

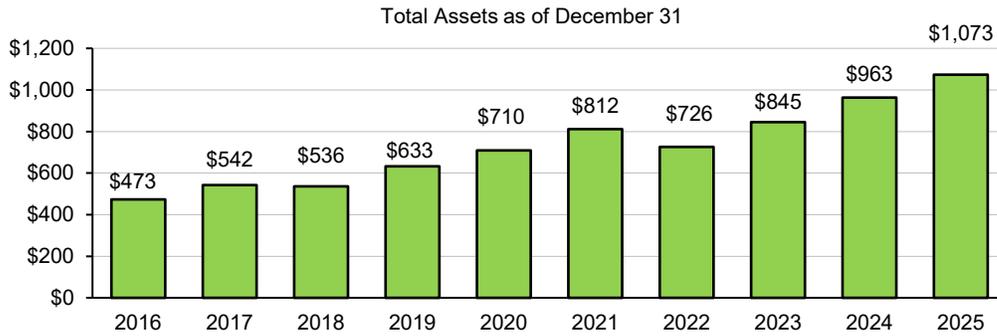
# Thrift Savings Fund Statistics

December 2025

## Highlights

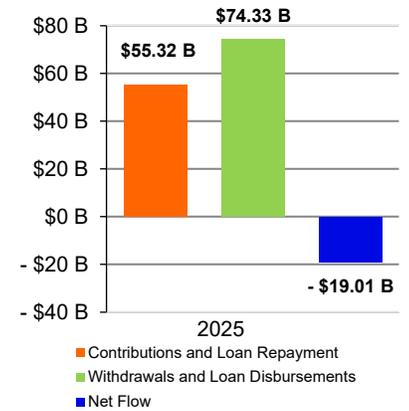
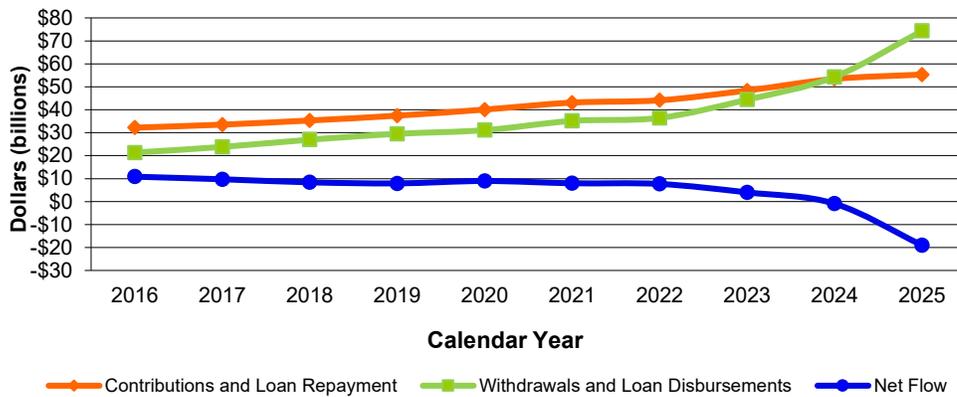
In December 2025, more than 90% of BRS Active Duty participants contributed at least five percent of salary to the TSP. In addition, nearly three million participants had some Roth money in their TSP account. On January 1, 2026, SECURE 2.0 Act provision 603 went into effect. It requires Roth catch up contributions in 2026 for participants with wages above \$150,000 in 2025.

## Thrift Savings Fund Assets (billions)



	Total Assets	Roth Assets
<b>December</b>	\$1,073	\$91
<b>November</b>	\$1,071	\$89
<b>October</b>	\$1,070	\$88

