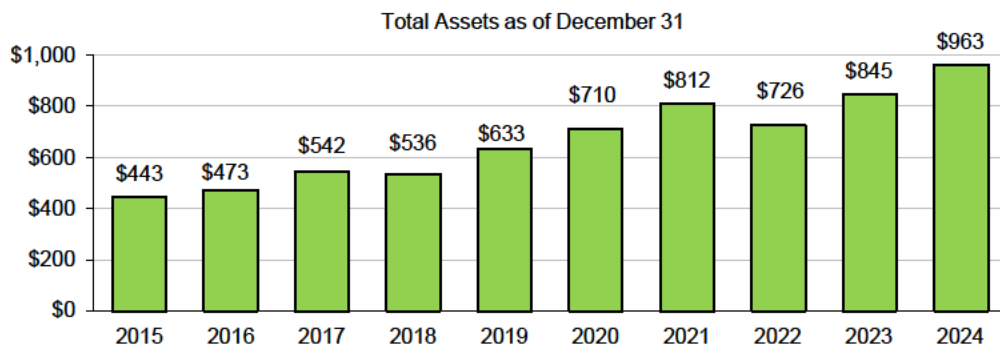


**Highlights**

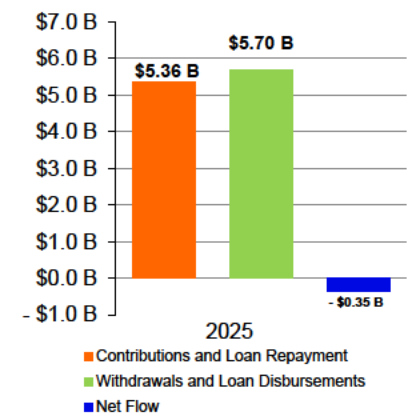
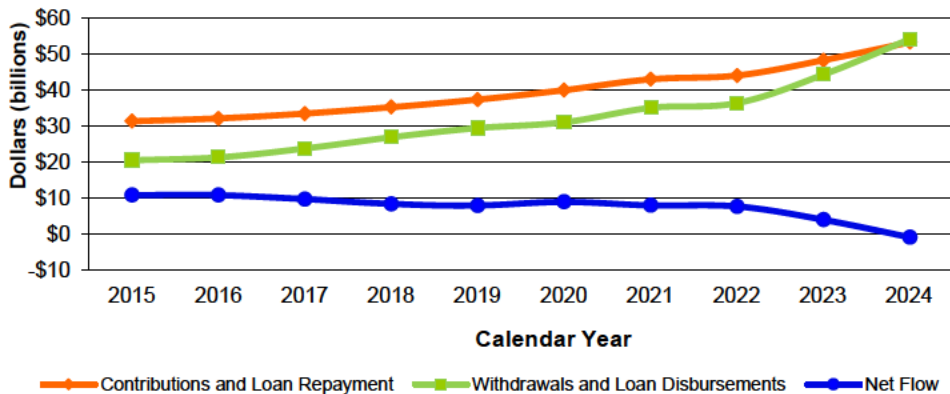
The Thrift Savings Plan (TSP) issued more than 1.3 million 1099-Rs in January. The TSP also notified more than 303,000 participants regarding their 2025 required minimum distribution amount. For the month, the average wait time on the ThriftLine was about 63 seconds, with more than 82 percent of callers waiting 20 seconds or less; ThriftLine satisfaction was 93.9 percent.

