

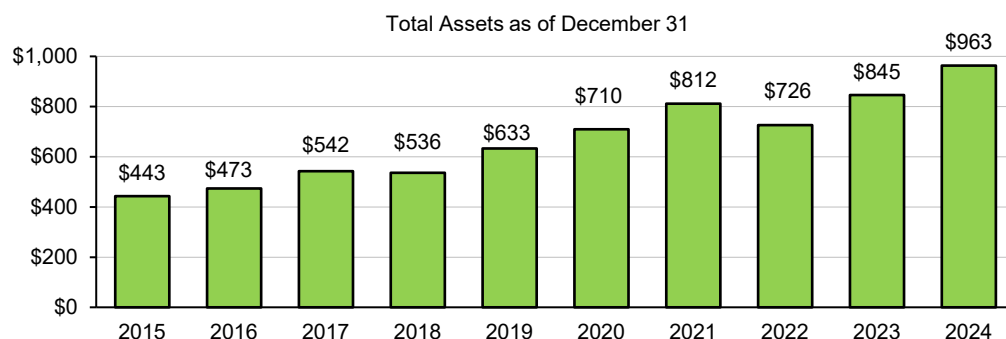
# Thrift Savings Fund Statistics

October 2025

## Highlights

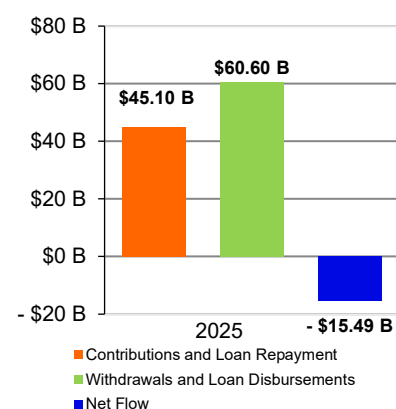
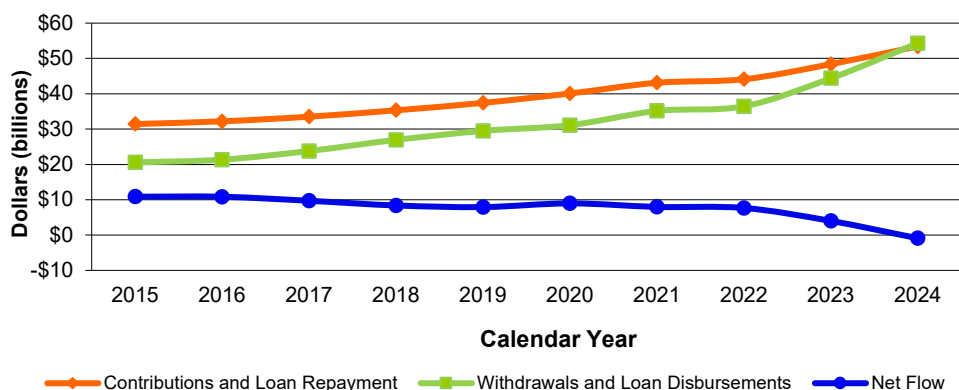
The IRS has announced the 2026 contribution limits, which apply to the TSP. The annual deferral limit is \$24,500. The catch-up contribution limit for those turning 50 or older is \$8,000. The catch-up contribution limit for those turning 60 to 63 is \$11,250. We have updated TSP communications materials to reflect the 2026 limits. Additionally, preparations continue for the January 1, 2026, effective date for SECURE Act 2.0 Provision 603, as well as the launch of Roth in-plan conversion on January 28, 2026.

