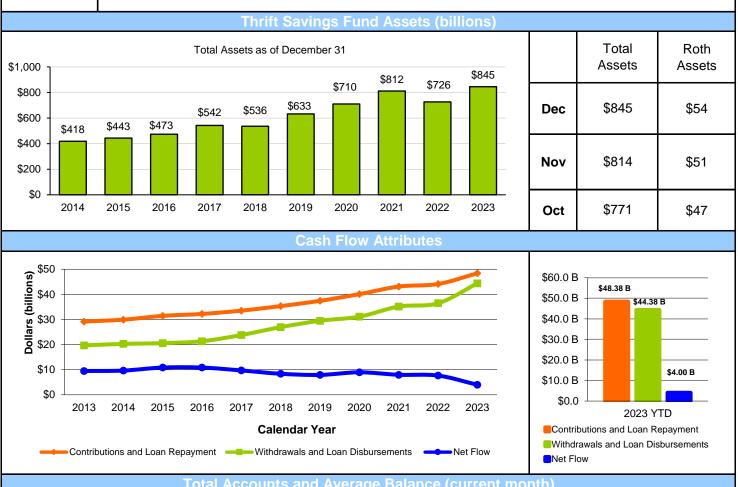
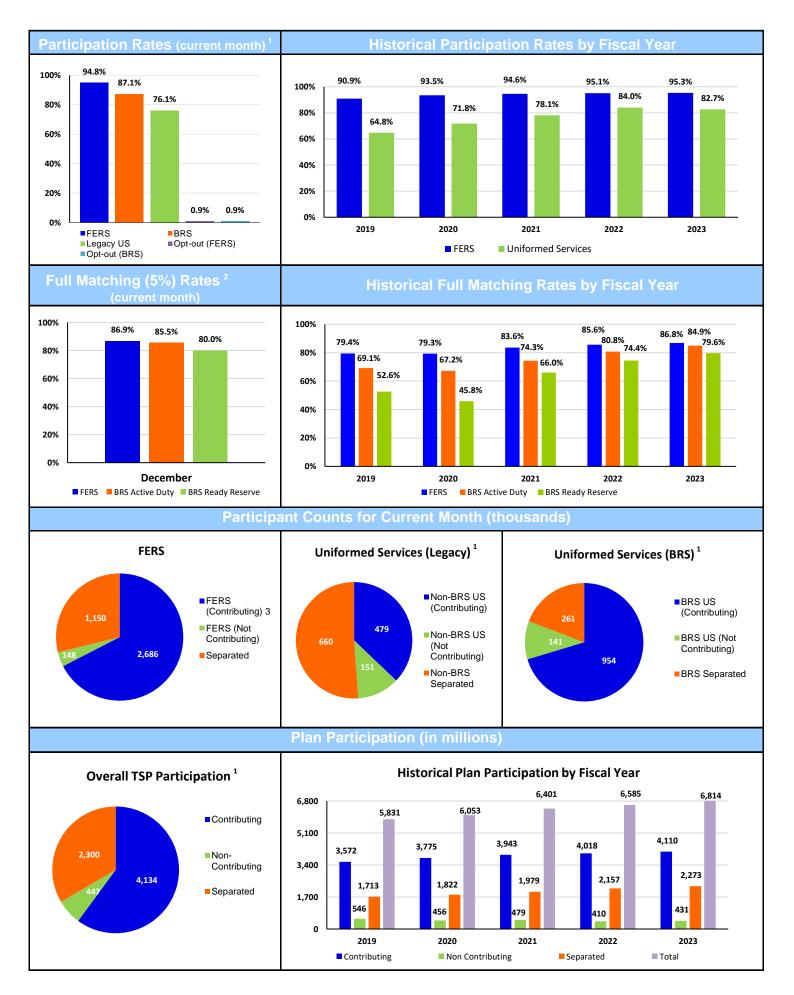
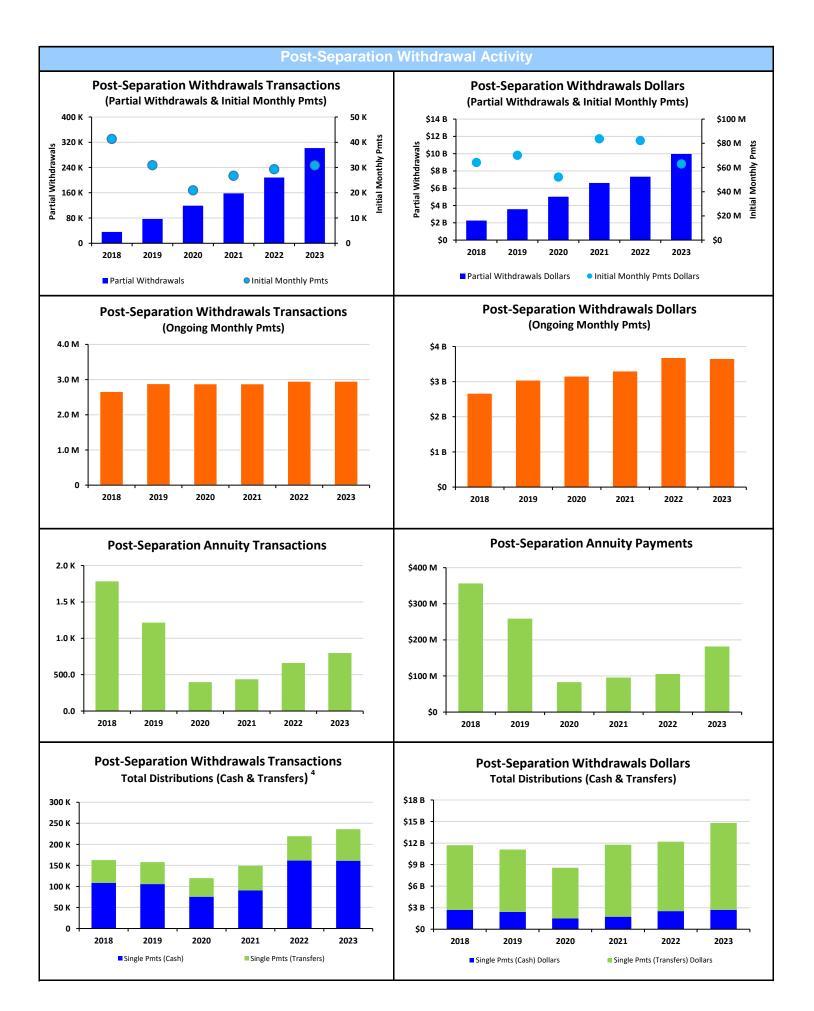
## **Highlights**

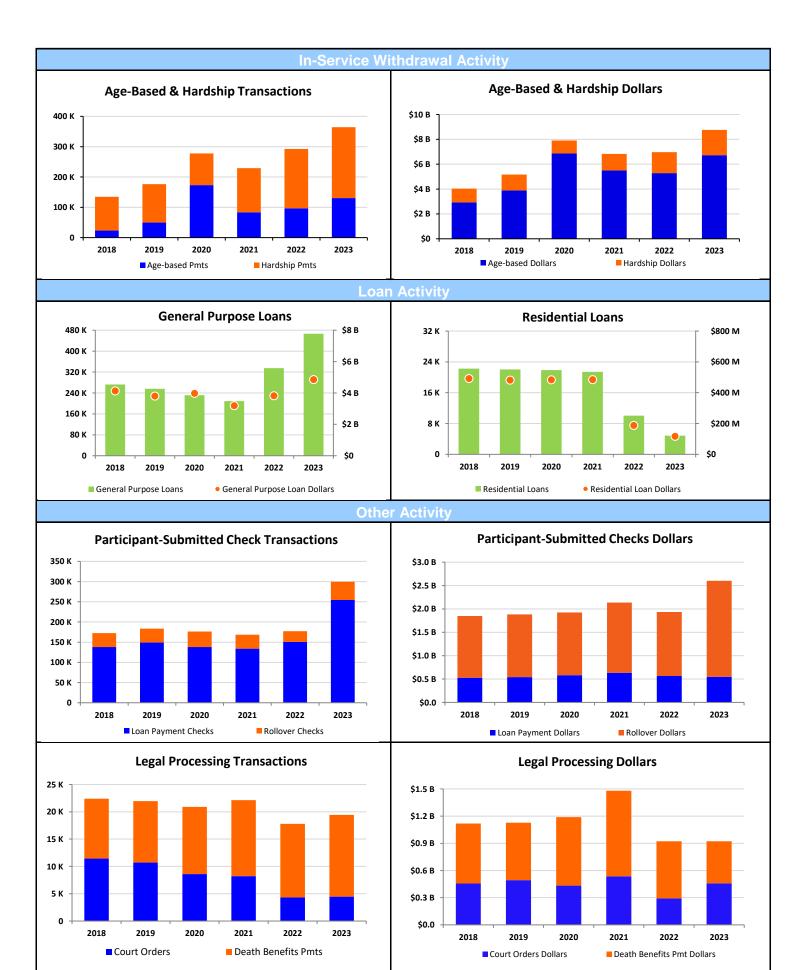
The rate of participants taking advantage of the full match reached another record for 2023: 86.8% for FERS and 84.9% for BRS. Roth participation also reached a record high for 2023 at 