

Thrift Savings Fund Statistics

November 2025

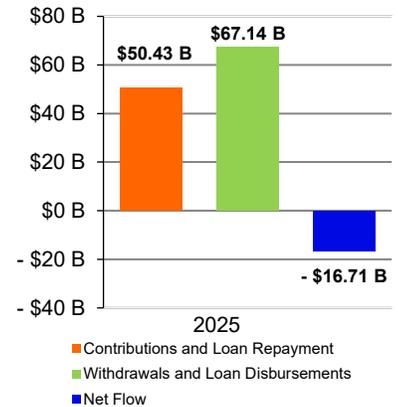
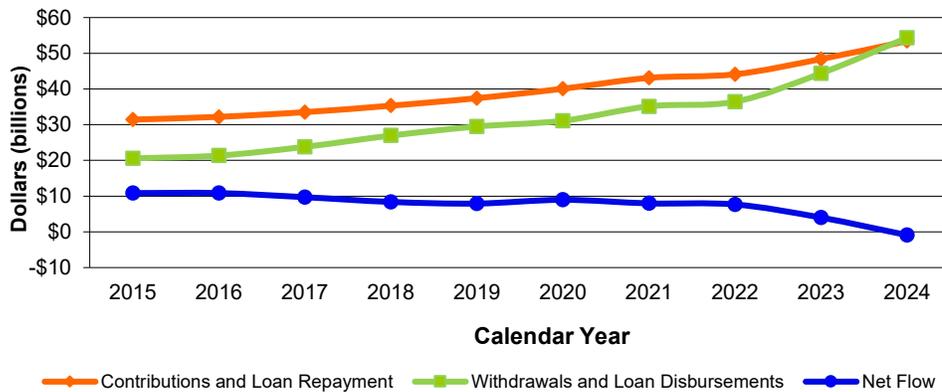
Highlights

The year-end processing schedule is available on tsp.gov. Withdrawals requested through noon ET on December 29 will be reported to the Internal Revenue Service (IRS) as income for 2025; withdrawals processed after will be reported to the IRS as income for 2026. The TSP is processing the remaining required minimum distributions for 2025, so that participants aged 73 and older can avoid unnecessary penalties from the IRS. Detailed information regarding the upcoming Roth in-plan conversion feature is available at tsp.gov/roth-in-plan-conversions. This optional plan feature will be available beginning January 28, 2026.

Thrift Savings Fund Assets (billions)



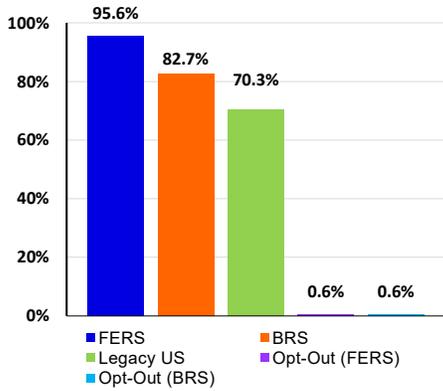
Cash Flow Attributes



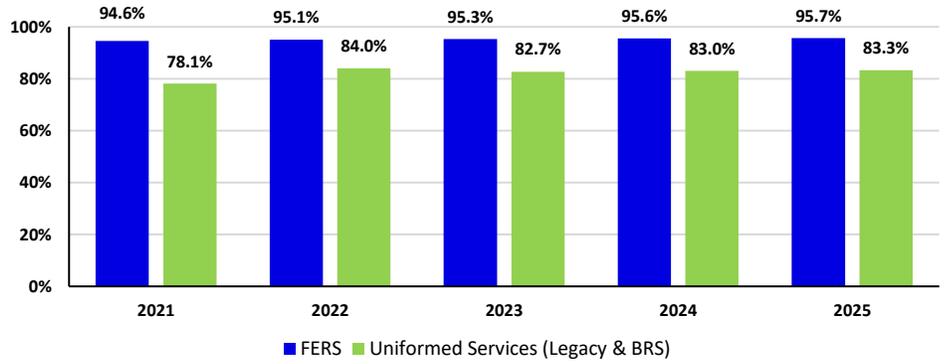
Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,143,273	\$216,863	1,183,639	\$38,606
BRS Uniformed Services	1,662,802	\$20,248	1,026,394	\$17,292
Uniformed Services Legacy	1,210,261	\$61,820	661,159	\$38,734
CSRS	225,142	\$241,988	8,680	\$45,892
Beneficiary Accounts	45,680	\$177,975	3,761	\$25,823
Total	7,287,158	\$146,909	2,883,633	\$31,021