## Thrift Savings Fund Assets (billions)



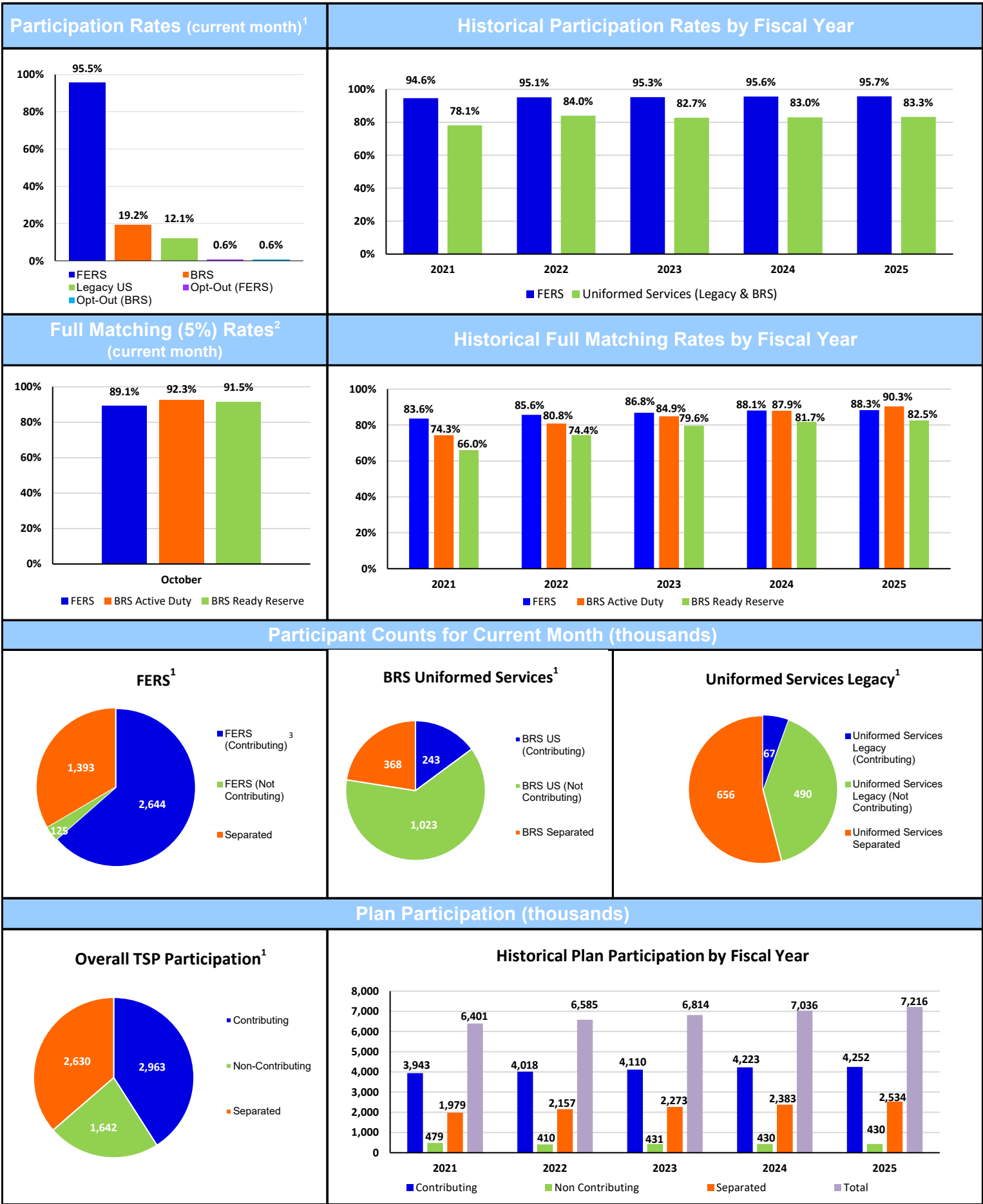
	Total Assets	Roth Assets
October	\$1,070	\$88
September	\$1,057	\$87
August	\$1,035	\$84