**Thrift Savings Fund Assets (billions)**



	Total Assets	Roth Assets
<b>January</b>	\$985	\$73
<b>December</b>	\$963	\$71
<b>November</b>	\$986	\$72

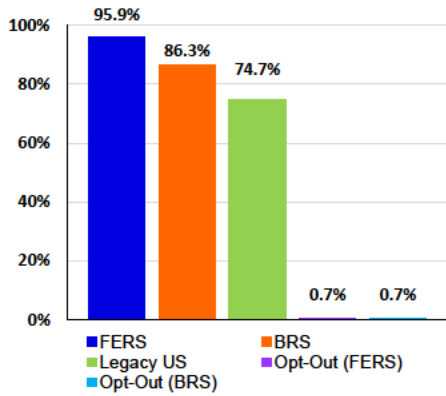
**Cash Flow Attributes**



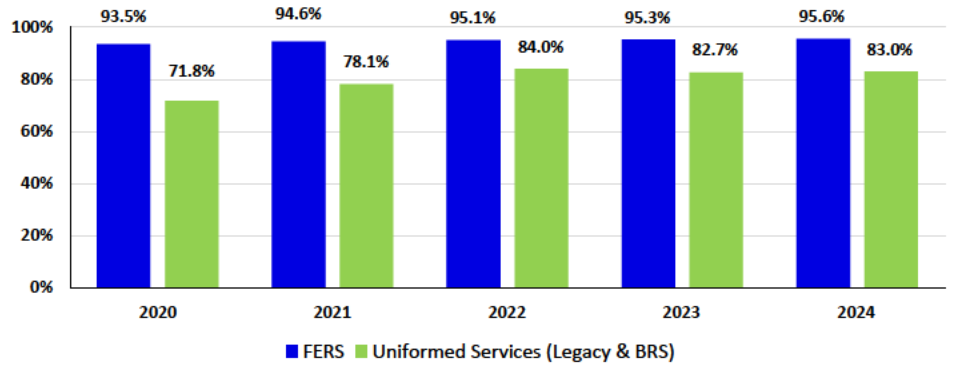
**Total Accounts and Average Balance (current month)**

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
<b>FERS</b>	4,190,844	\$198,059	1,139,042	\$33,146
<b>BRS Participants</b>	1,517,845	\$17,277	924,365	\$14,858
<b>US - Legacy</b>	1,250,239	\$53,893	668,486	\$32,260
<b>CSRS</b>	236,467	\$224,273	9,052	\$41,238
<b>Beneficiary Participants</b>	44,283	\$166,754	3,461	\$22,755
<b>Total</b>	7,239,678	\$136,022	2,744,406	\$26,755

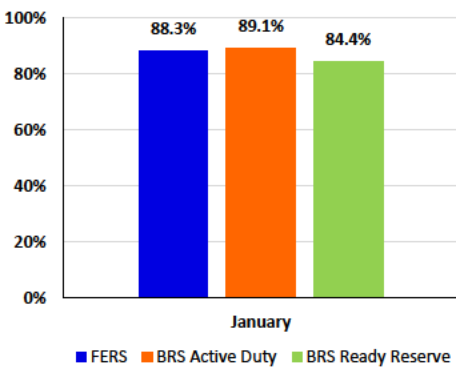
### Participation Rates (current month)<sup>1</sup>



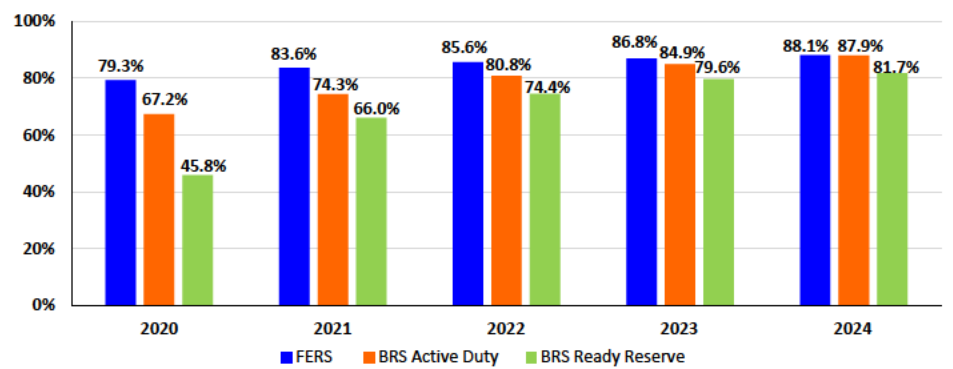
### Historical Participation Rates by Fiscal Year