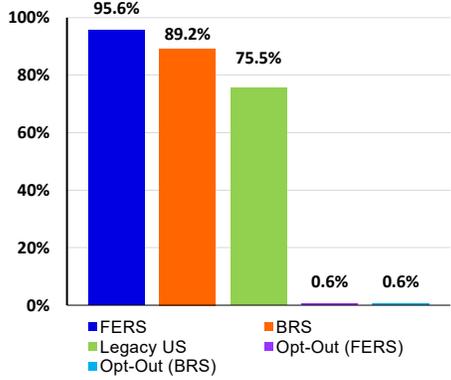
## Cash Flow Attributes



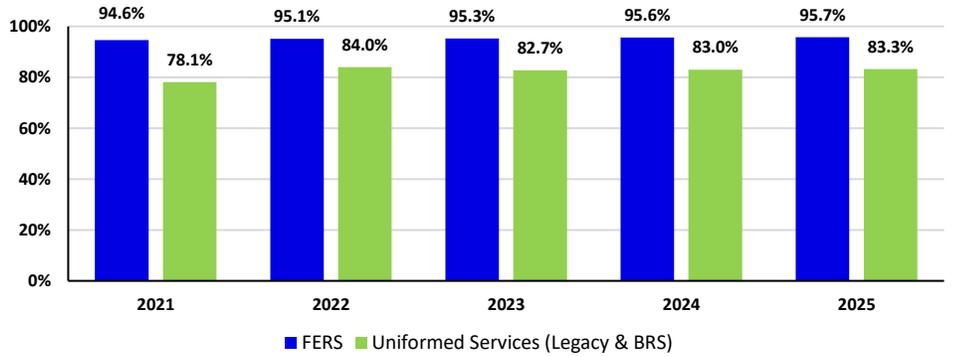
## Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
<b>FERS</b>	4,142,692	\$217,291	1,195,101	\$38,718
<b>BRS Uniformed Services</b>	1,678,057	\$20,410	1,036,909	\$17,412
<b>Uniformed Services Legacy</b>	1,207,854	\$62,162	661,213	\$39,071
<b>CSRS</b>	224,106	\$240,674	8,670	\$45,979
<b>Beneficiary Accounts</b>	45,899	\$176,289	3,819	\$26,113
<b>Total</b>	7,298,608	\$147,037	2,905,712	\$31,166

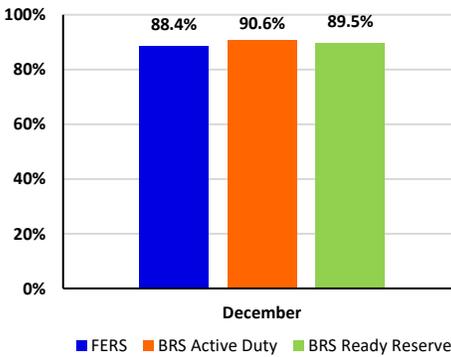
**Participation Rates (current month)<sup>1</sup>**



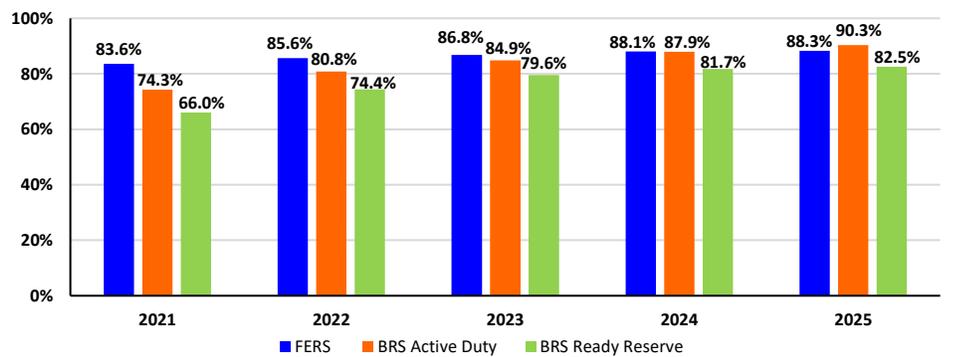
**Historical Participation Rates by Fiscal Year**