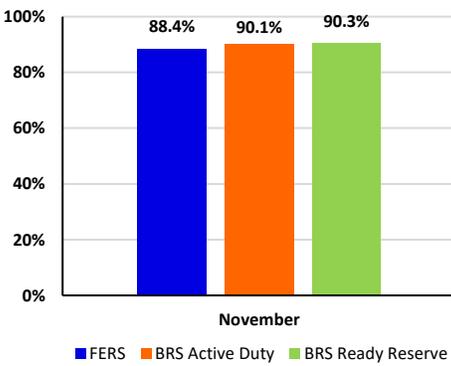
Participation Rates (current month)¹



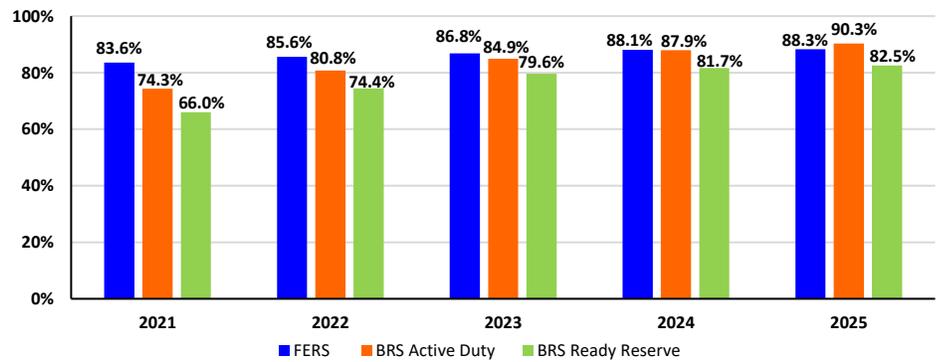
Historical Participation Rates by Fiscal Year



Full Matching (5%) Rates² (current month)

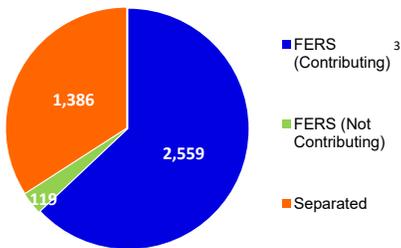


Historical Full Matching Rates by Fiscal Year

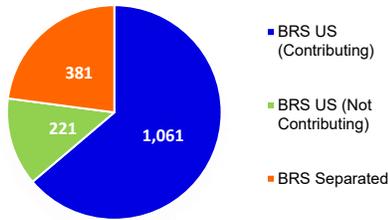


Participant Counts for Current Month (thousands)

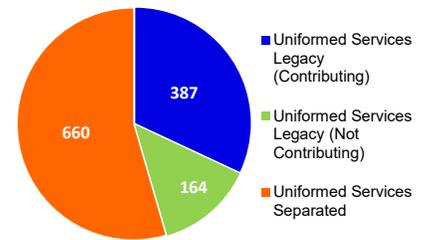
FERS¹



BRS Uniformed Services¹

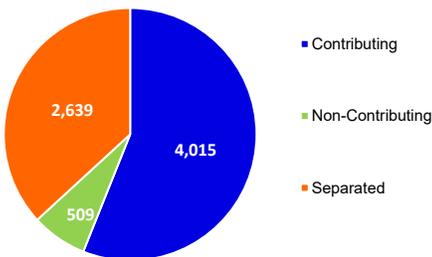


Uniformed Services Legacy¹

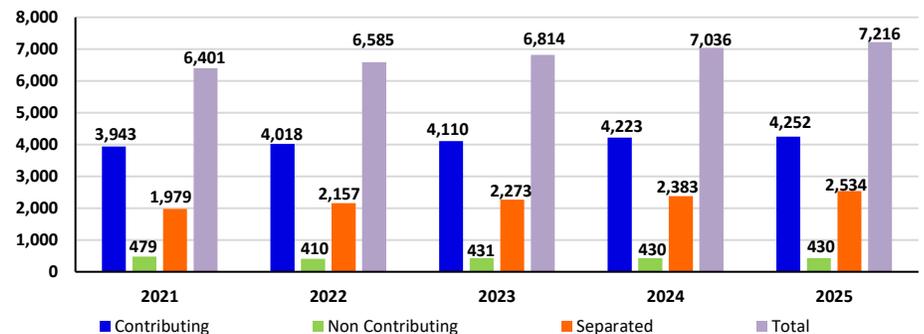


Plan Participation (thousands)

