

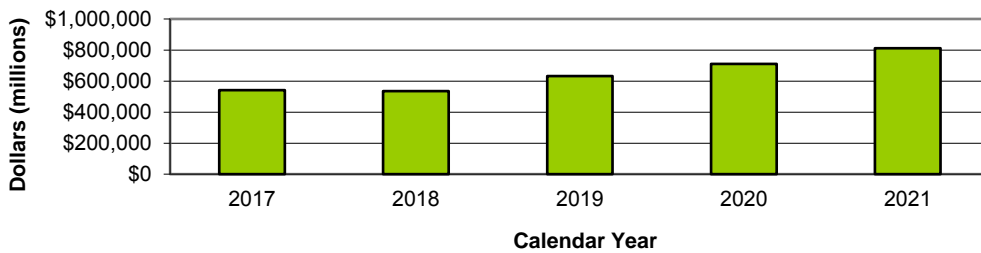
# Thrift Savings Fund Statistics

October 2022

## Highlights

Calls to the ThriftLine dropped 10% in October, and call volume was roughly half of August's number. Participants continue to check out the new communications channels available with Converge. Email inquiries were up 13% and Live Chats jumped 29%. October marked two years since we started auto-enrolling new participants at the full matching rate of 5%. In that time, the percentage of FERS participants receiving the full match has gradually risen more than 10%, and now stands at 85.4%.

## Thrift Savings Fund Statistics



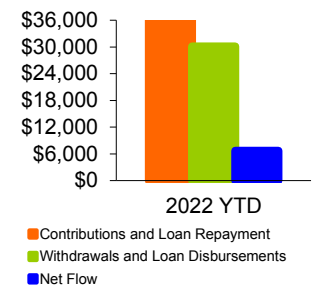
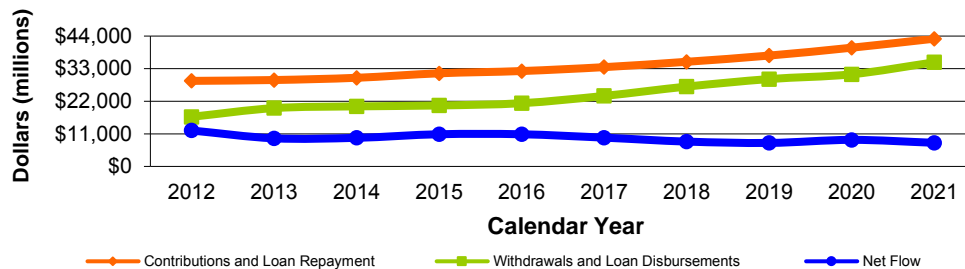
## Plan Balance

## Roth

Oct	\$719,907	\$37,898
Sept	\$689,858	\$35,473
Aug	\$726,824	\$37,345

(in millions)

## Cash Flow Attributes

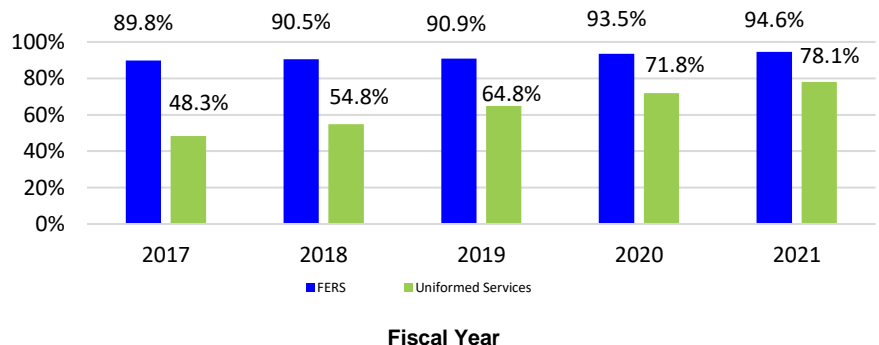
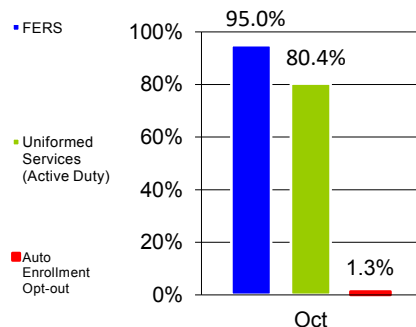