### Full Matching (5%) Rates<sup>2</sup> (current month)

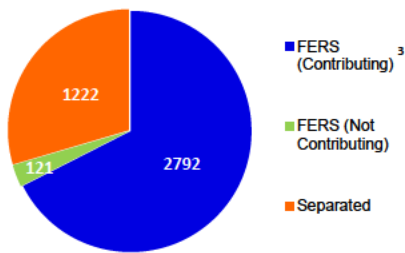


### Historical Full Matching Rates by Fiscal Year

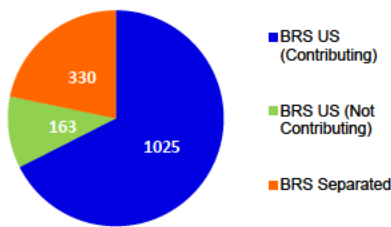


### Participant Counts for Current Month (thousands)

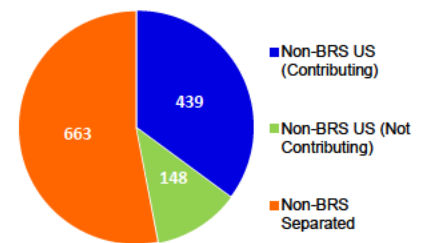
#### FERS<sup>1</sup>



#### Uniformed Services (BRS)<sup>1</sup>

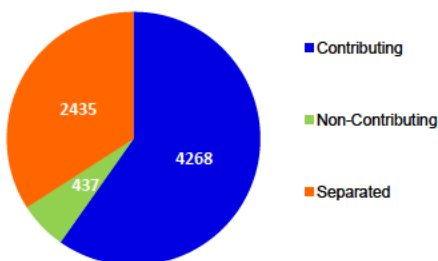


#### Uniformed Services (Legacy)<sup>1</sup>

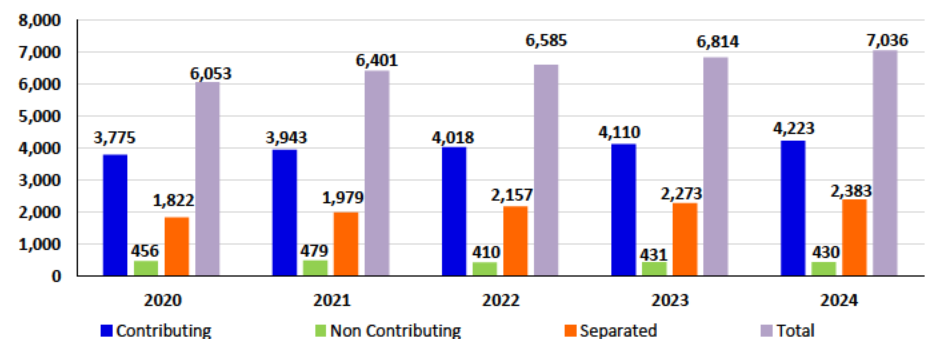


### Plan Participation (in millions)

#### Overall TSP Participation<sup>1</sup>

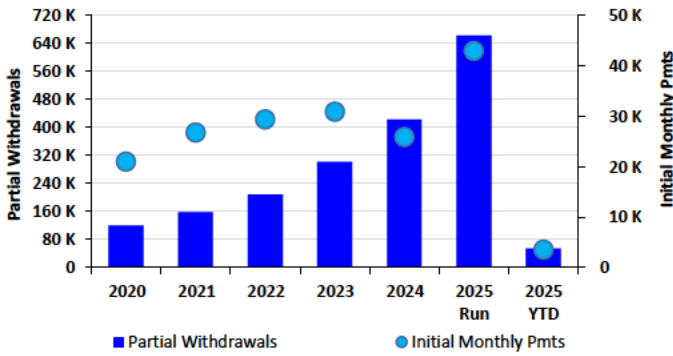