Overall TSP Participation¹

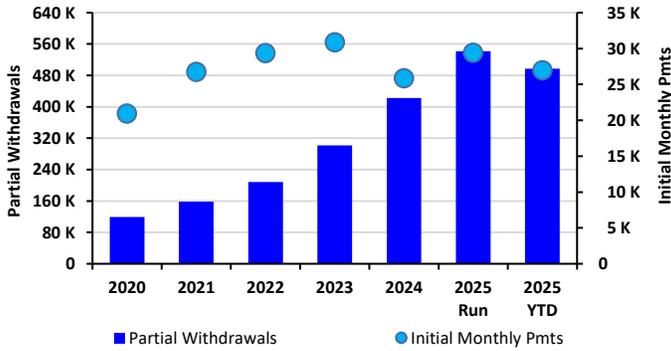


Historical Plan Participation by Fiscal Year

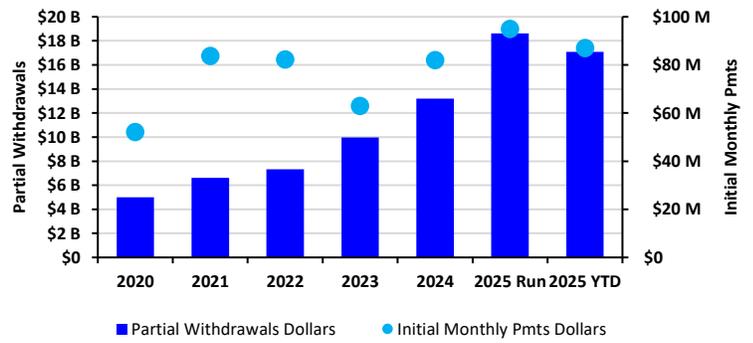


Post-Separation Withdrawal Activity

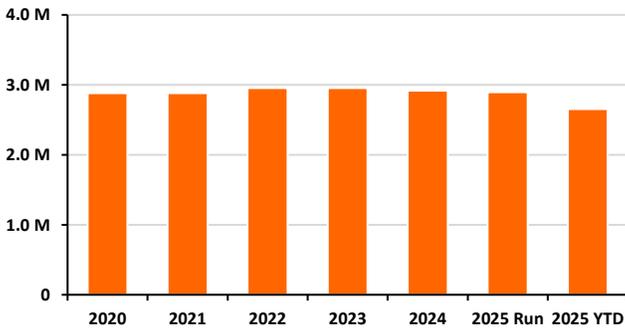
Post-Separation Withdrawals Transactions (Partial Withdrawals & Initial Monthly Pmts)



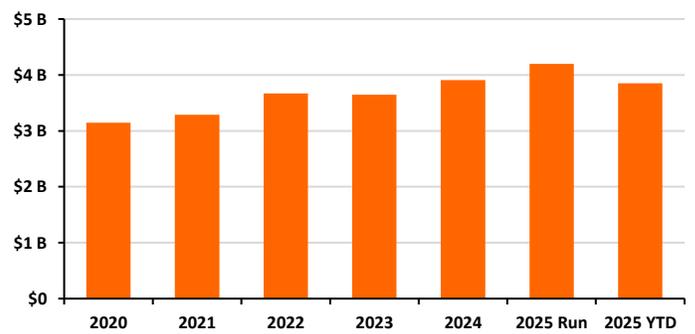
Post-Separation Withdrawals Dollars (Partial Withdrawals & Initial Monthly Pmts)



