

Office of Participant Experience

Presented By
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March 25, 2025

Thrift Savings Plan Highlights – March 2025

- Full matching rates for FERS (88.4%) and BRS (89.2%) are new Plan highs.
- We issued more than 7 million annual statements in My Account.
 - Through the new eDelivery process, we mailed ~5 million fewer paper statements to participants.
- ThriftLine in February
 - Average wait time was 54 seconds
 - 84.6% of callers waited 20 seconds or less
 - Satisfaction 93.5%

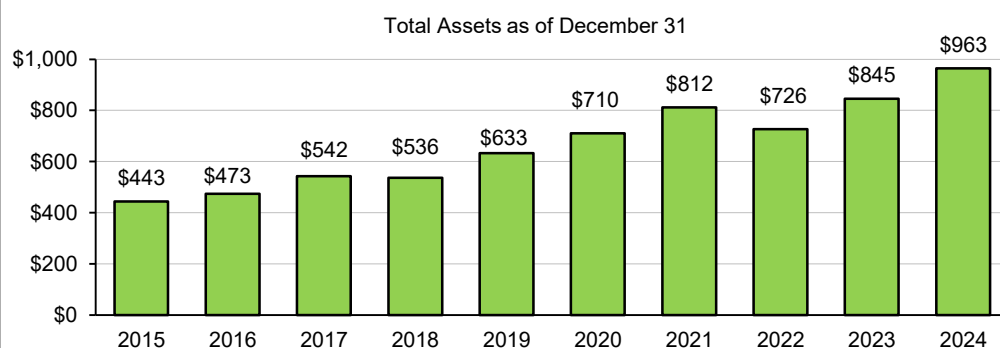
Thrift Savings Fund Statistics

February 2025

Highlights

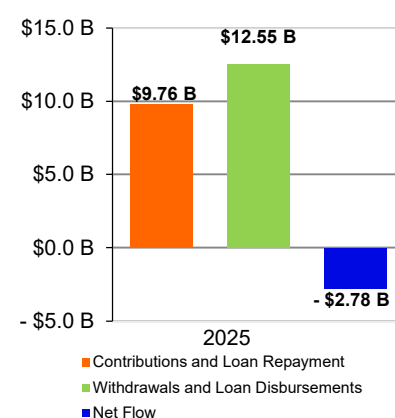
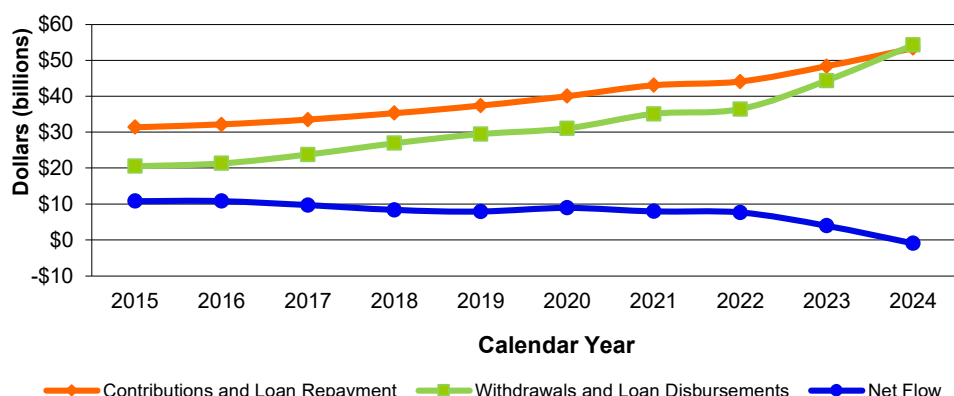
The full matching rates for FERS (88.4%) and BRS (89.2%) are new Plan highs. More than 7 million annual statements were issued inside MyAccount; approximately 2 million paper copies were mailed. The average wait time for participants who called the ThriftLine in February was 54 seconds, with 84.6% of callers waiting 20 seconds or less. ThriftLine satisfaction was 93.5%.