## Cash Flow Attributes



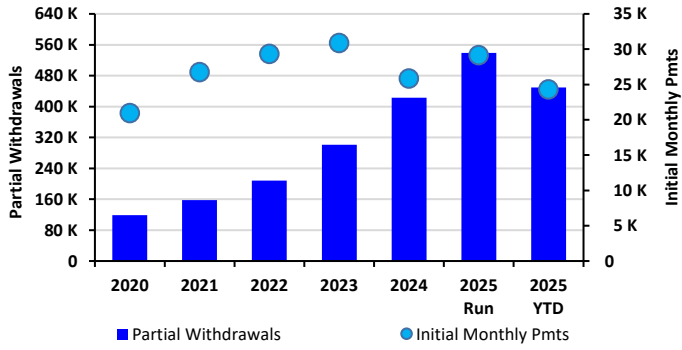
## Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,156,369	\$216,003	1,180,856	\$38,314
BRS Uniformed Services	1,633,394	\$20,157	1,005,187	\$17,249
Uniformed Services Legacy	1,212,371	\$61,508	660,736	\$38,324
CSRS	225,921	\$241,895	8,715	\$45,734
Beneficiary Accounts	45,698	\$177,517	3,758	\$25,969
Total	7,273,753	\$147,153	2,859,252	\$30,883

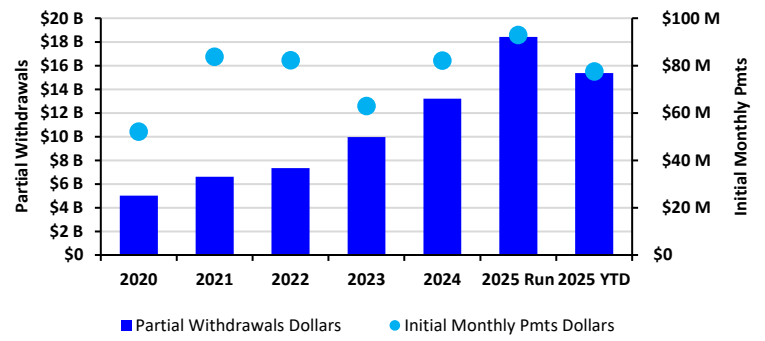


## Post-Separation Withdrawal Activity

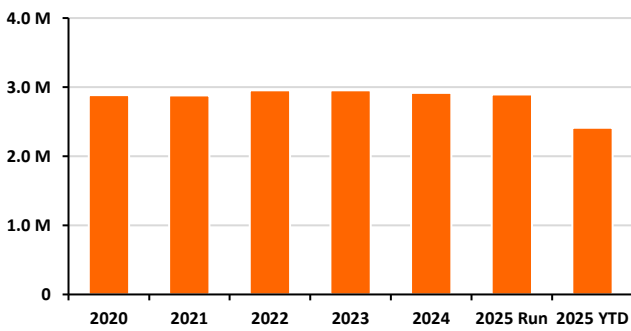
**Post-Separation Withdrawals Transactions  
(Partial Withdrawals & Initial Monthly Pmts)**



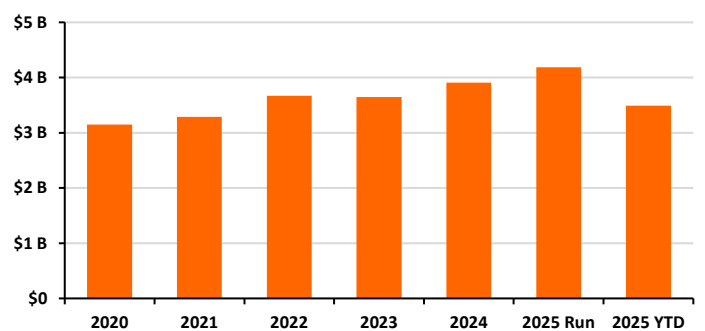
**Post-Separation Withdrawals Dollars  
(Partial Withdrawals & Initial Monthly Pmts)**



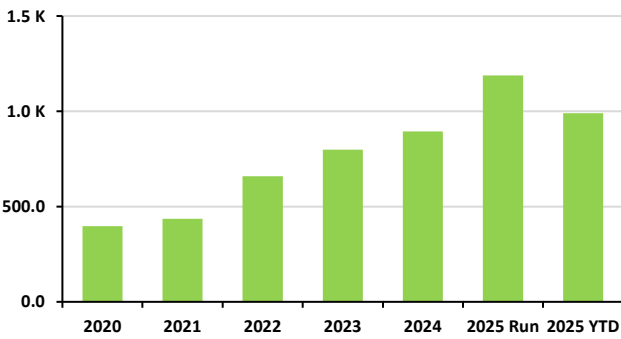
**Post-Separation Withdrawals Transactions  
(Ongoing Monthly Pmts)**



