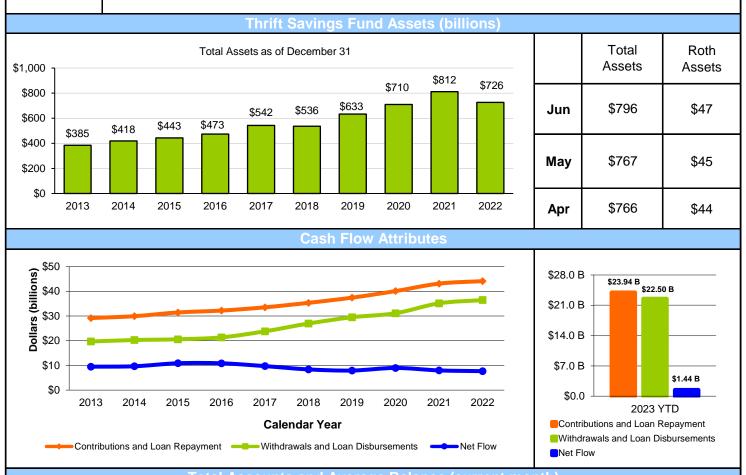
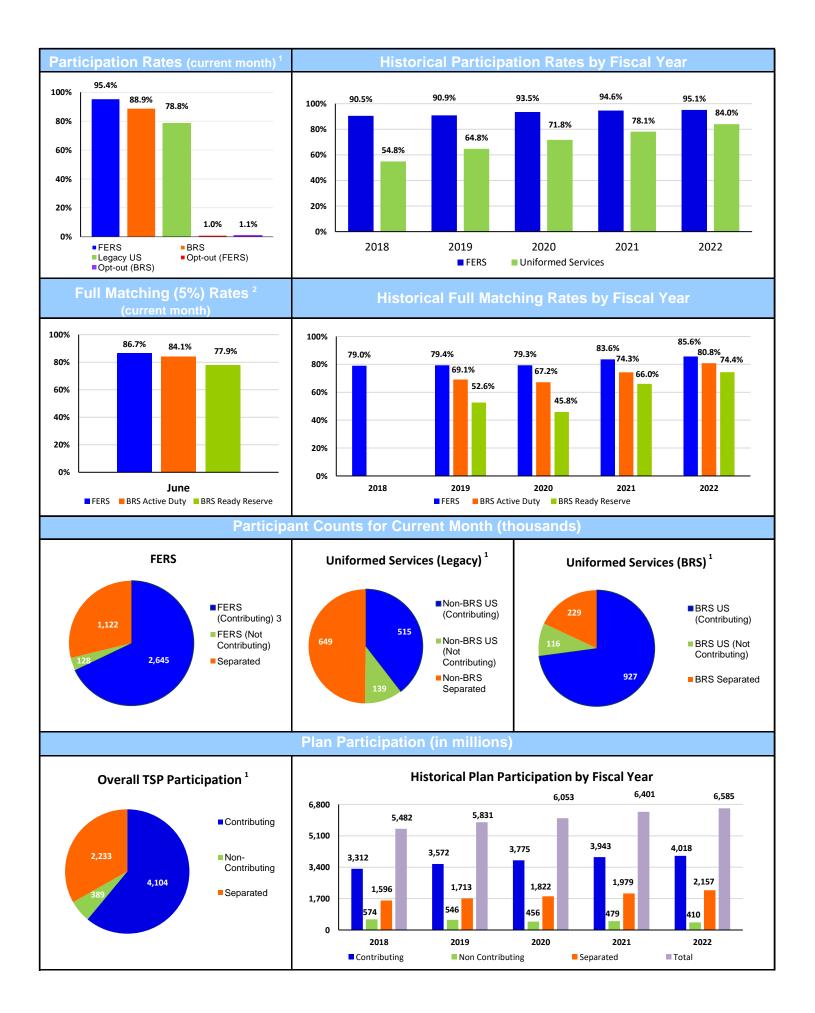
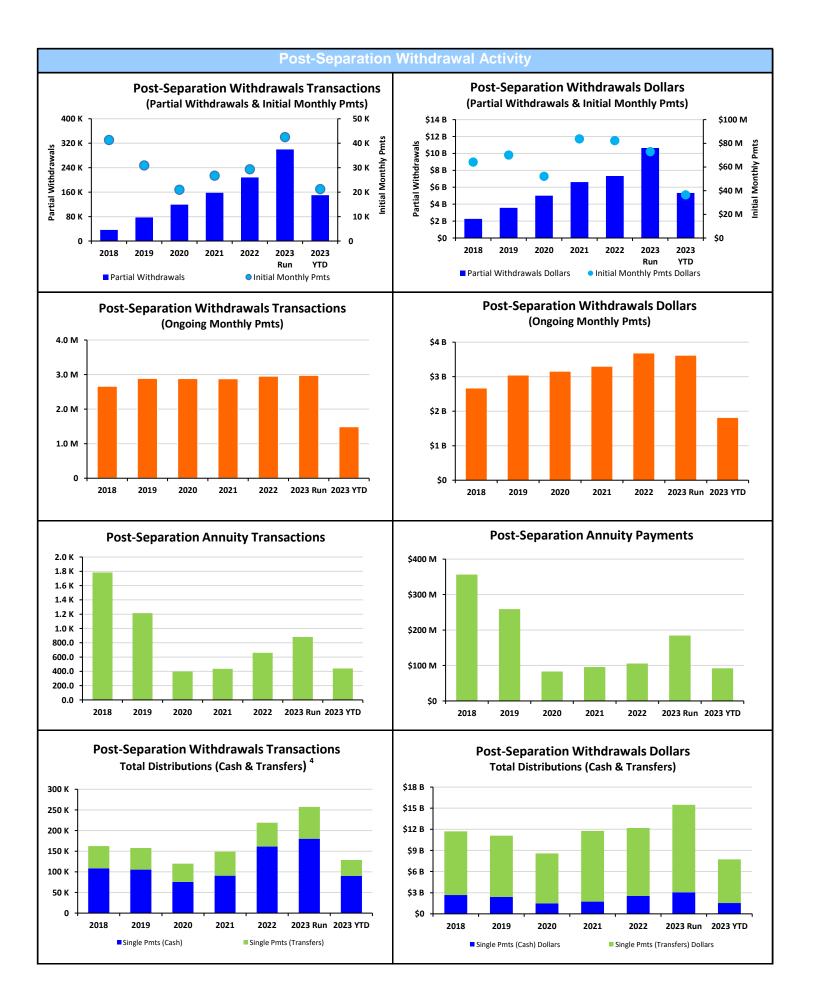
Highlights

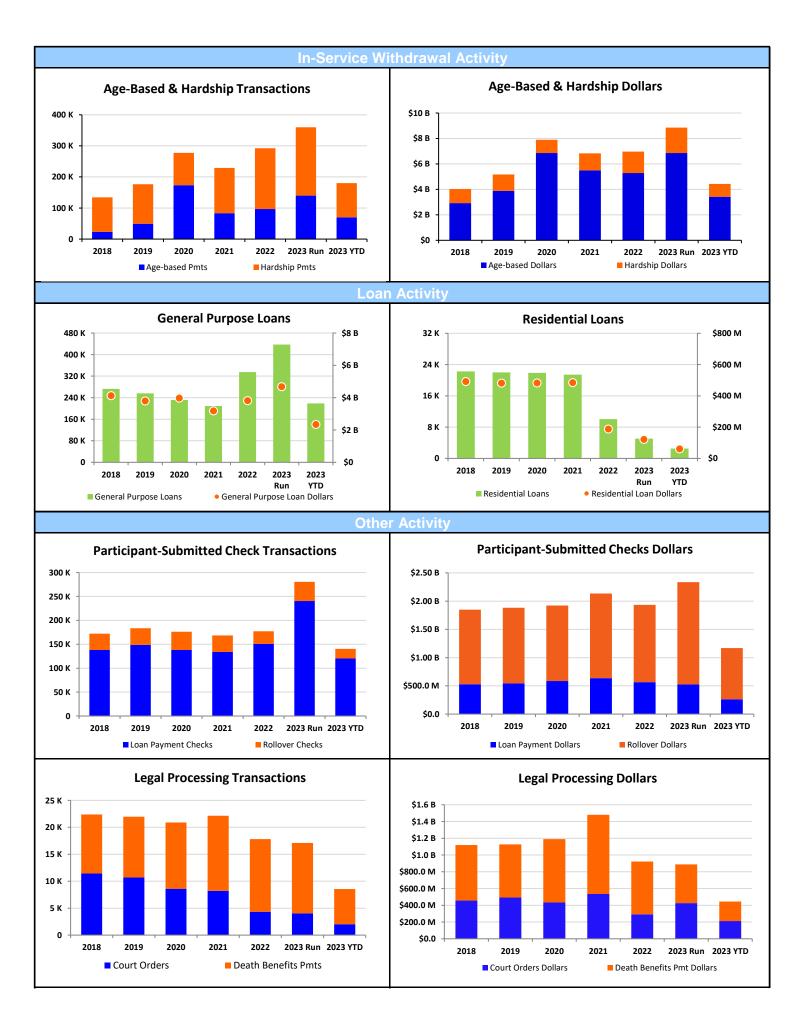
In the first half of 2023, the dollar amount used to purchase annuities has nearly reached the total that participants put toward annuities during all of 2022. Hardship withdrawals totals for May and June are the highest since August 2022. Private sector plans have also reported increases in hardship withdrawals this year.