Thrift Savings Fund Assets (billions)



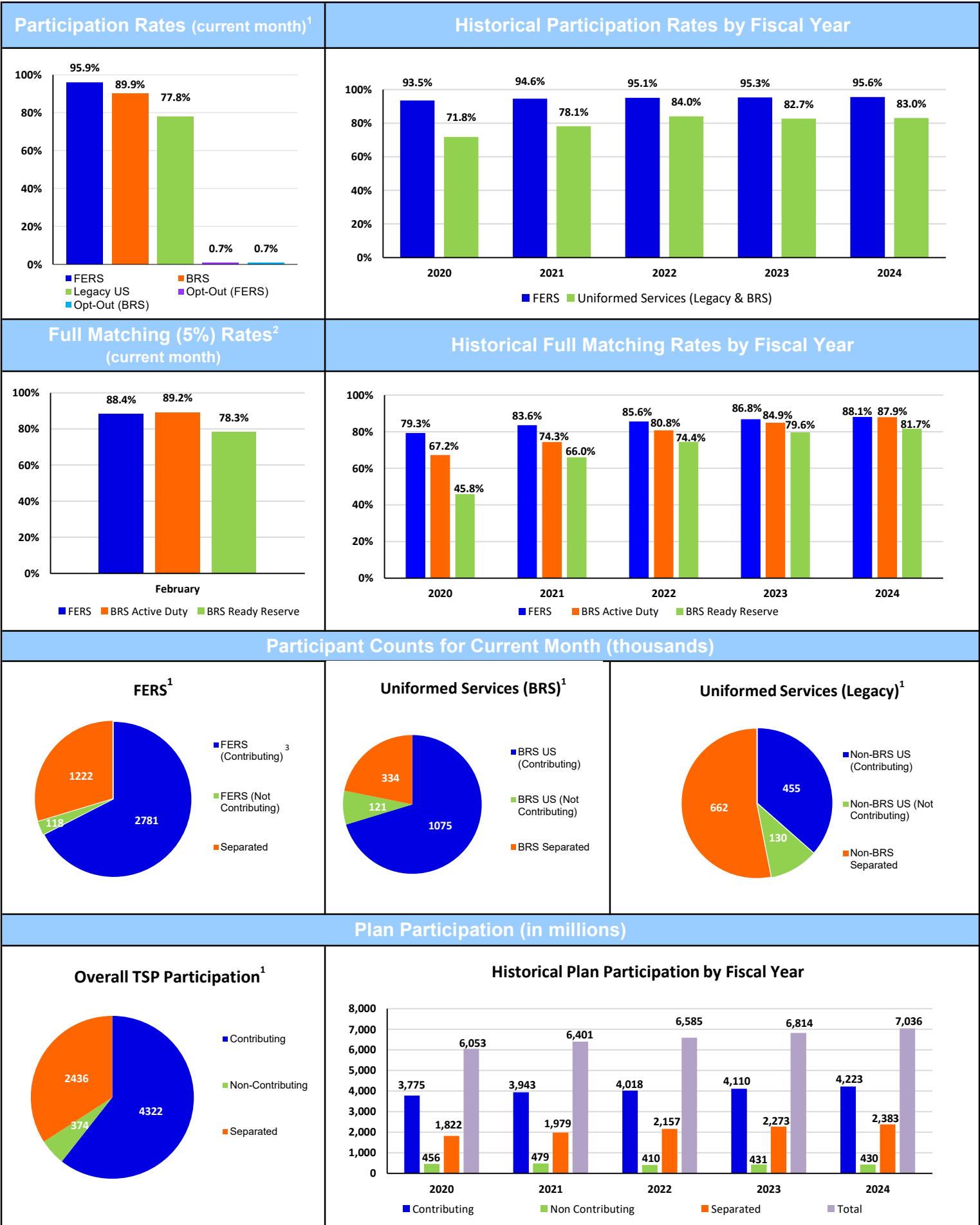
	Total Assets	Roth Assets
February	\$972	\$73
January	\$985	\$73
December	\$963	\$71

Cash Flow Attributes



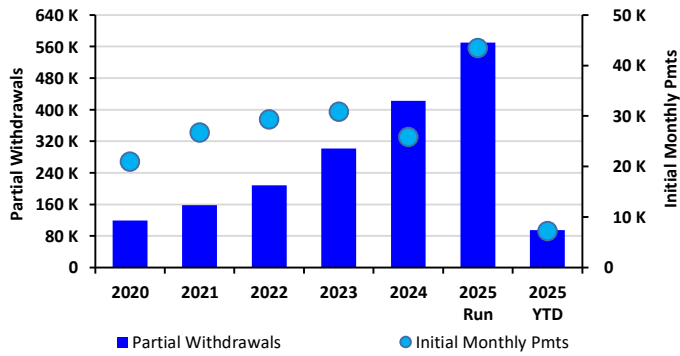
Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,194,575	\$195,236	1,149,009	\$32,705
BRS Participants	1,530,513	\$17,119	933,836	\$14,694
US - Legacy	1,246,675	\$53,323	668,845	\$32,010
CSRS	235,041	\$222,036	9,000	\$40,801
Beneficiary Participants	44,499	\$166,312	3,479	\$22,627
Total	7,251,303	\$134,092	2,764,169	\$26,437