36% of participants with a Roth balance. Additionally, TSP participants usage of general-purpose loans was up 40% in 2023.

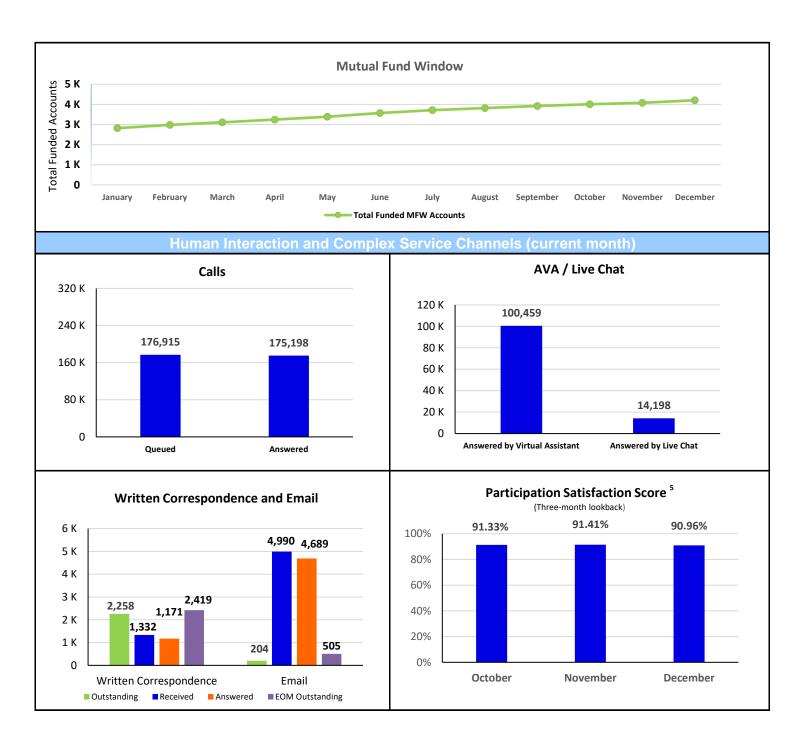


Total Accounts and Average Balance (current month)				
	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,060,009	\$175,692	1,014,278	\$27,226
US - Legacy	1,290,046	\$44,400	666,133	\$24,880
BRS Participants	1,355,457	\$13,690	818,673	\$11,795
CSRS	250,433	\$197,254	9,334	\$34,906
Beneficiary Participants	41,072	\$149,786	2,955	\$18,206
Total	6,997,017	\$120,825	2,511,373	\$21,570









- 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.
- $5. \ The \ participation \ satisfaction \ score \ takes \ into \ account \ phone \ calls, \ web, \ email, \ and \ chat.$