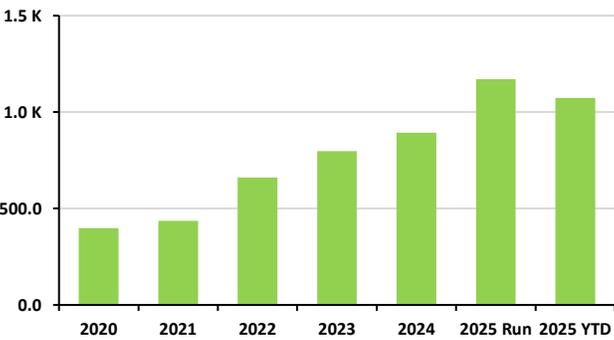
Post-Separation Withdrawals Transactions (Ongoing Monthly Pmts)



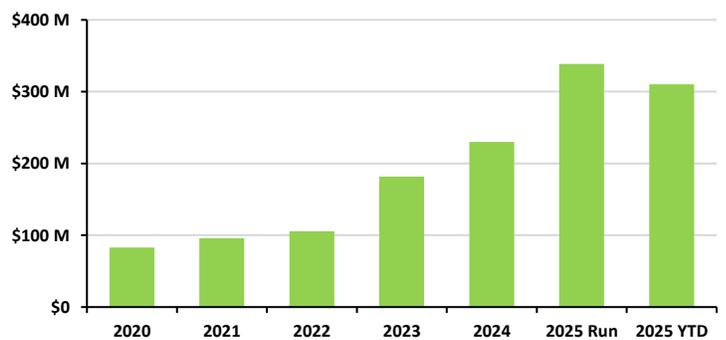
Post-Separation Withdrawals Dollars (Ongoing Monthly Pmts)



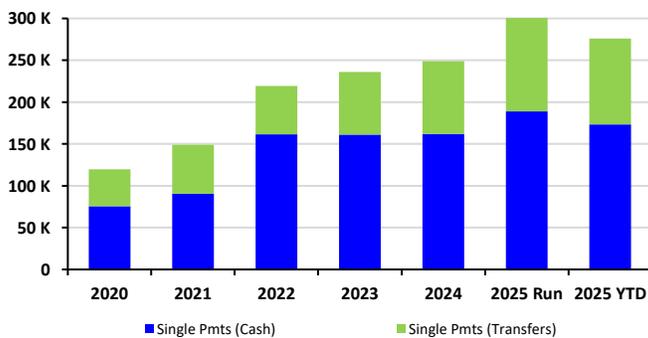
Post-Separation Annuity Transactions



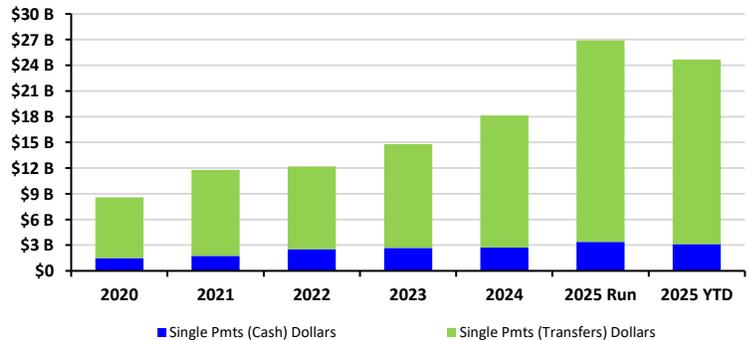
Post-Separation Annuity Dollars



Post-Separation Withdrawals Transactions Total Distributions (Cash & Transfers) ⁴

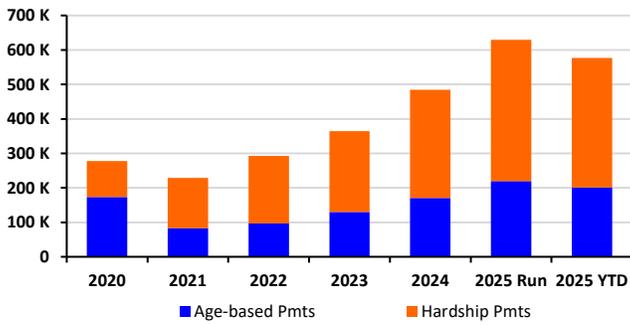


Post-Separation Withdrawals Dollars Total Distributions (Cash & Transfers)