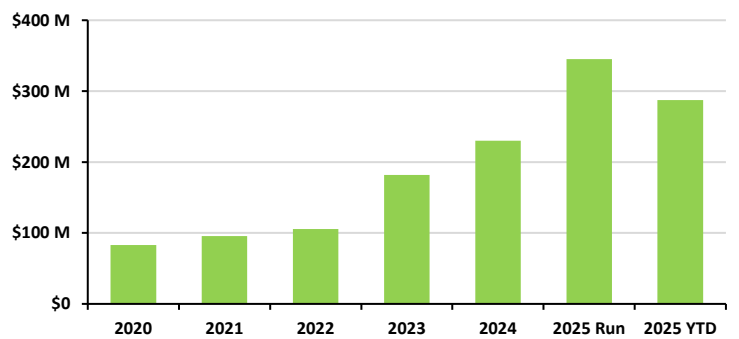
**Post-Separation Withdrawals Dollars  
(Ongoing Monthly Pmts)**



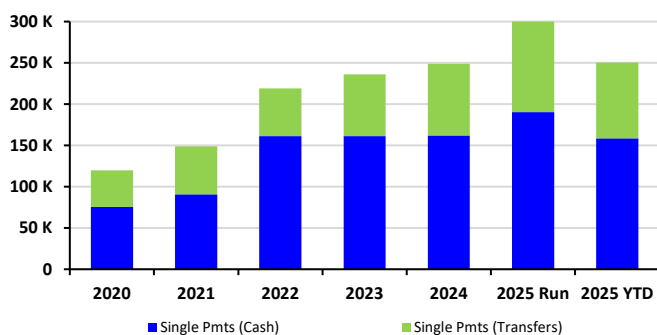
**Post-Separation Annuity Transactions**