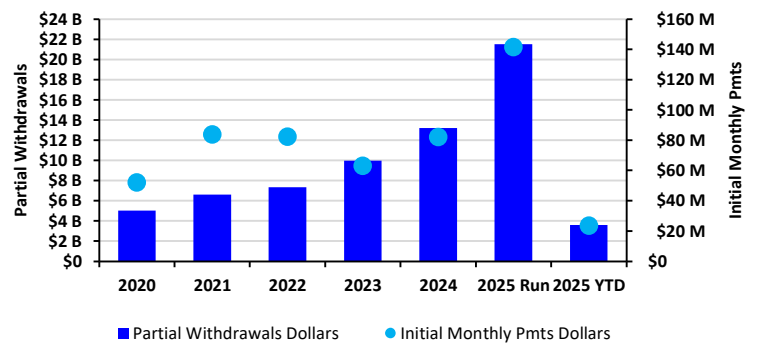


Post-Separation Withdrawal Activity

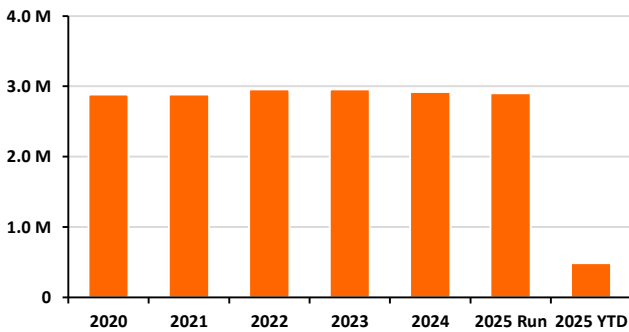
**Post-Separation Withdrawals Transactions
(Partial Withdrawals & Initial Monthly Pmts)**



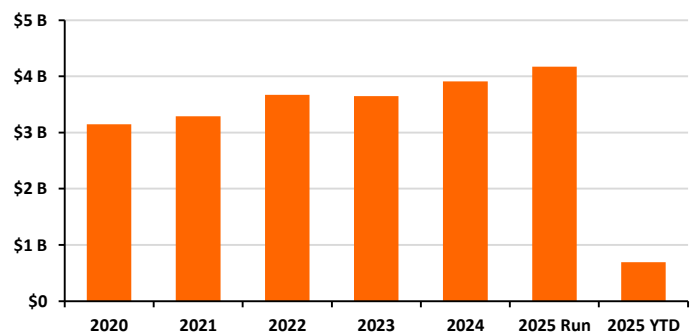
**Post-Separation Withdrawals Dollars
(Partial Withdrawals & Initial Monthly Pmts)**



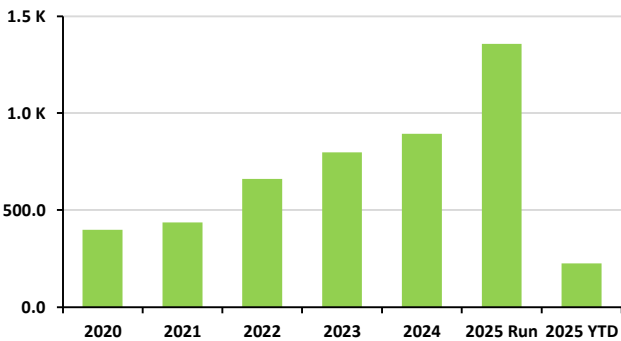
**Post-Separation Withdrawals Transactions
(Ongoing Monthly Pmts)**



