

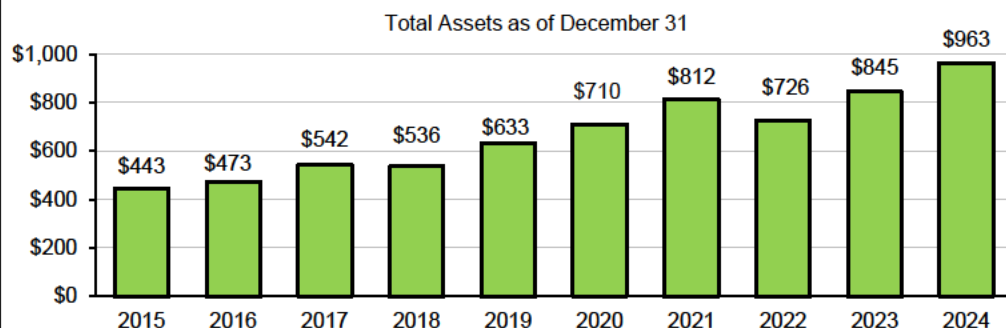
Thrift Savings Fund Statistics

December 2024

Highlights

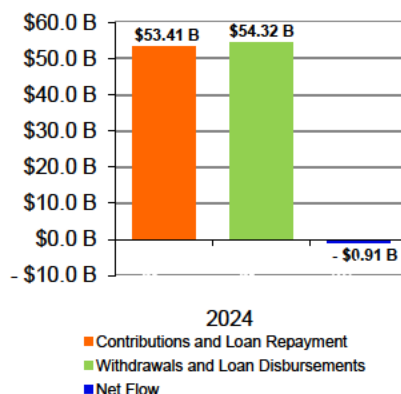
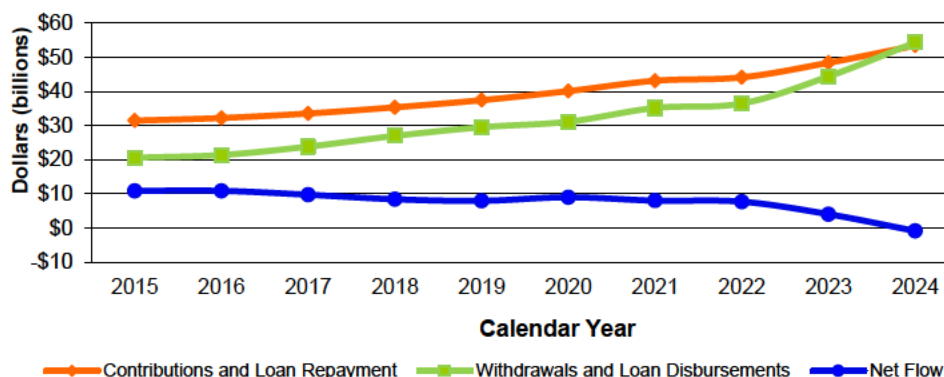
The Thrift Savings Plan (TSP) had a record year in 2024 in many ways. Full matching rates increased for FERS to 87.9% and Active Duty BRS to 88.4%. Roth participation grew to 2.72 million accounts with over \$70 billion in assets. We received a new high of 60,066 rollovers in to the TSP amounting to \$2.8 billion. General purpose loans were up 10% from the previous year; hardship withdrawals were up 34%.

Thrift Savings Fund Assets (billions)



	Total Assets	Roth Assets
December	\$963	\$71
November	\$986	\$72
October	\$947	\$68