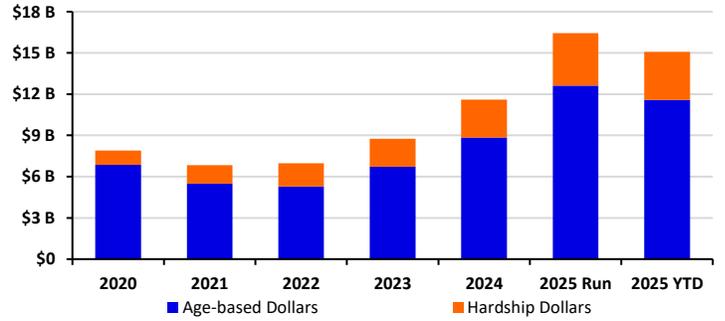


In-Service Withdrawal Activity

Age-Based & Hardship Transactions

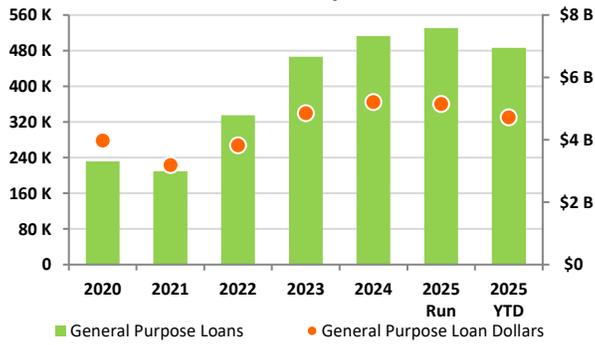


Age-Based & Hardship Dollars

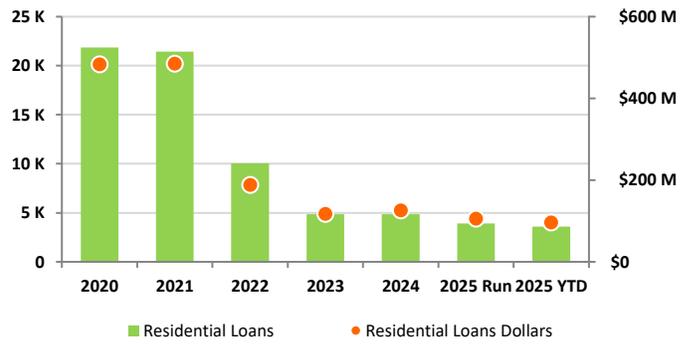


Loan Activity

General Purpose Loans

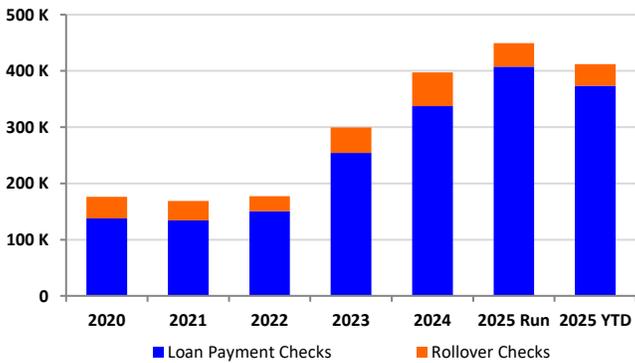