## Participants and Average Balance (current month)

	Total Number of Participants	Average Balance	Number of Roth Participants	Average Roth Balance
FERS	3,888,705	\$156,702	903,429	\$21,302
US - Legacy	1,339,862	\$35,680	665,569	\$18,285
BRS Participants	1,191,440	\$9,969	706,341	\$8,773
CSRS	267,343	\$174,679	9,847	\$29,075
Bene Participants	37,044	\$134,486	2,324	\$13,528
Total	6,724,394	\$107,059	2,287,510	\$16,567

## Participation Rates(current month) %

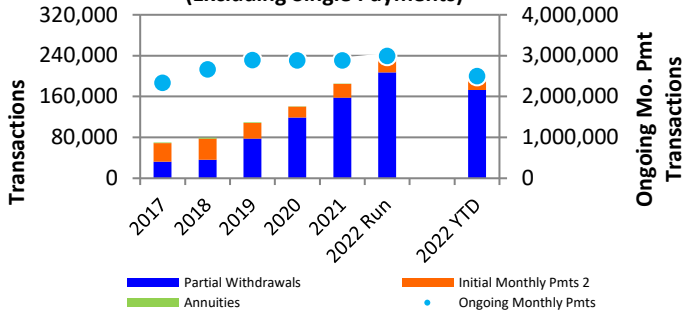
## Historical Participation Rates



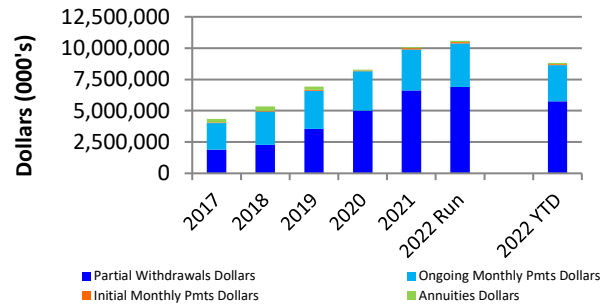


## Post-Separation Withdrawal Activity

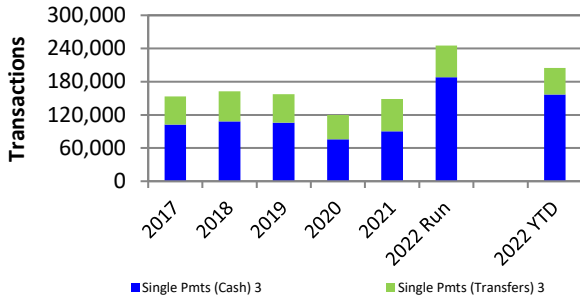
**Post-Separation Withdrawals  
(Excluding Single Payments)**



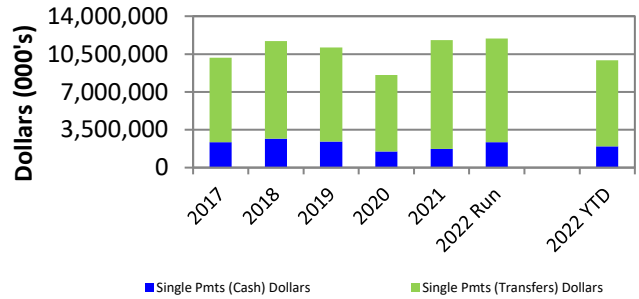
**Post-Separation Withdrawals  
(Excluding Single Payments)**