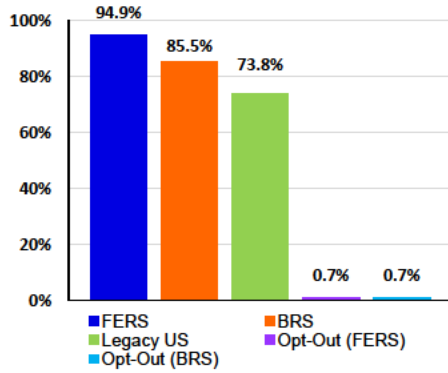
Cash Flow Attributes



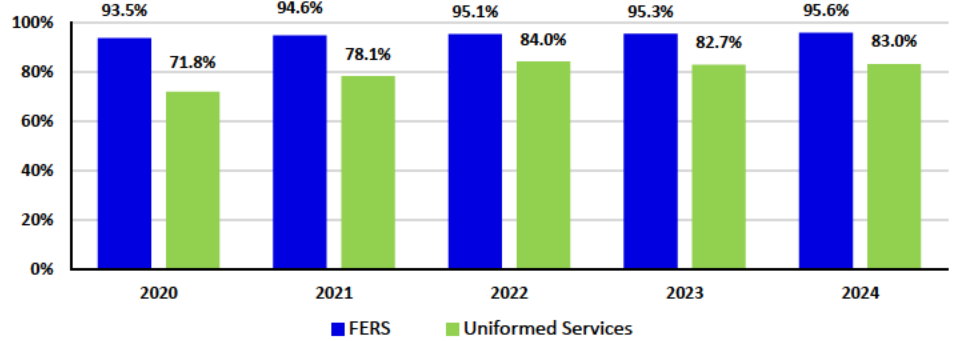
Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,181,245	\$194,130	1,124,920	\$32,282
US - Legacy	1,253,625	\$52,387	668,545	\$31,183
BRS Participants	1,505,955	\$16,702	917,629	\$14,344
CSRS	237,634	\$220,265	9,056	\$40,358
Beneficiary Participants	44,144	\$163,854	3,429	\$22,204
Total	7,222,603	\$133,382	2,723,579	\$25,955

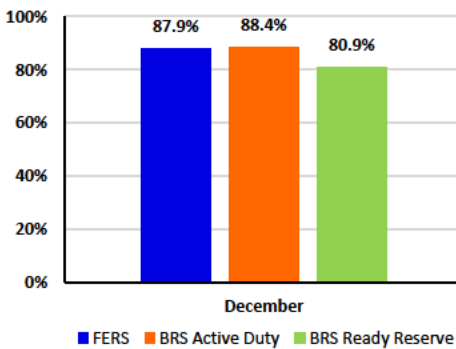
Participation Rates (current month)¹



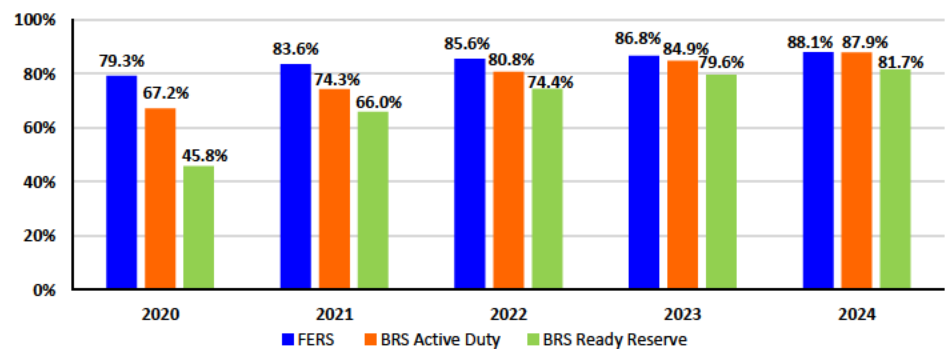
Historical Participation Rates by Fiscal Year



Full Matching (5%) Rates² (current month)

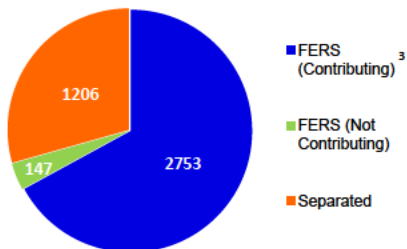


Historical Full Matching Rates by Fiscal Year

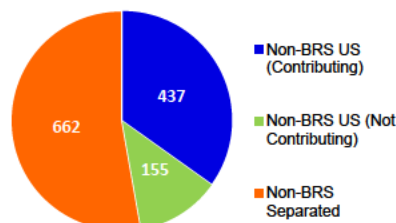


Participant Counts for Current Month (thousands)