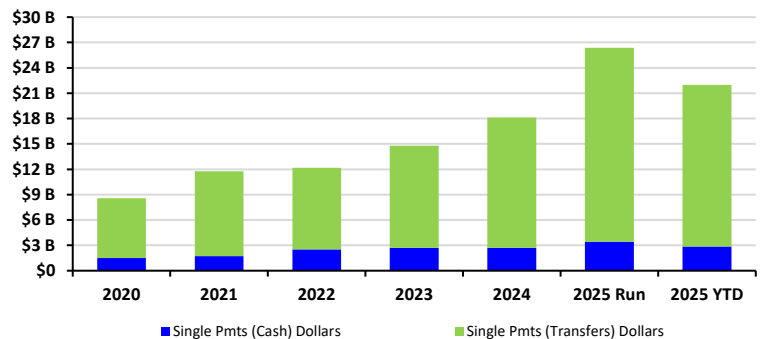
**Post-Separation Annuity Dollars**



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

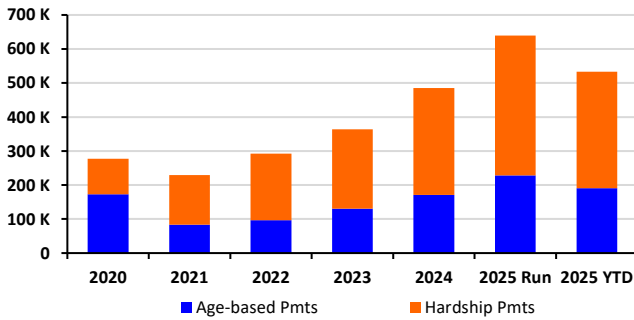


**Post-Separation Withdrawals Dollars  
Total Distributions (Cash & Transfers)**

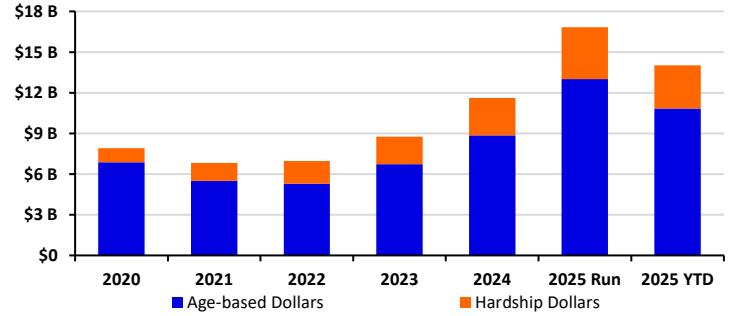


## In-Service Withdrawal Activity

### Age-Based & Hardship Transactions

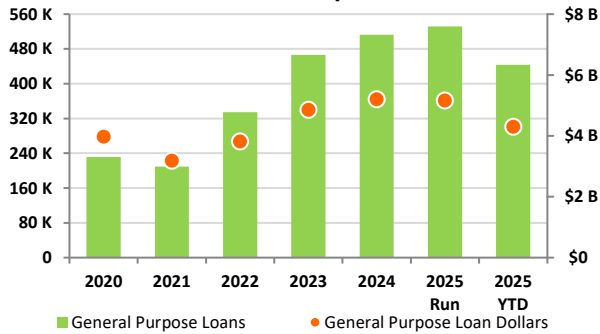


### Age-Based & Hardship Dollars

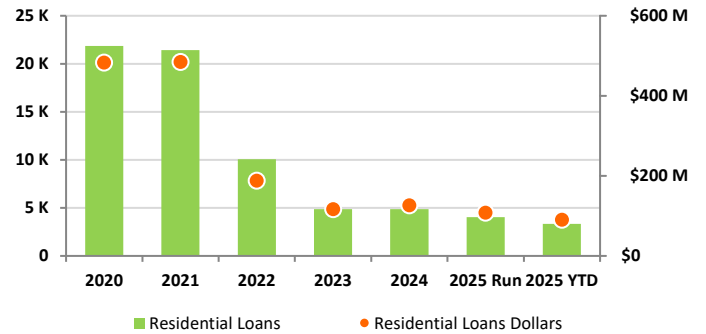


## Loan Activity

### General Purpose Loans

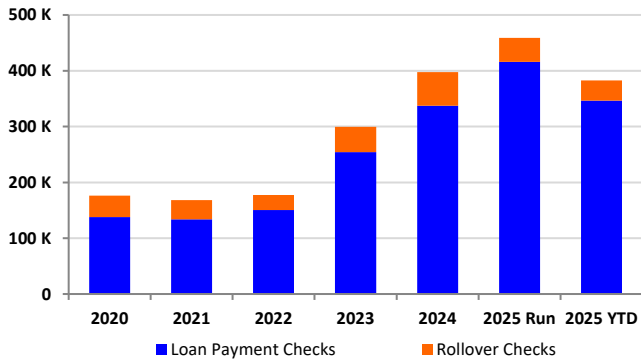


### Residential Loans

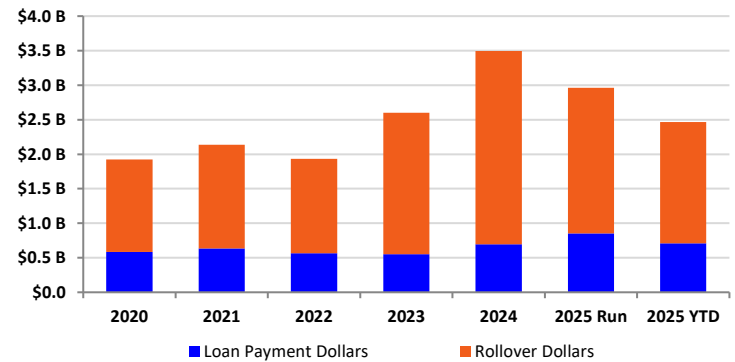


## Other Activity

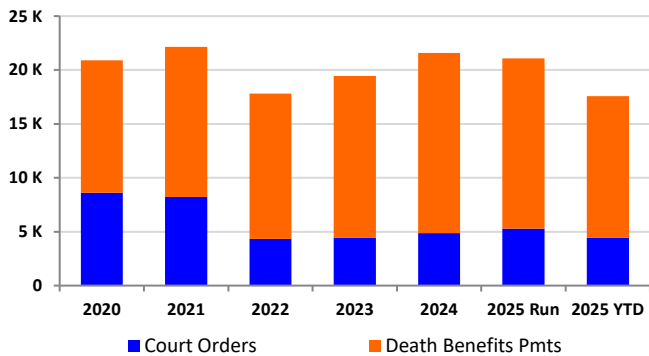
### Participant-Submitted Check Transactions