#### Historical Plan Participation by Fiscal Year

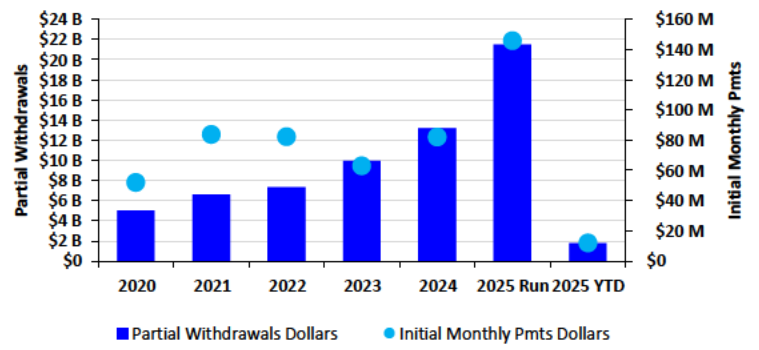


## Post-Separation Withdrawal Activity

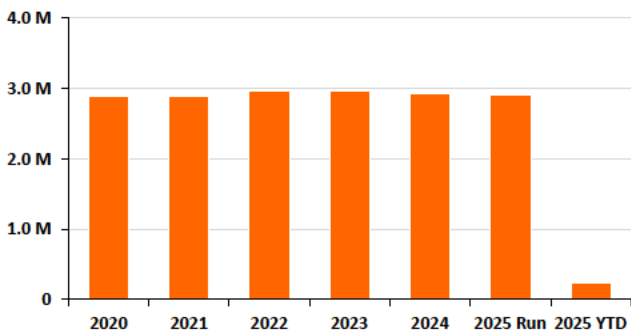
### Post-Separation Withdrawals Transactions (Partial Withdrawals & Initial Monthly Pmts)



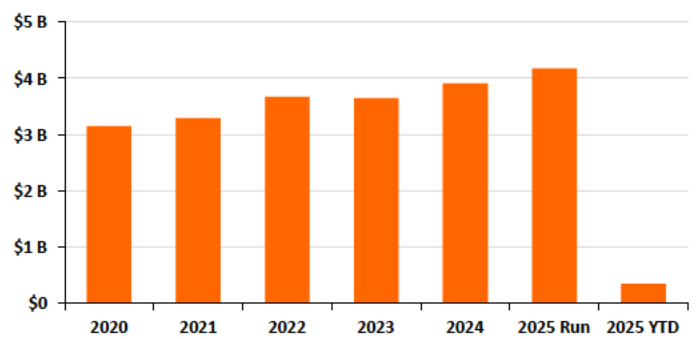
### Post-Separation Withdrawals Dollars (Partial Withdrawals & Initial Monthly Pmts)



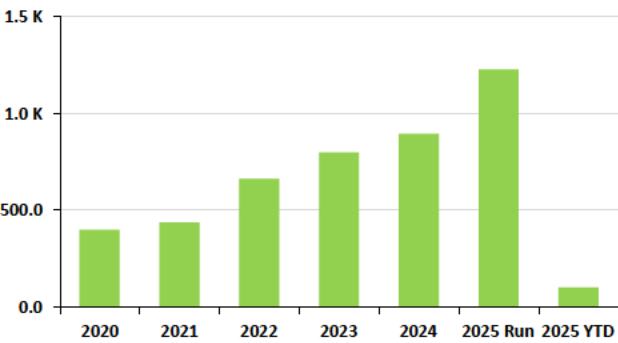
### Post-Separation Withdrawals Transactions (Ongoing Monthly Pmts)



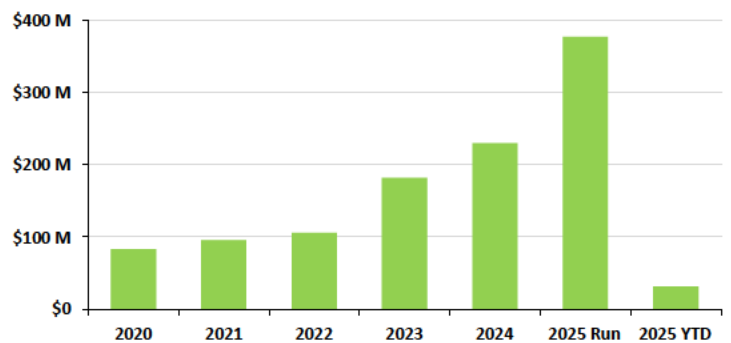
### Post-Separation Withdrawals Dollars (Ongoing Monthly Pmts)



