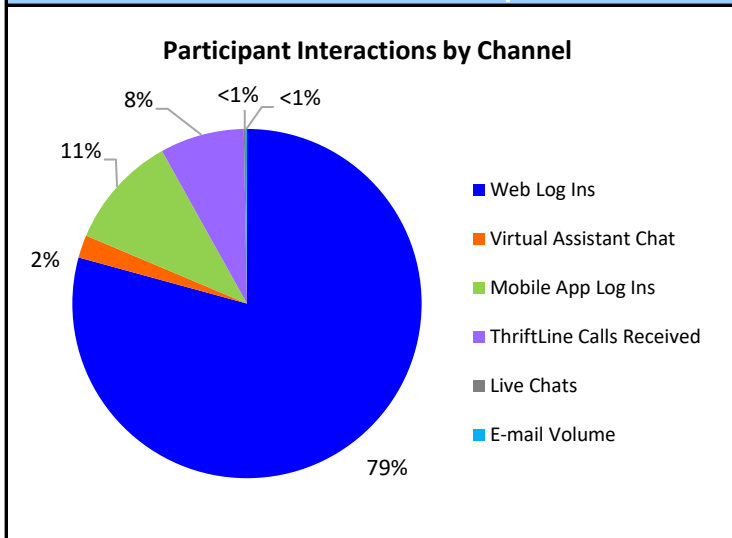
Casework (current month)₉



Contact Center Activity (current month)



Participant Interaction Activity (current month)



1. Active participants with no current contributions include non-separated CSRS and uniformed services participants who have terminated contributions, participants whose employing agencies have not submitted their separation status, and beneficiary participants.
2. The majority of monthly payments were disbursed on November 15, 2022 (248,875 payments).
3. 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.
4. The primary method for most transaction initiation and completion is now web-based with e-signature; forms based processing of transactions is low
* Previous Month Outstanding + Received = Processed + Current Month Outstanding. Slight discrepancy due to times when reports are run and real time tasks are entered.
5. This number does not include those with Agency 1% Contributions only and making no employee (Roth/Traditional) contribution of their own.
6. Activities are currently reflective of Contact Center interactions.
7. Does not include payroll corrections which may impact full match percentages.
8. Death processing from June onward uses number of beneficiaries paid versus the deceased participant.
9. Casework tab: Prior month counts have been revised to reflect changes made in prior month.
10. The latest Marine contribution rates were not available at the time this report was run due to payroll timing.