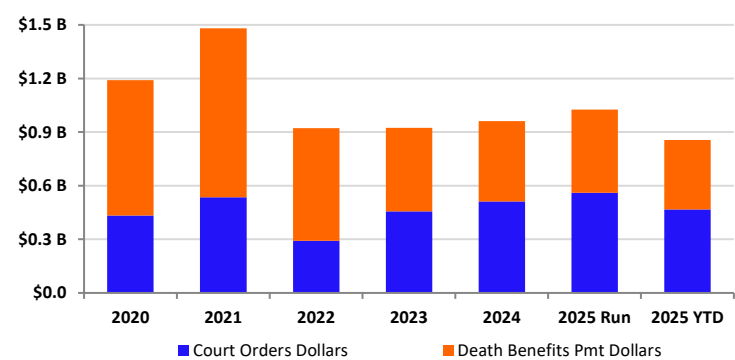
### Participant-Submitted Checks Dollars

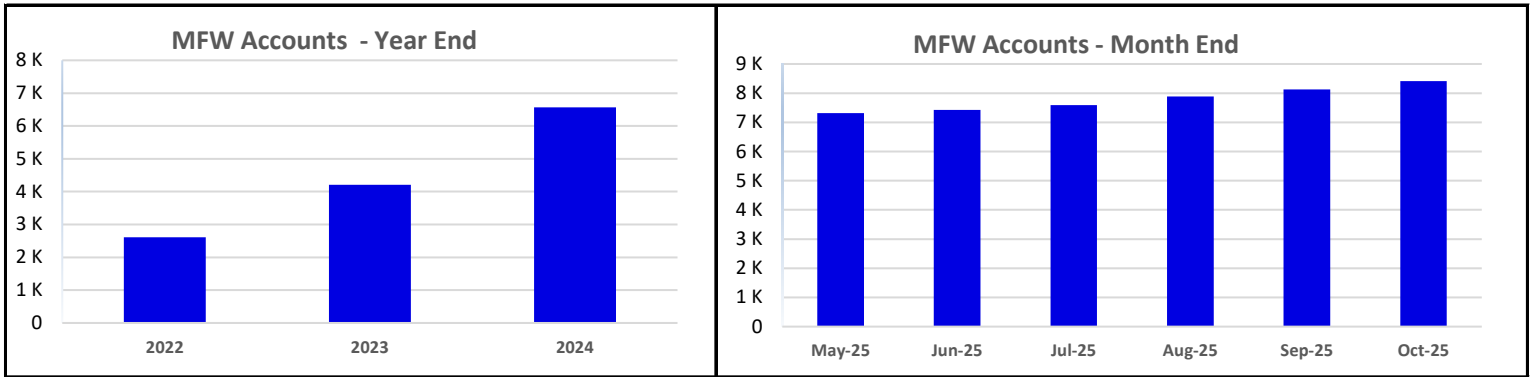


### Legal Processing Transactions