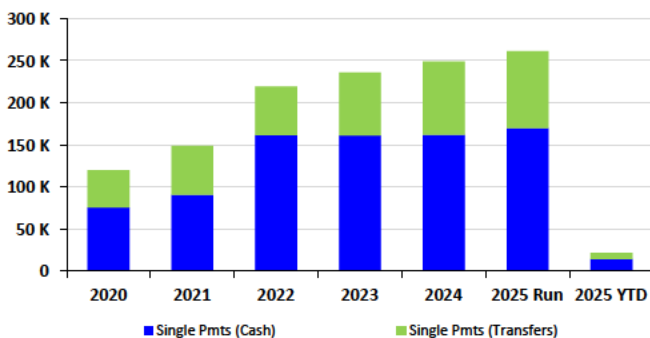
### Post-Separation Annuity Transactions



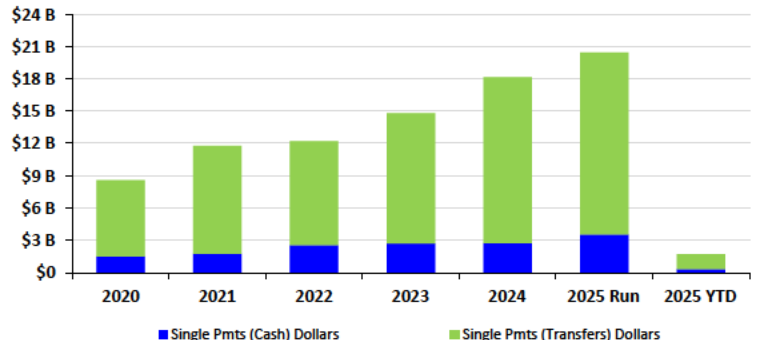
### Post-Separation Annuity Dollars



### Post-Separation Withdrawals Transactions Total Distributions (Cash & Transfers)<sup>4</sup>

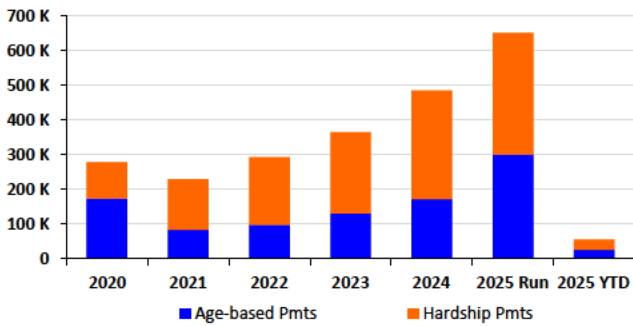


### Post-Separation Withdrawals Dollars Total Distributions (Cash & Transfers)

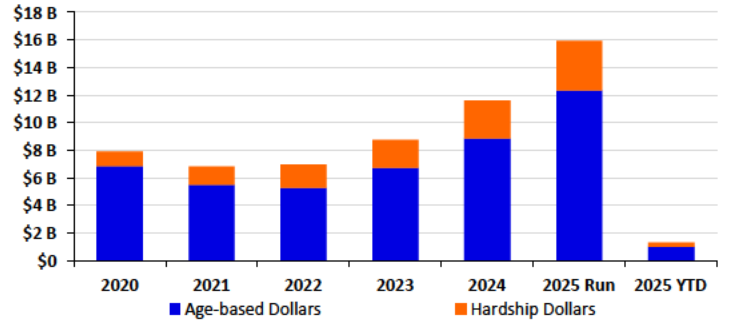