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

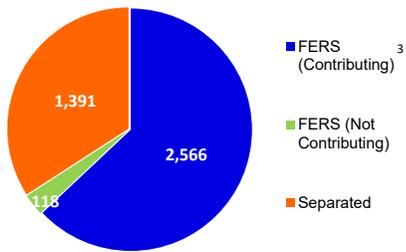


**Historical Full Matching Rates by Fiscal Year**

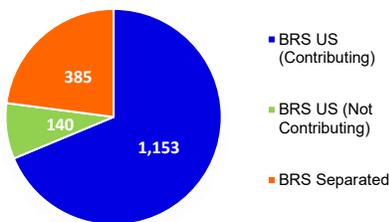


**Participant Counts for Current Month (thousands)**

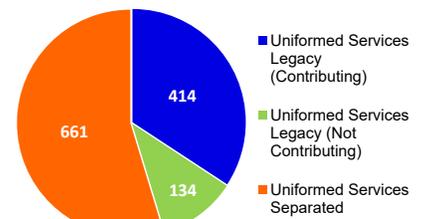
**FERS<sup>1</sup>**



**BRS Uniformed Services<sup>1</sup>**

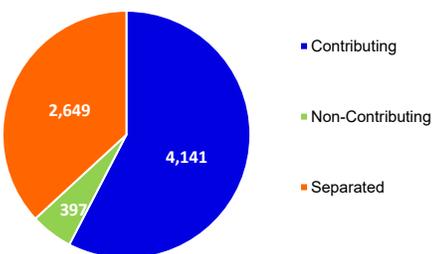


**Uniformed Services Legacy<sup>1</sup>**

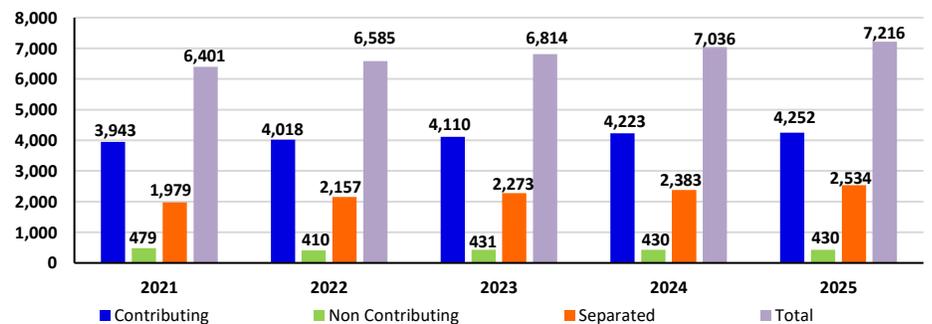


**Plan Participation (thousands)**

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

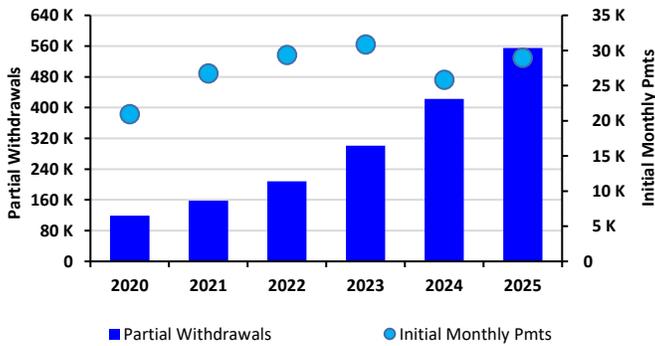


**Historical Plan Participation by Fiscal Year**

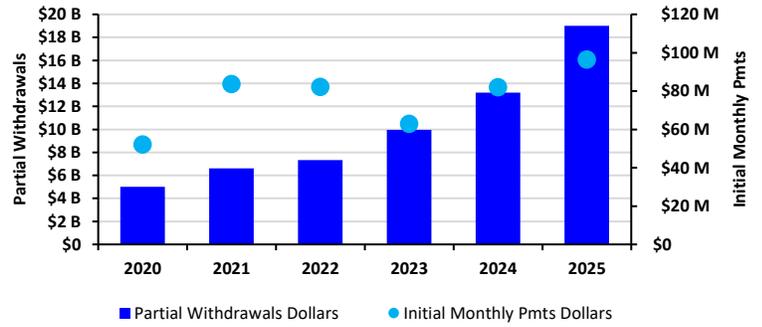


## Post-Separation Withdrawal Activity

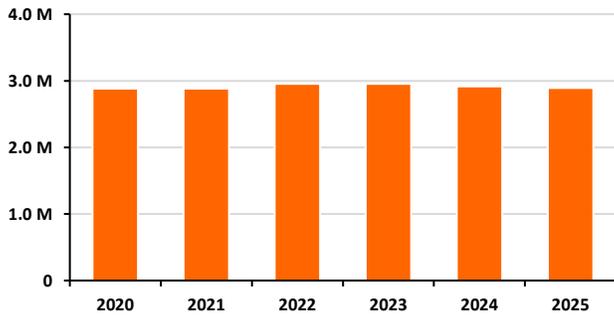
**Post-Separation Withdrawals Transactions  
(Partial Withdrawals & Initial Monthly Pmts)**



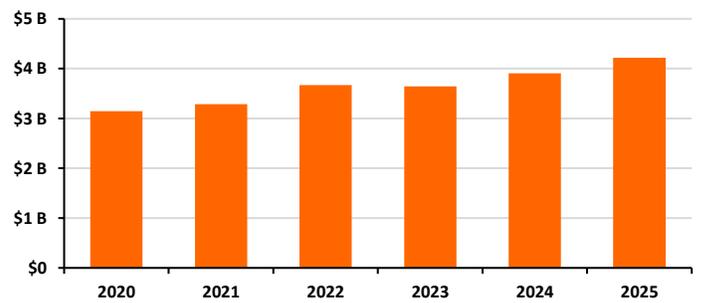
**Post-Separation Withdrawals Dollars  
(Partial Withdrawals & Initial Monthly Pmts)**