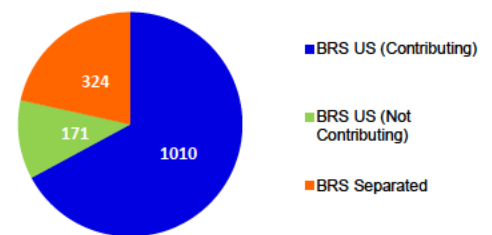
FERS¹



Uniformed Services (Legacy)¹

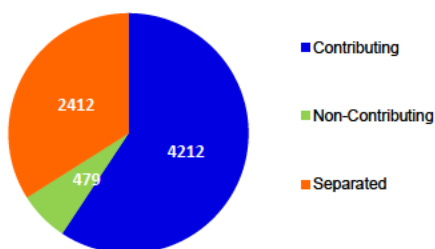


Uniformed Services (BRS)¹

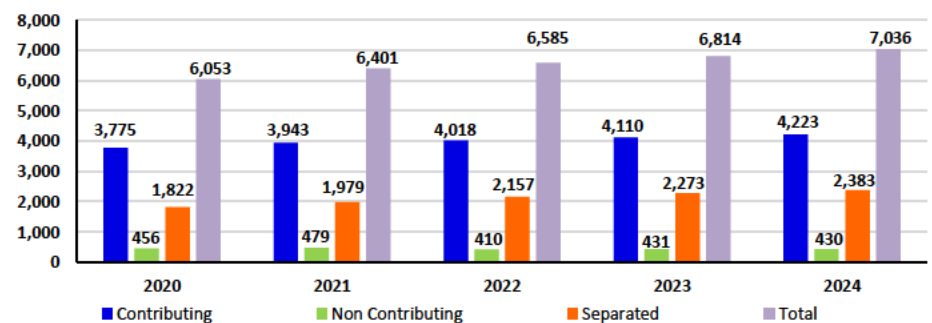


Plan Participation (in millions)

Overall TSP Participation¹

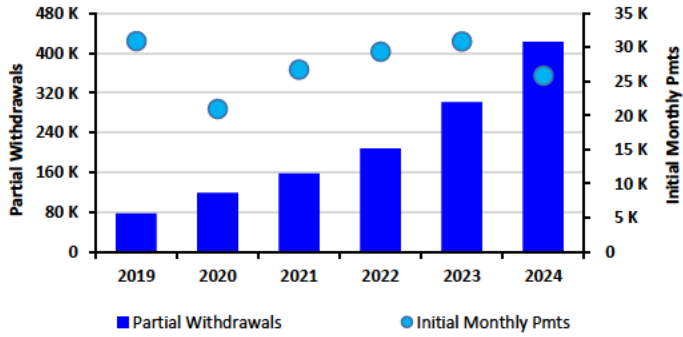


Historical Plan Participation by Fiscal Year

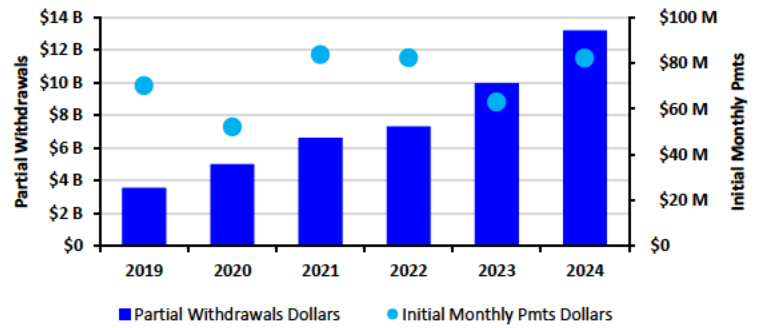


Post-Separation Withdrawal Activity

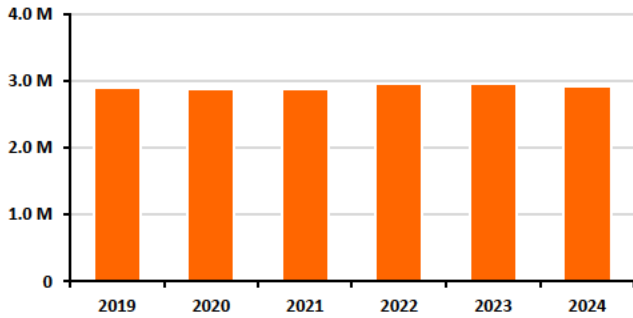
**Post-Separation Withdrawals Transactions
(Partial Withdrawals & Initial Monthly Pmts)**