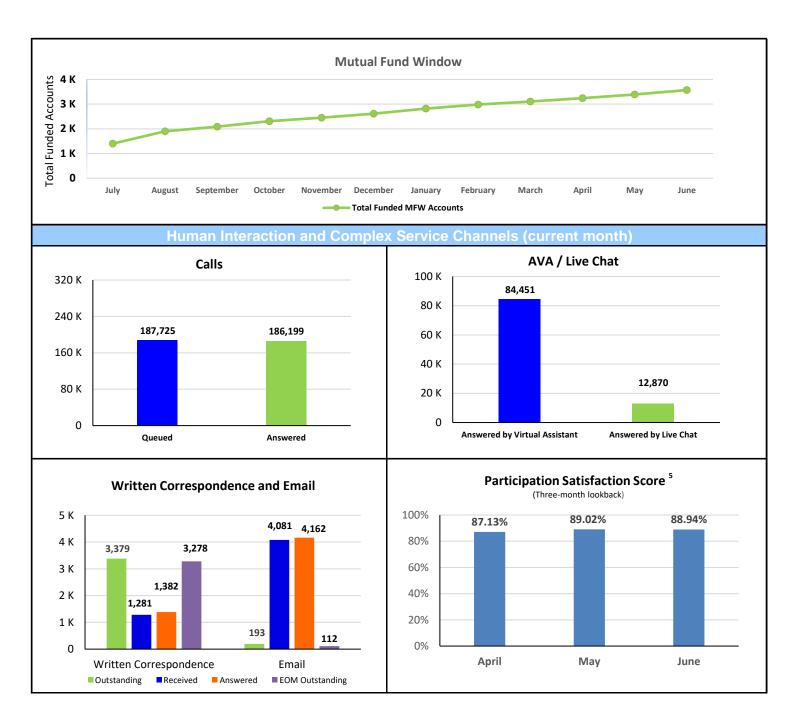


Total Accounts and Average Balance (current month)				
	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	3,966,787	\$169,204	965,670	\$24,866
US - Legacy	1,303,585	\$41,144	663,934	\$22,247
BRS Participants	1,271,329	\$12,410	766,522	\$10,722
CSRS	256,345	\$188,963	9,478	\$32,585
Beneficiary Participants	39,943	\$144,431	2,784	\$16,755
Total	6,837,989	\$116,373	2,408,388	\$19,644









- 1. Counts of total contributing participants are dependent on posting dates of agency payrolls.
- 2. Does not include payroll corrections which may impact full match percentages.
- 3. This number does not include those with Agency 1% Contributions only and making no employee (Roth/Traditional) contribution of their own.
- 4. 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.
- 5. The participation satisfaction score takes in account phone calls, web, email, and chat.