Residential Loans

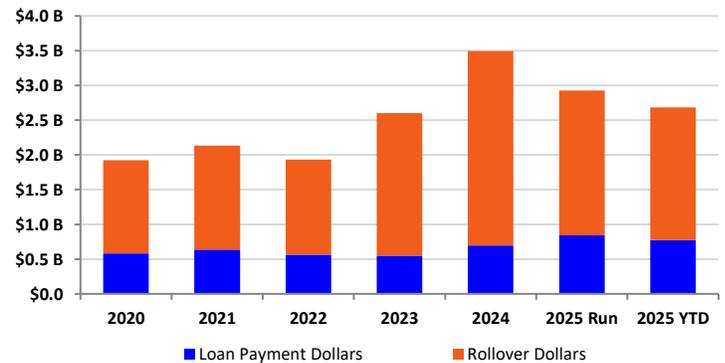


Other Activity

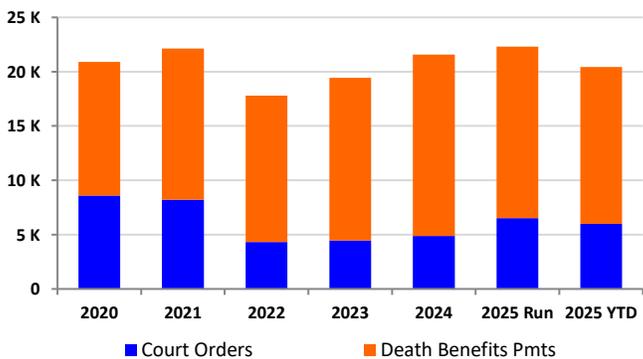
Participant-Submitted Check Transactions



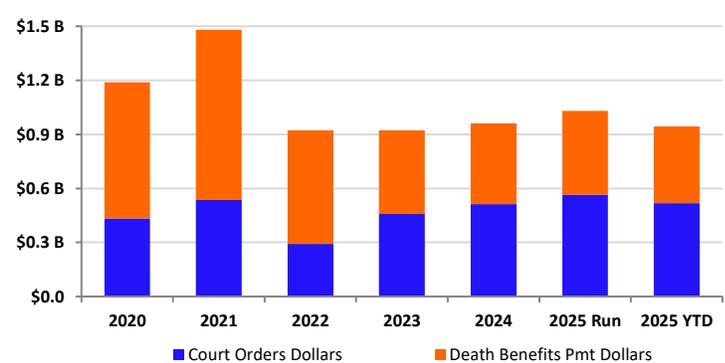
Participant-Submitted Checks Dollars

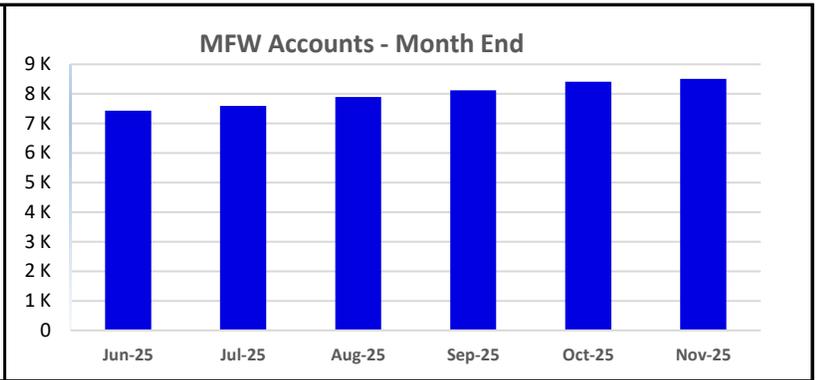
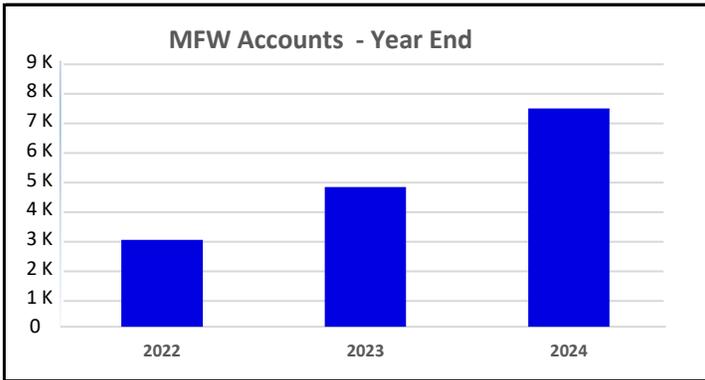