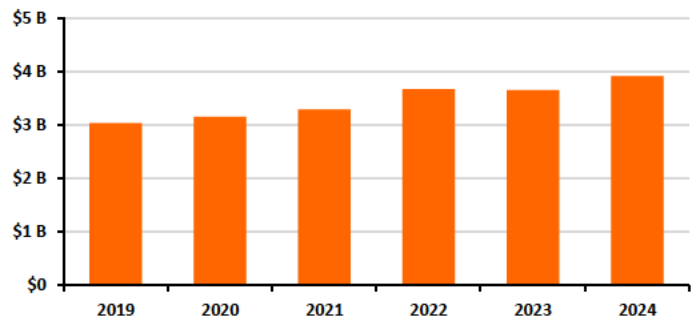
**Post-Separation Withdrawals Dollars
(Partial Withdrawals & Initial Monthly Pmts)**



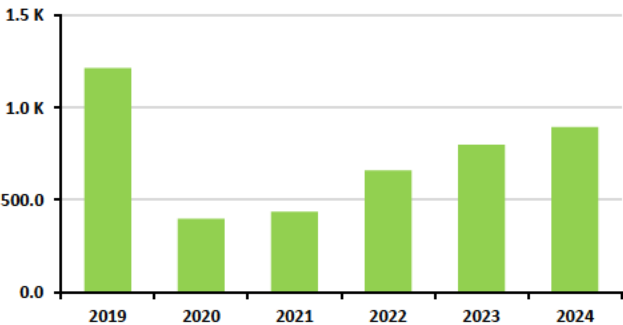
**Post-Separation Withdrawals Transactions
(Ongoing Monthly Pmts)**



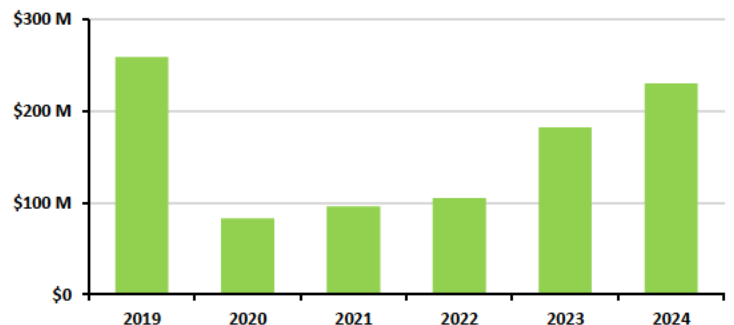
**Post-Separation Withdrawals Dollars
(Ongoing Monthly Pmts)**