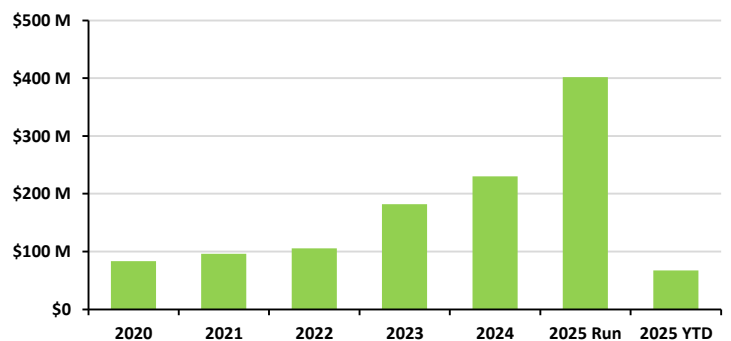
**Post-Separation Withdrawals Dollars
(Ongoing Monthly Pmts)**



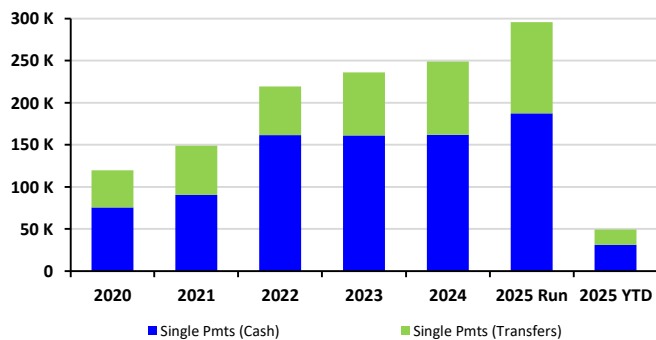
Post-Separation Annuity Transactions



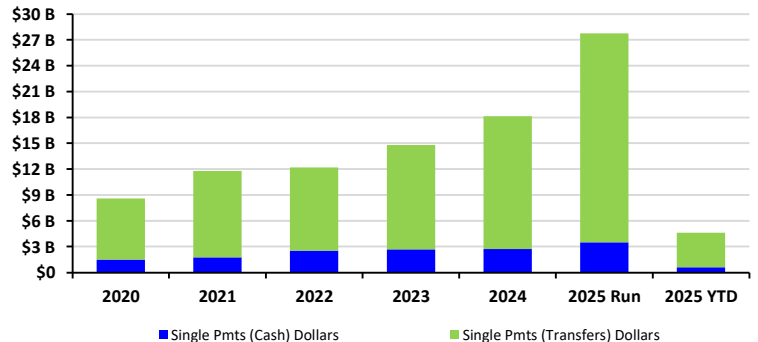
Post-Separation Annuity Dollars



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

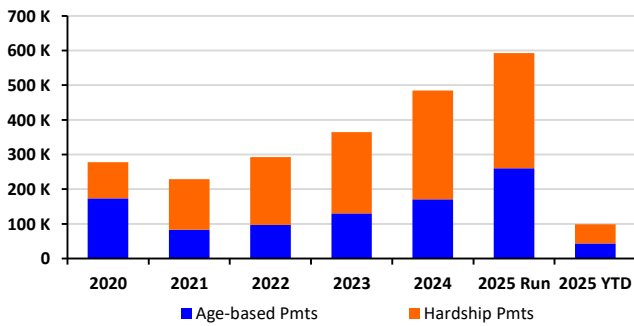


**Post-Separation Withdrawals Dollars
Total Distributions (Cash & Transfers)**