## In-Service Withdrawal Activity

### Age-Based & Hardship Transactions

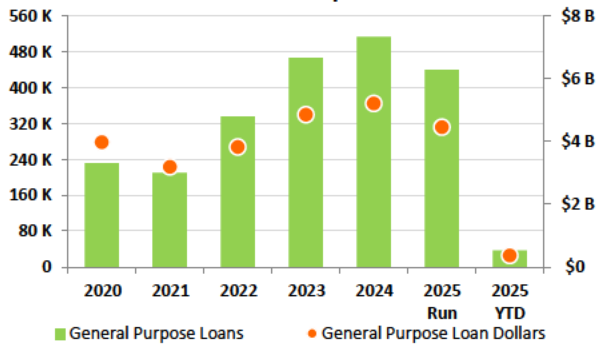


### Age-Based & Hardship Dollars

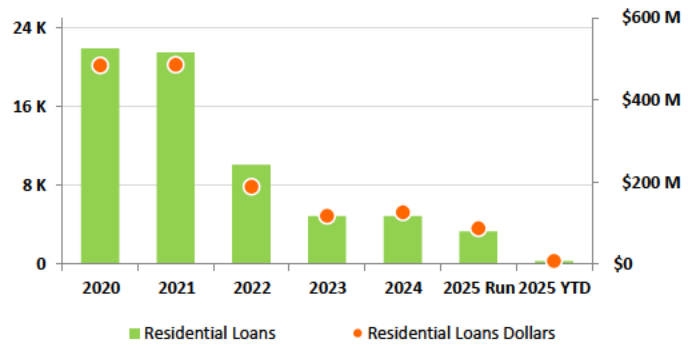


## Loan Activity

### General Purpose Loans

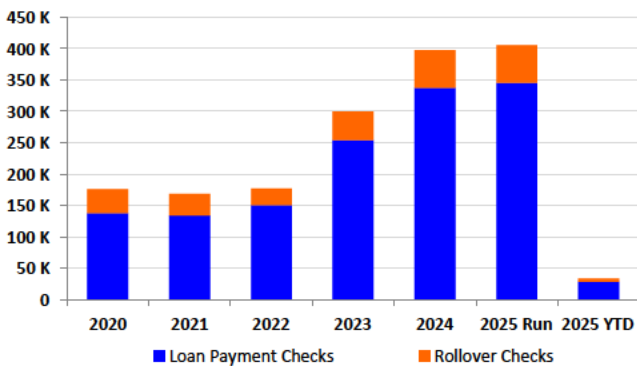


### Residential Loans

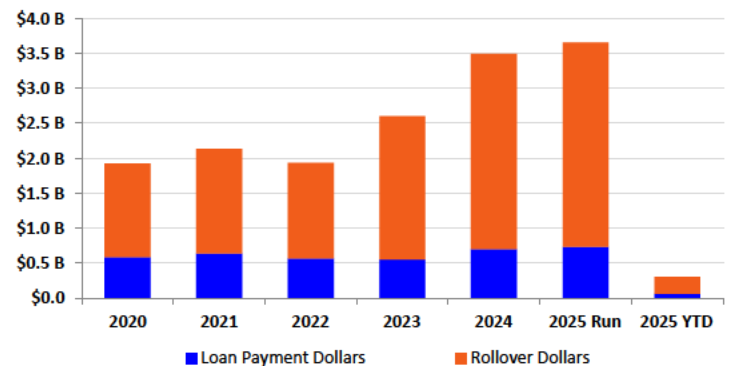


## Other Activity

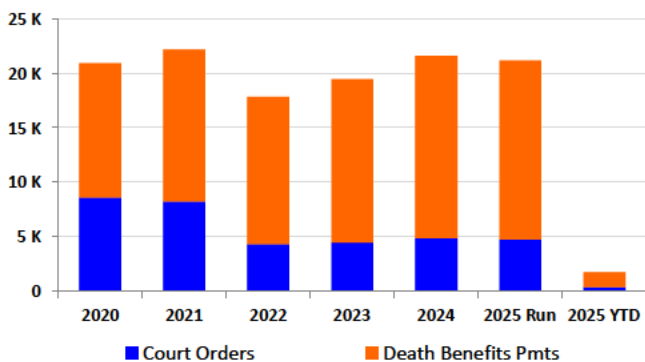
### Participant-Submitted Check Transactions