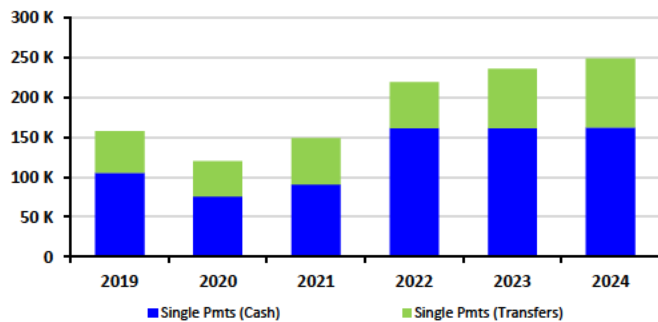
Post-Separation Annuity Transactions



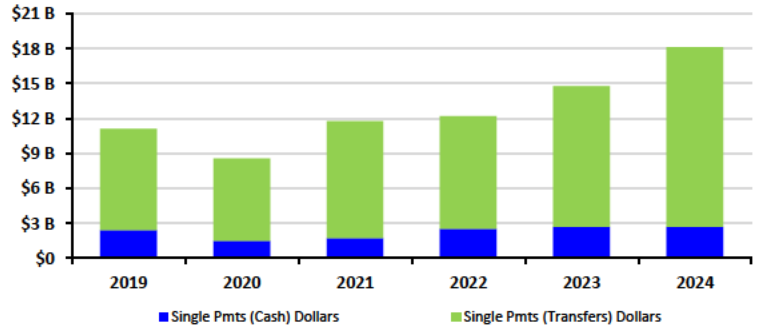
Post-Separation Annuity Payments



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

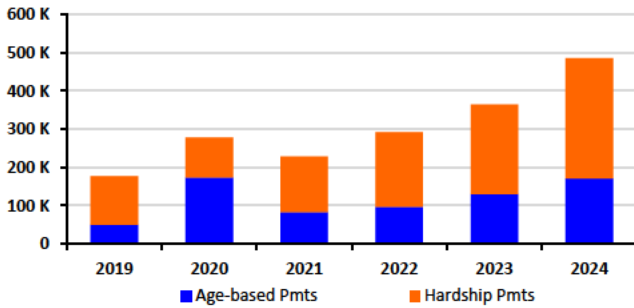


**Post-Separation Withdrawals Dollars
Total Distributions (Cash & Transfers)**

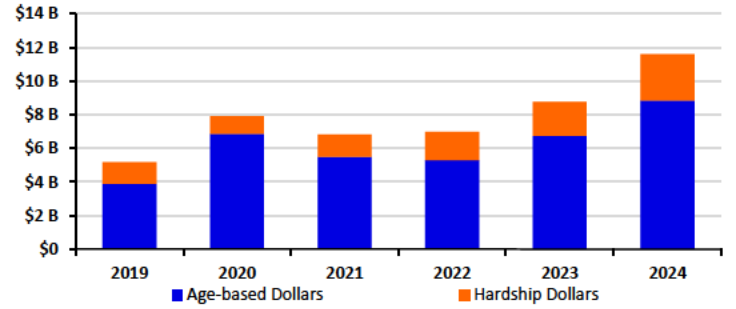


In-Service Withdrawal Activity

Age-Based & Hardship Transactions

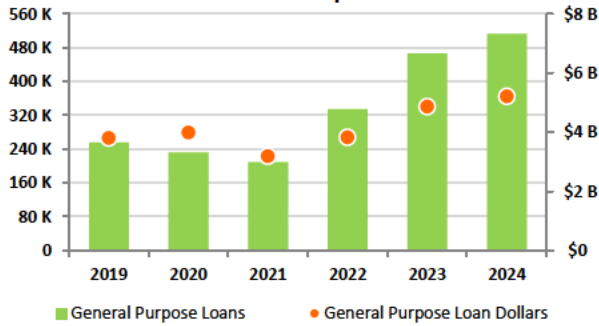


Age-Based & Hardship Dollars

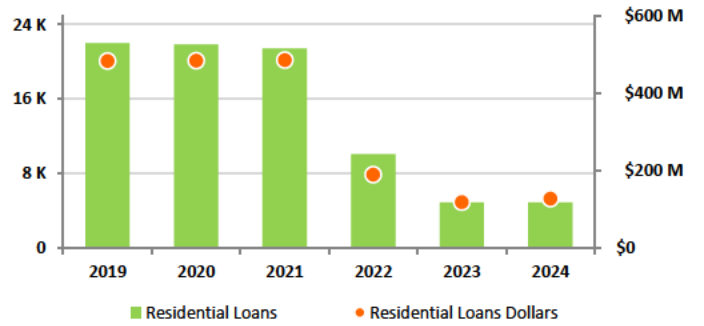


Loan Activity

General Purpose Loans

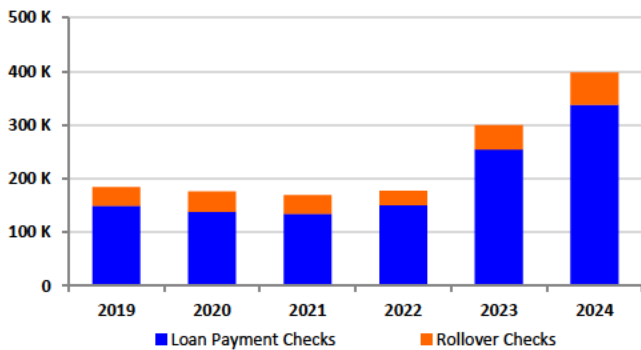


Residential Loans

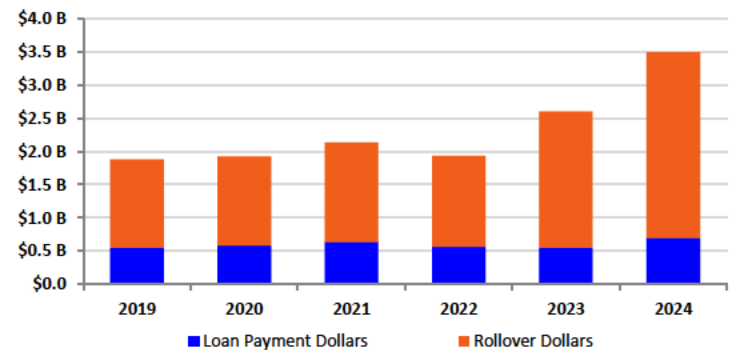


Other Activity

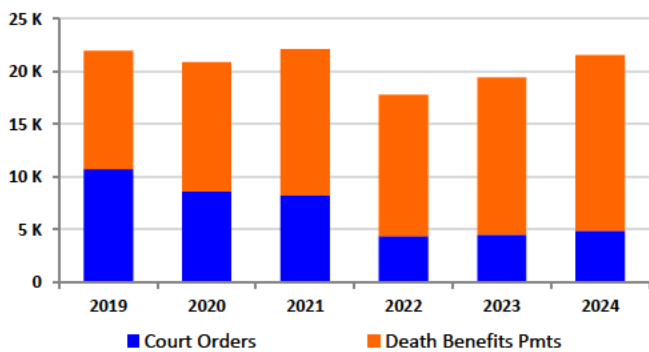
Participant-Submitted Check Transactions