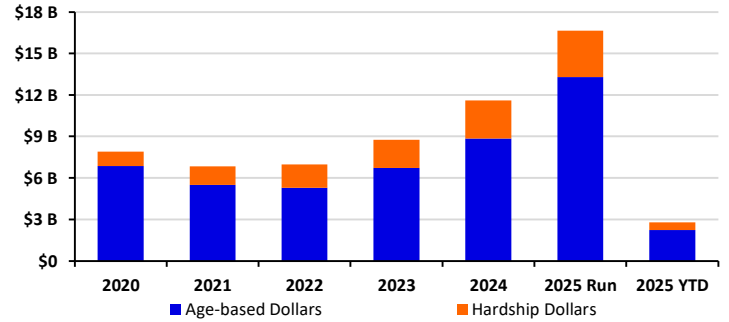


In-Service Withdrawal Activity

Age-Based & Hardship Transactions

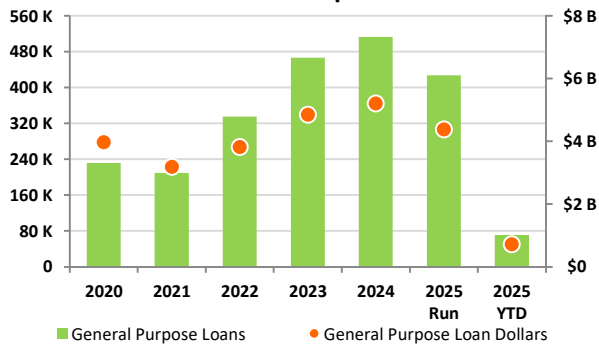


Age-Based & Hardship Dollars

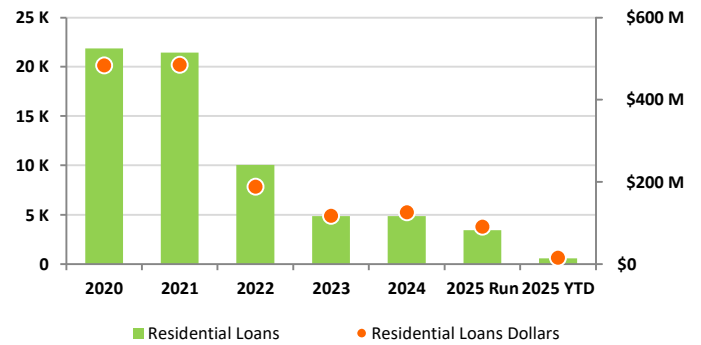


Loan Activity

General Purpose Loans

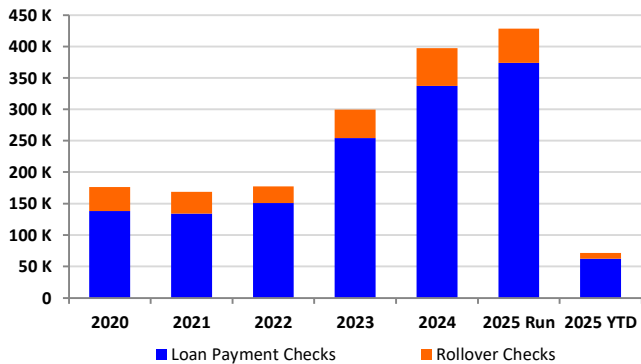


Residential Loans

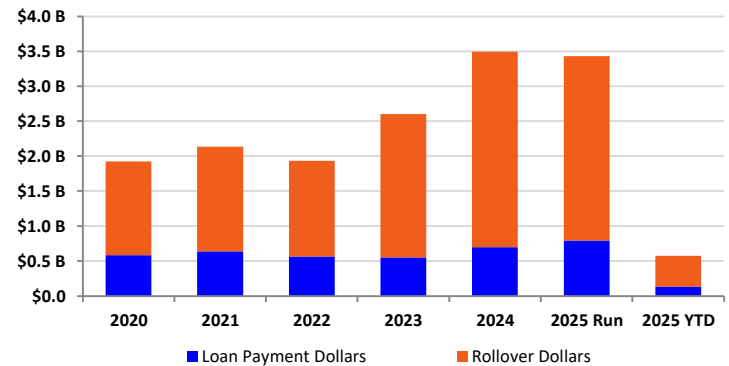


Other Activity

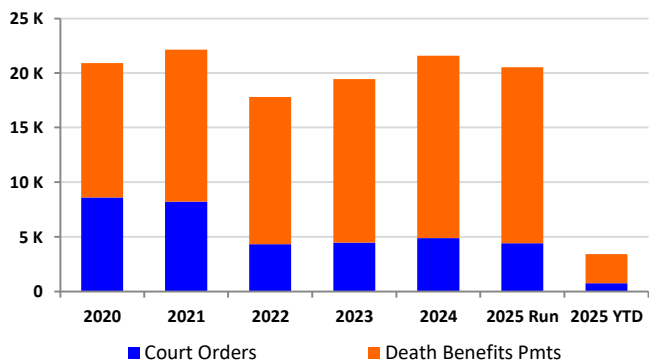
Participant-Submitted Check Transactions