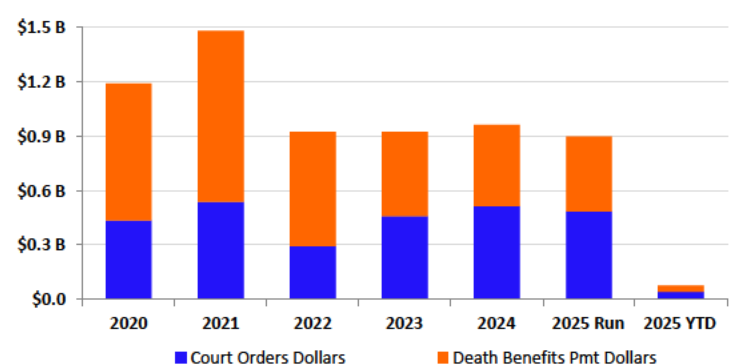
### Participant-Submitted Checks Dollars

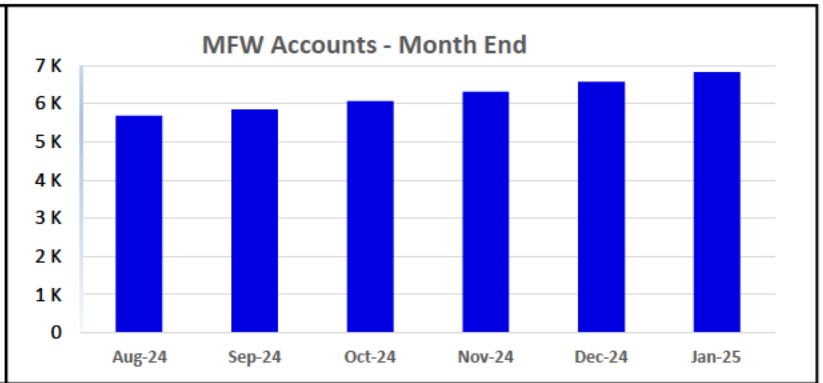
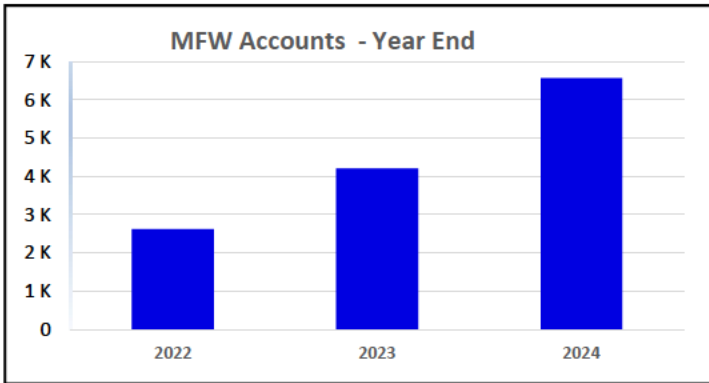