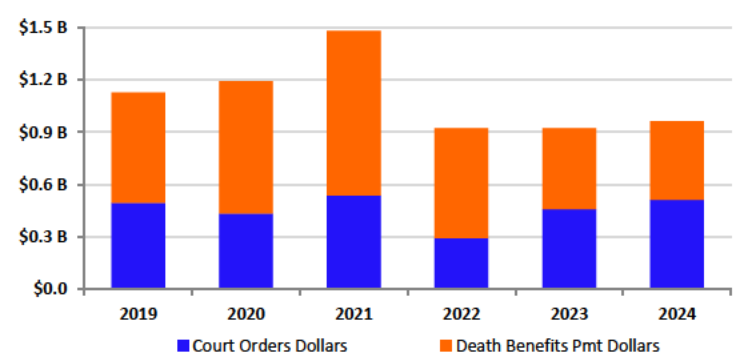
Participant-Submitted Checks Dollars

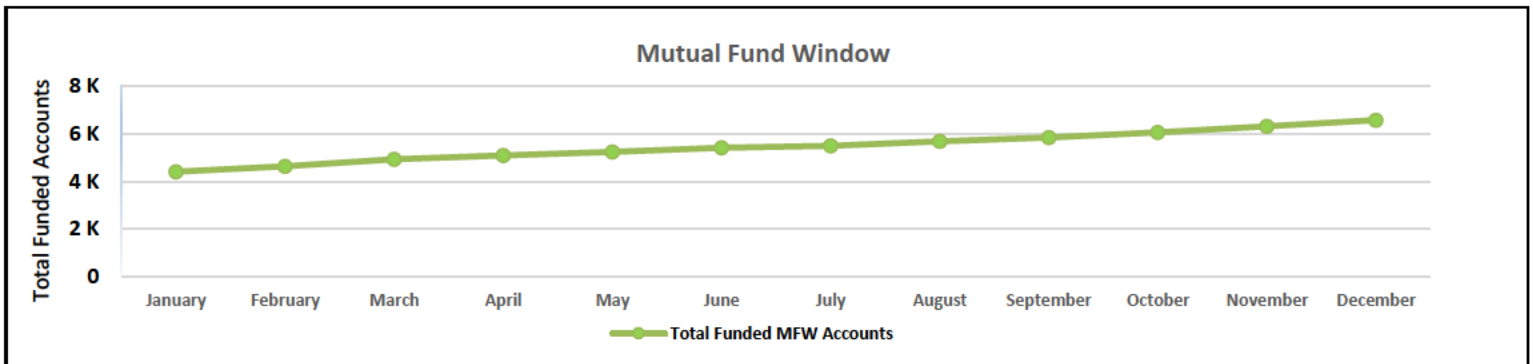


Legal Processing Transactions

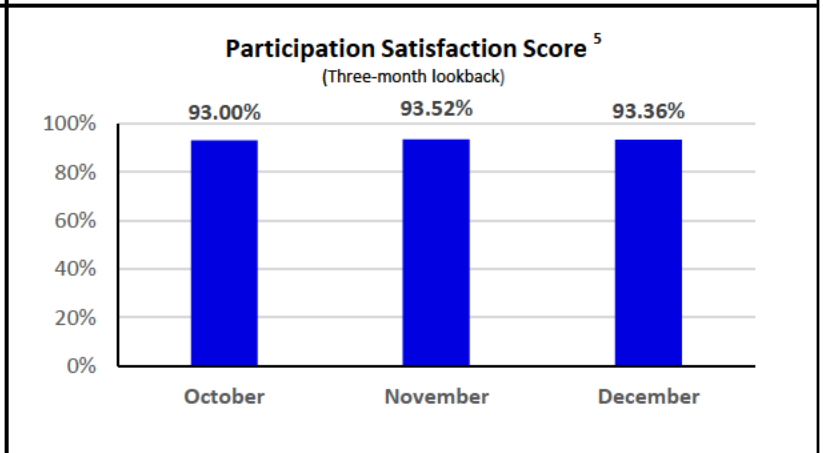