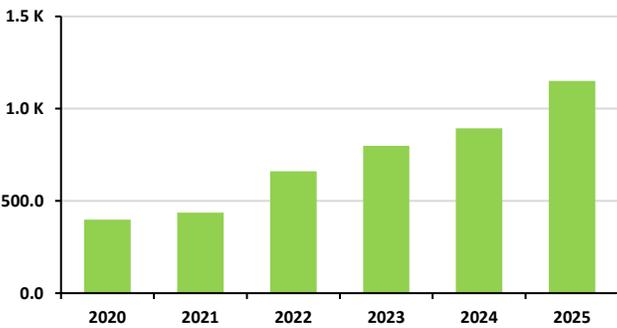
**Post-Separation Withdrawals Transactions  
(Ongoing Monthly Pmts)**



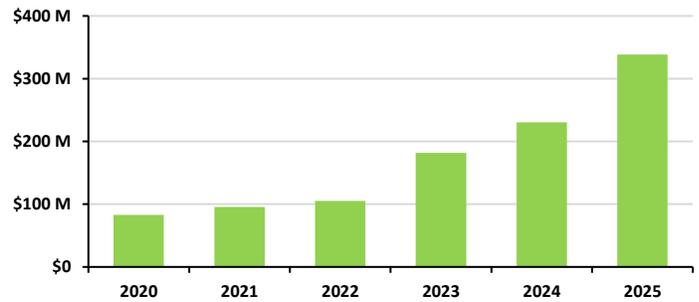
**Post-Separation Withdrawals Dollars  
(Ongoing Monthly Pmts)**



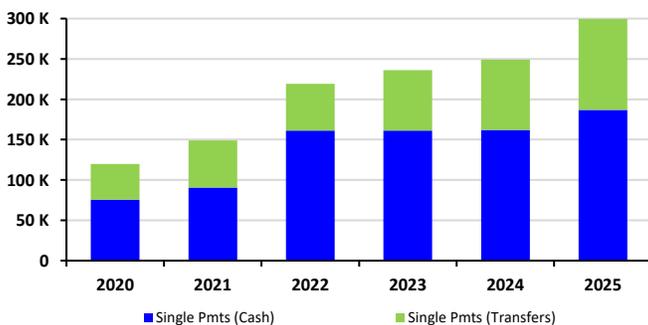
**Post-Separation Annuity Transactions**