**Post-Separation Withdrawals  
Single Payments (Cash & Transfers)**

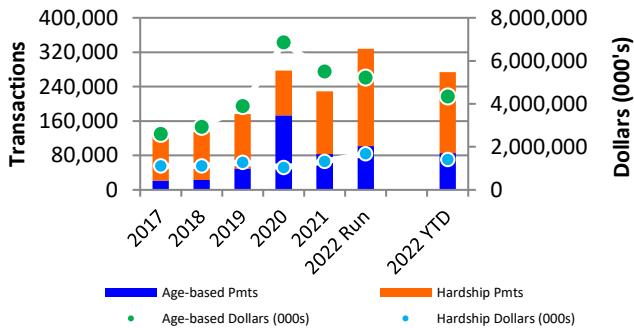


**Post-Separation Withdrawals  
Single Payments (Cash & Transfers)**

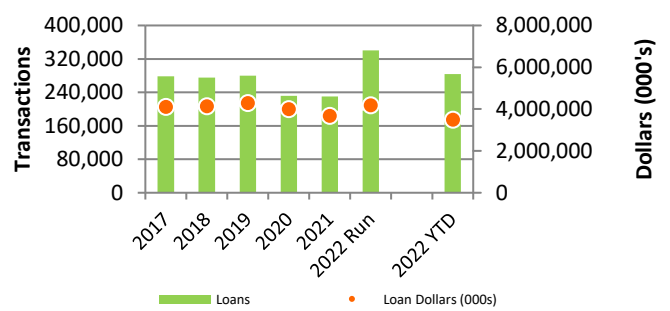


## In-Service Withdrawal and Loan Activity

**Age-Based & Hardship**

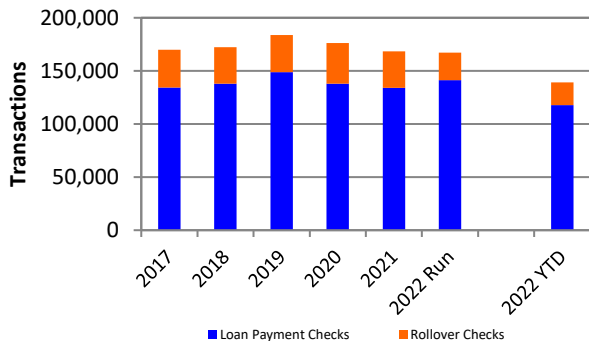