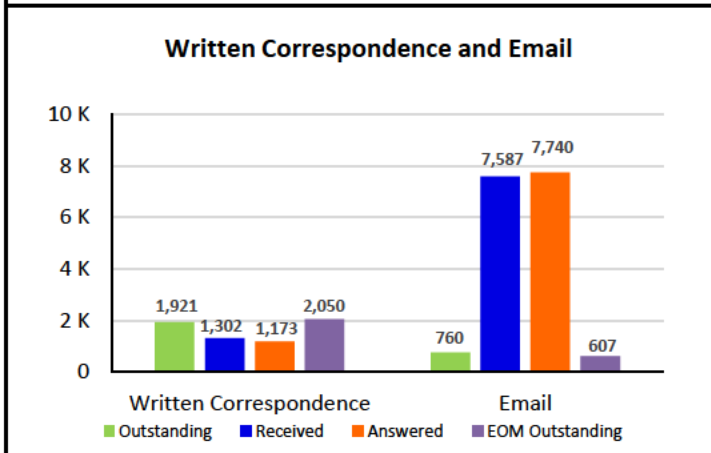
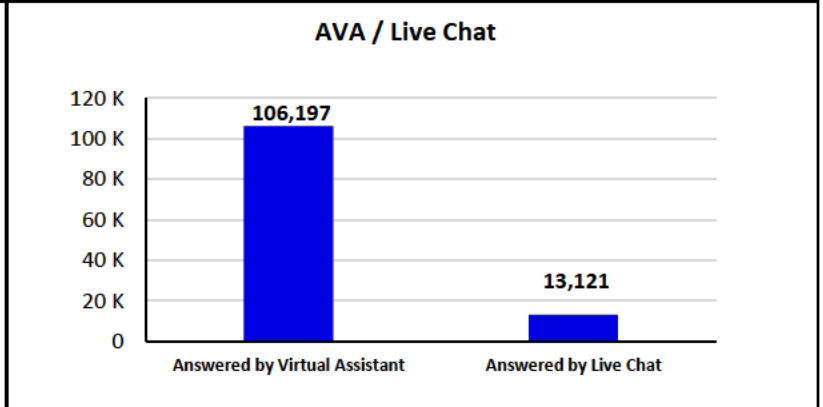
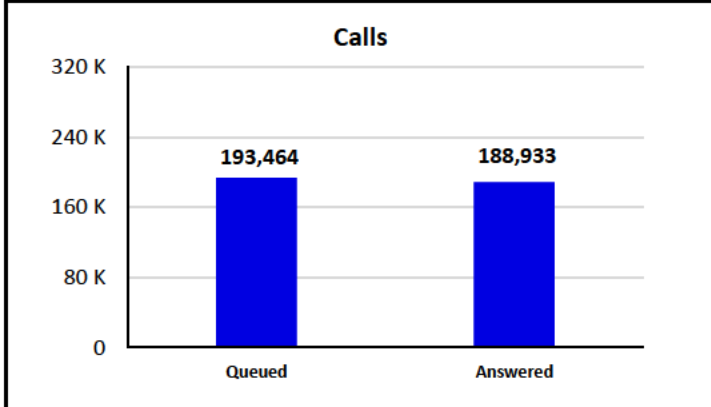


Legal Processing Dollars





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, email, and chat.