### Legal Processing Transactions

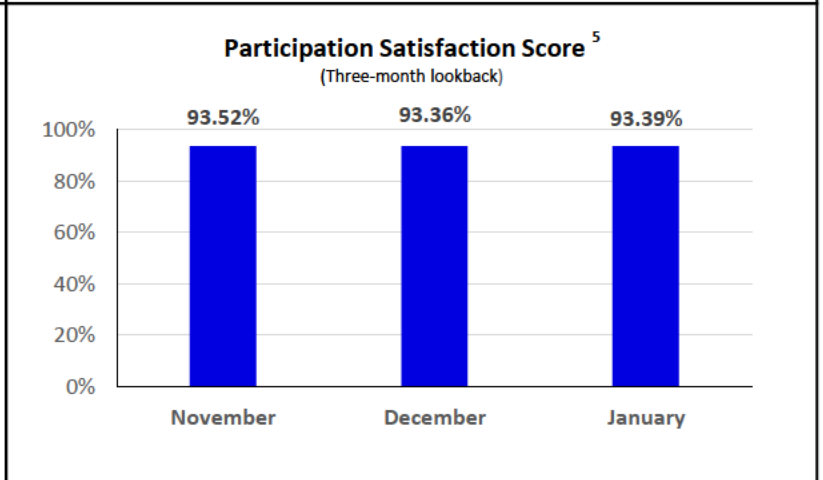
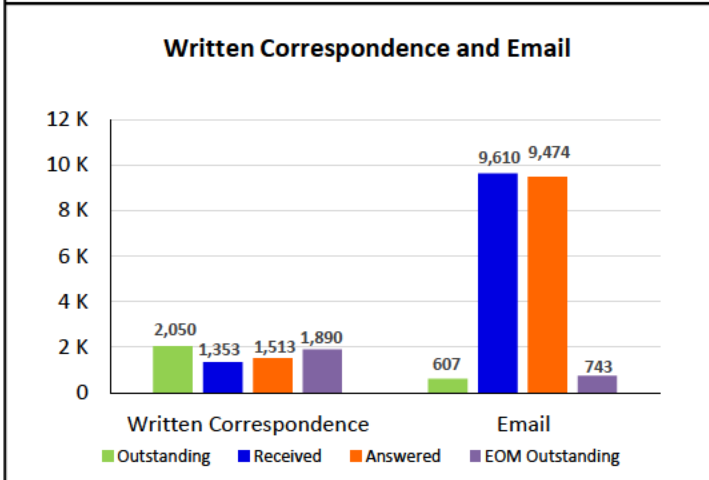
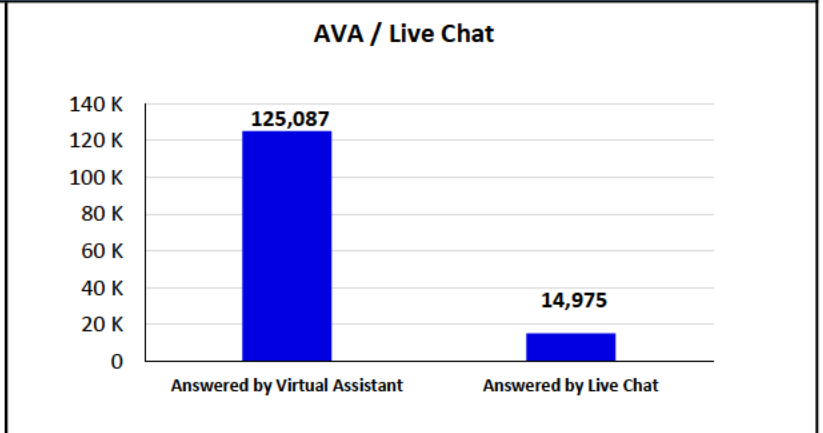
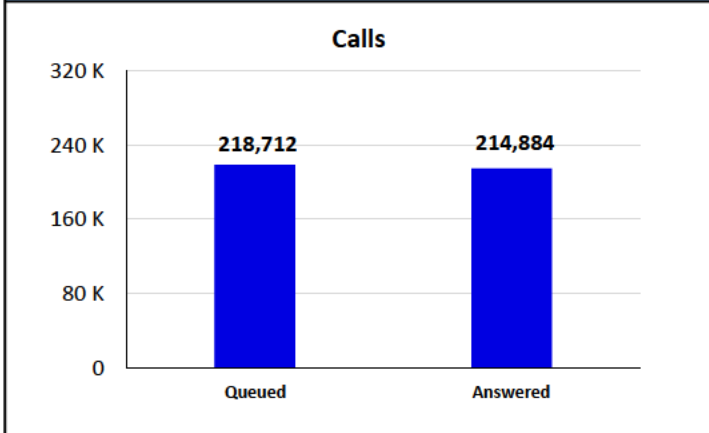


### Legal Processing Dollars





## Human Interaction and Complex Service Channels (current month)



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