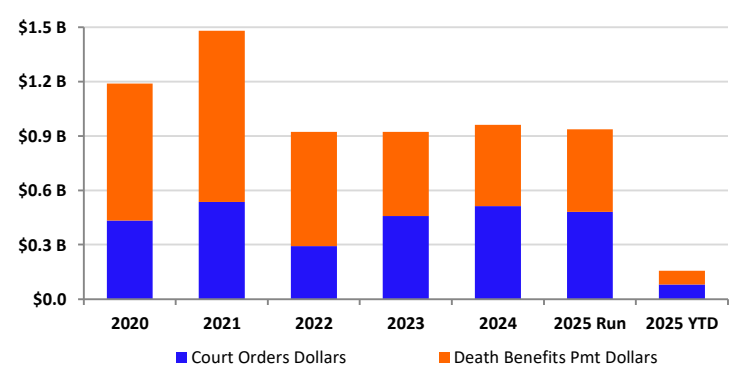
Participant-Submitted Checks Dollars

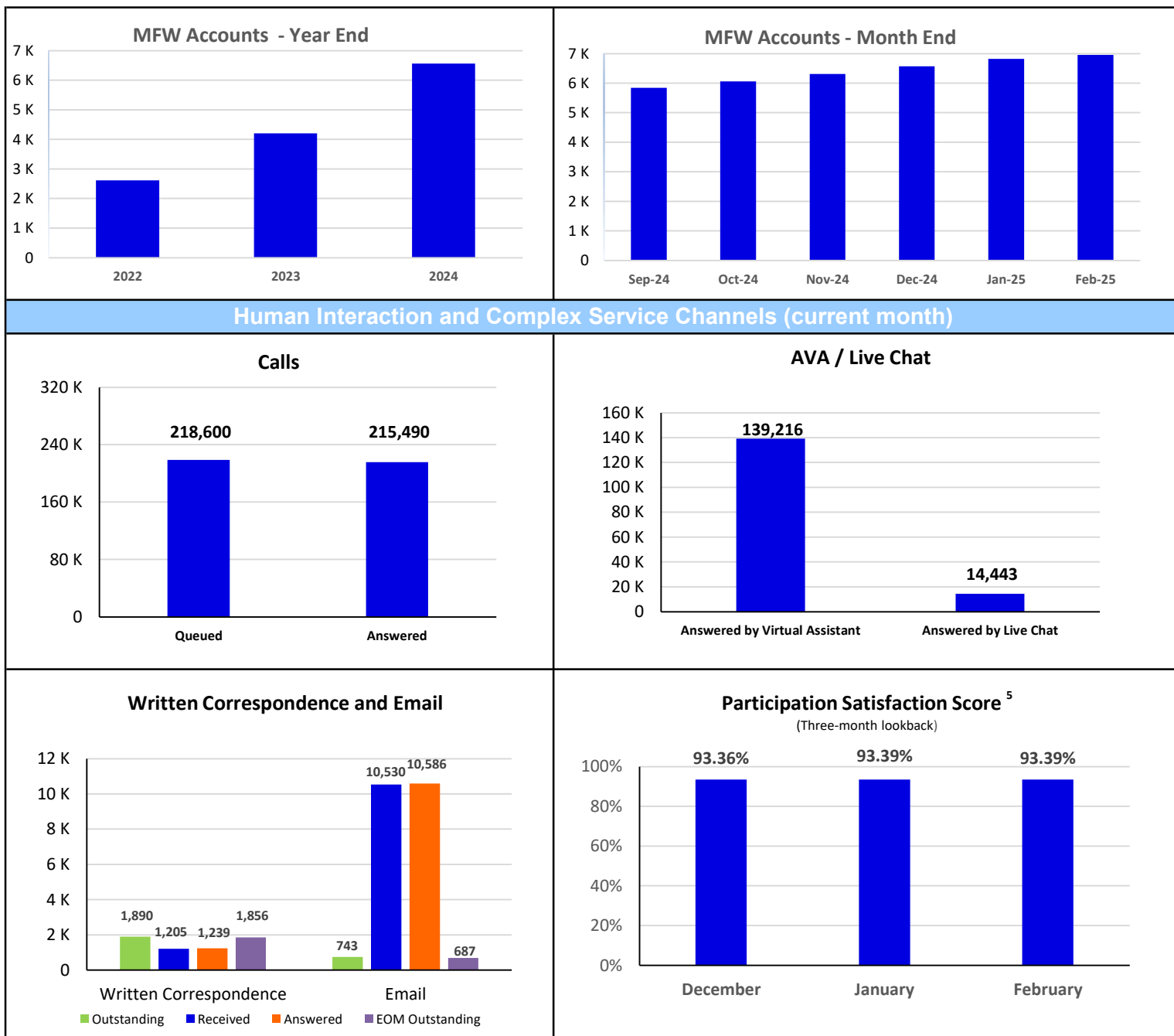


Legal Processing Transactions



Legal Processing Dollars





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.