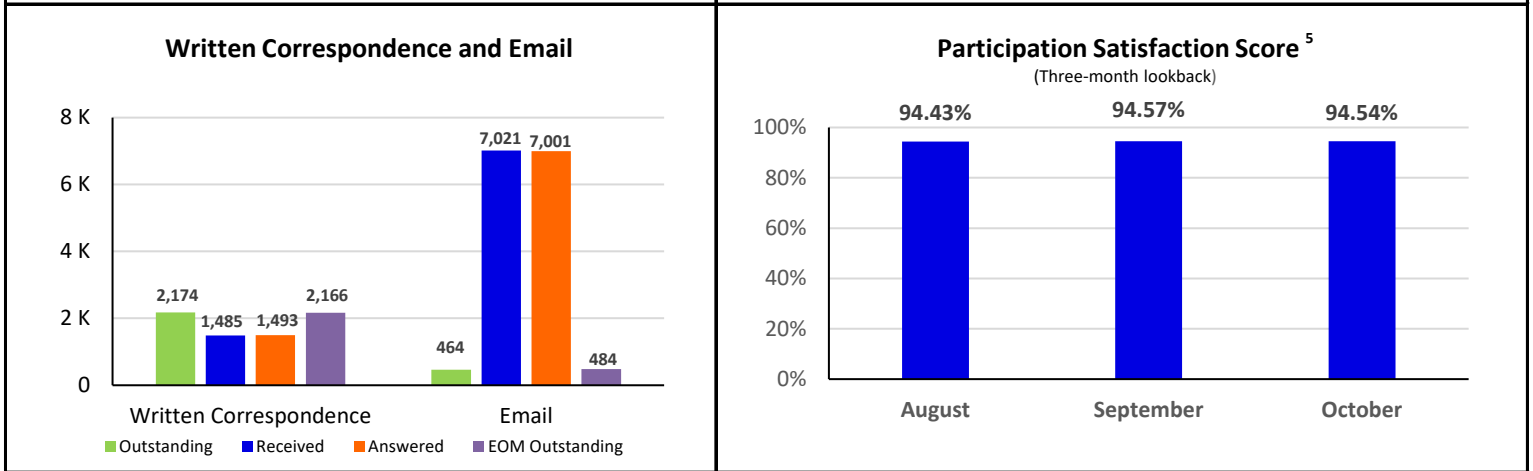
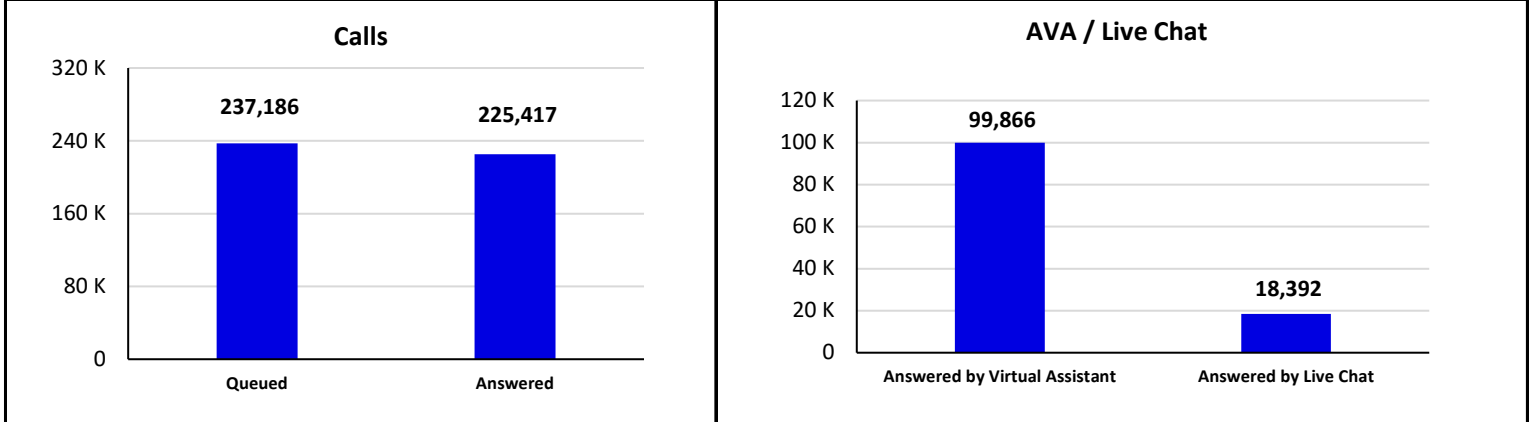


### Legal Processing Dollars





## 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.