**Loans**

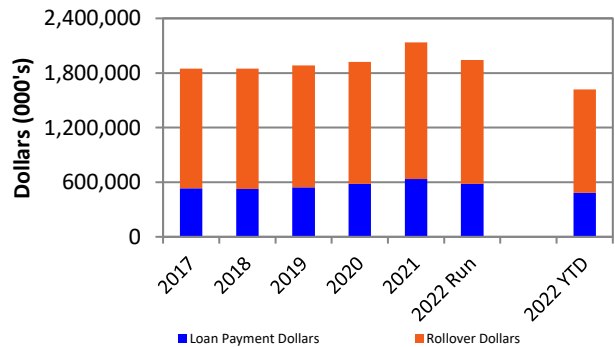


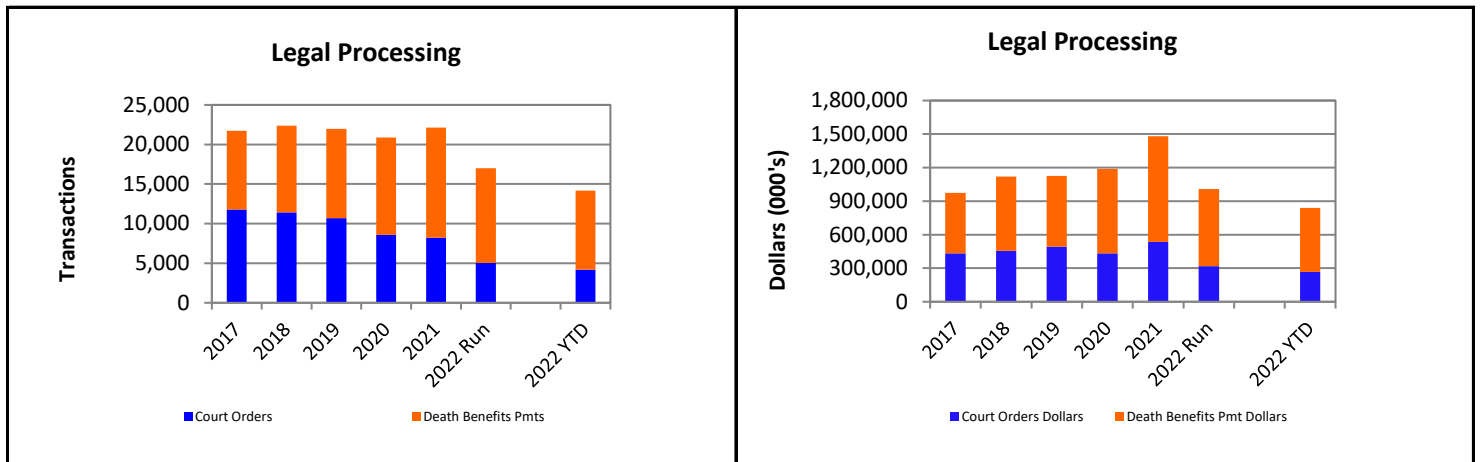
## Other Activity

**Participant-Submitted Checks**



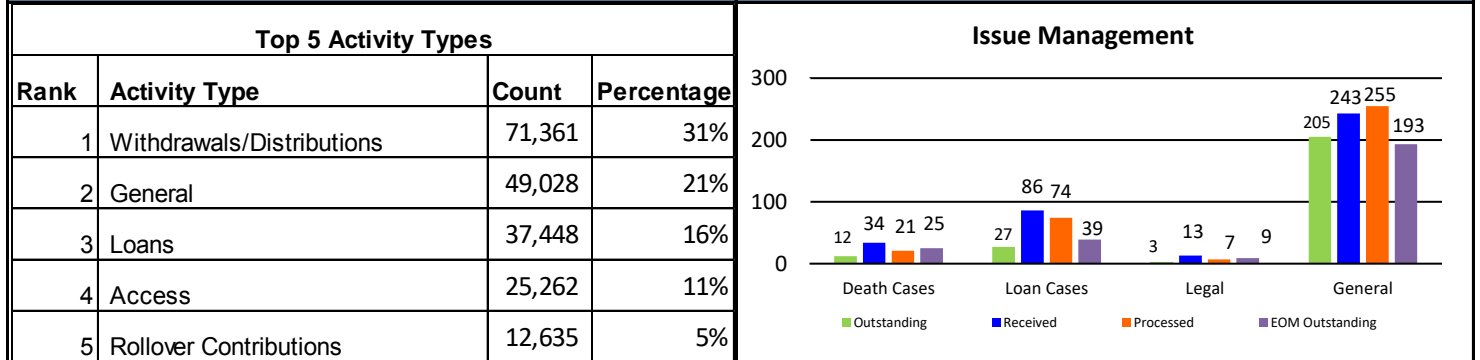
**Participant-Submitted Checks**



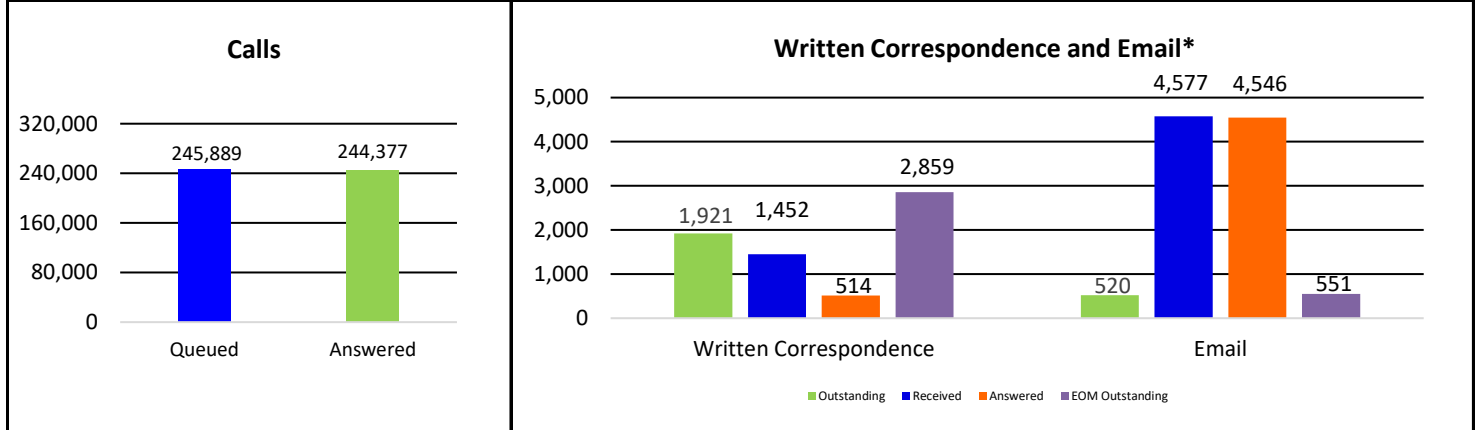


Activities Support (current month)<sub>6</sub>

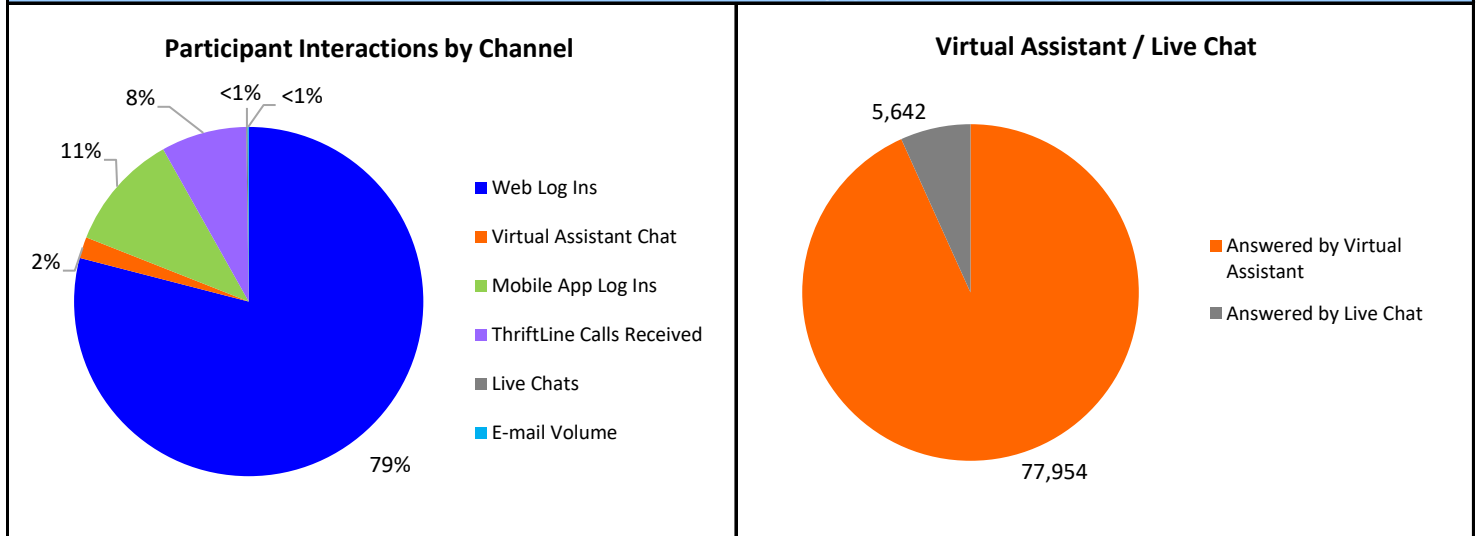
Casework (current month)



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 October 17, 2022 (251,138 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. US contribution rates indicate a decrease that may be a result of payroll timing with the latest contributions not available at the time this report was run.