Legal Processing Transactions

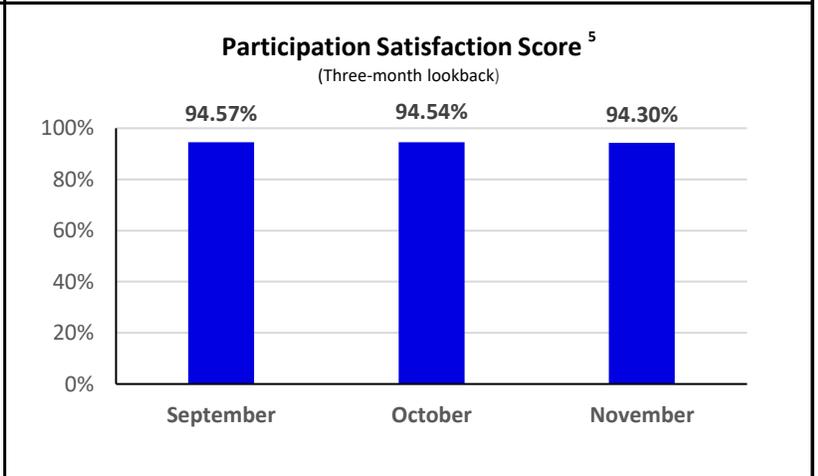
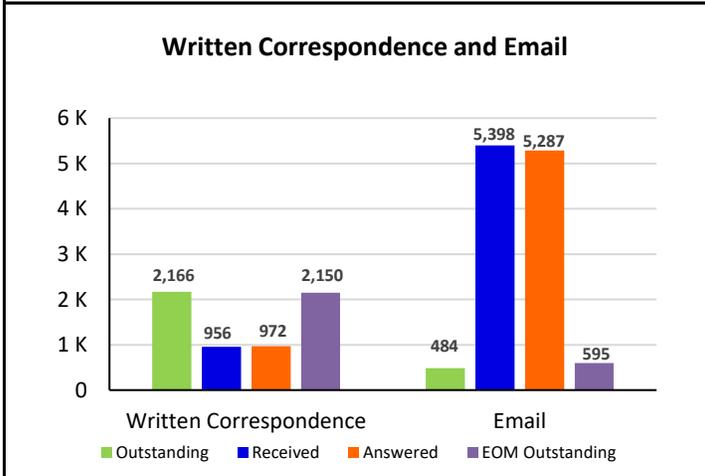
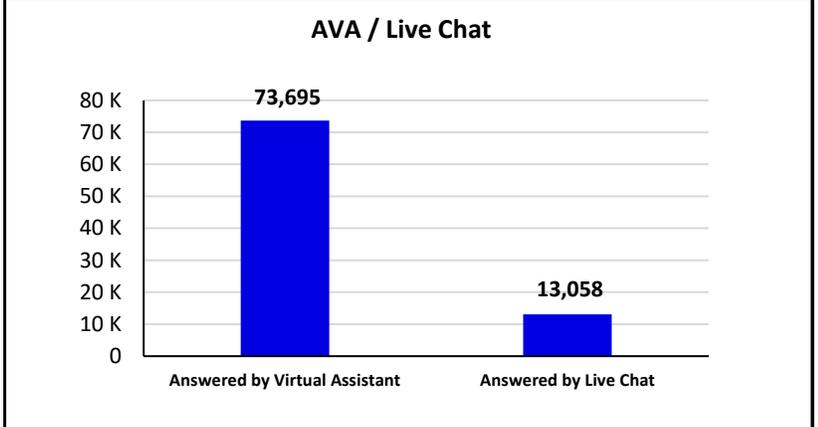
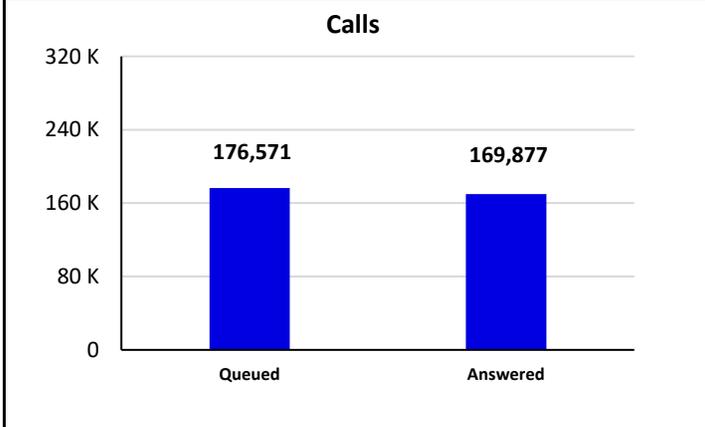


Legal Processing Dollars





Human Interaction and Complex Service Channels (current month)



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, mobile, email, and chat.