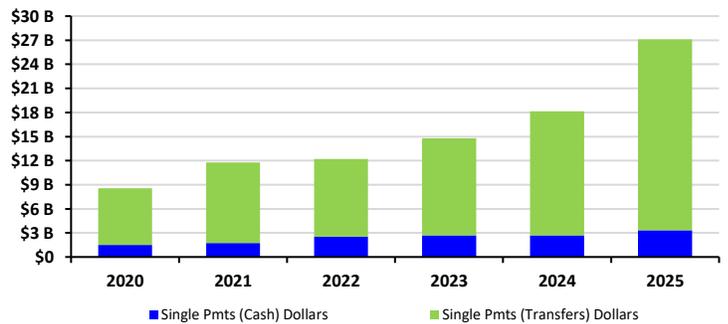
**Post-Separation Annuity Dollars**



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

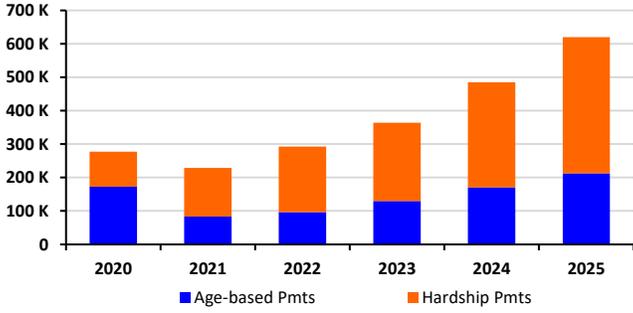


**Post-Separation Withdrawals Dollars  
Total Distributions (Cash & Transfers)**

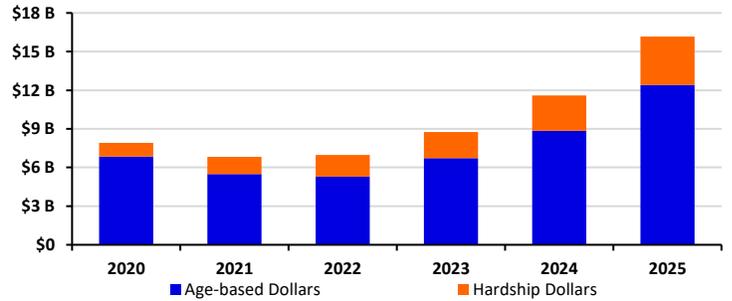


## In-Service Withdrawal Activity

### Age-Based & Hardship Transactions

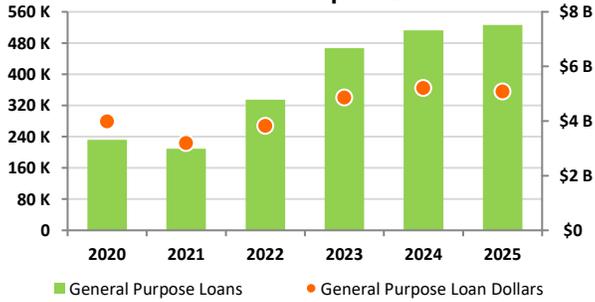


### Age-Based & Hardship Dollars

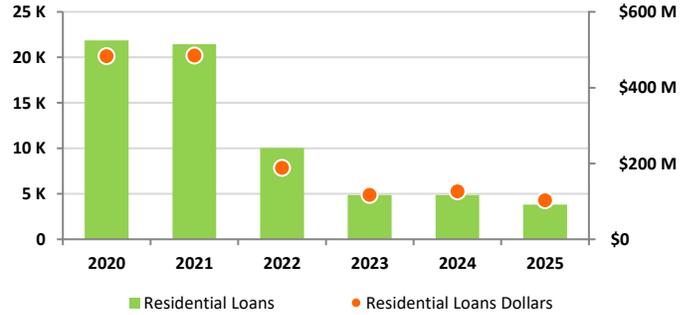


## Loan Activity

### General Purpose Loans

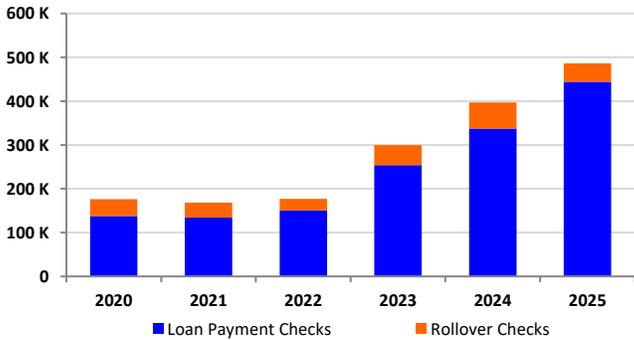


### Residential Loans

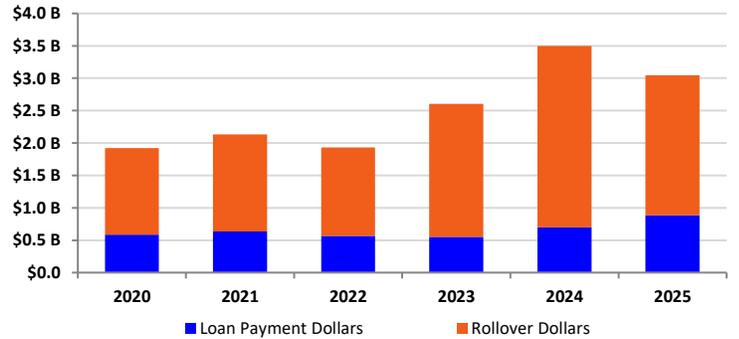


## Other Activity

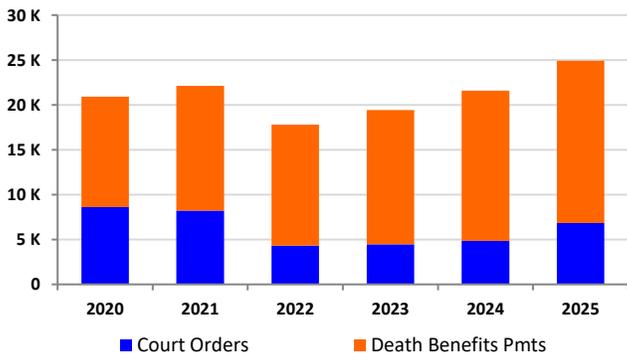
### Participant-Submitted Check Transactions



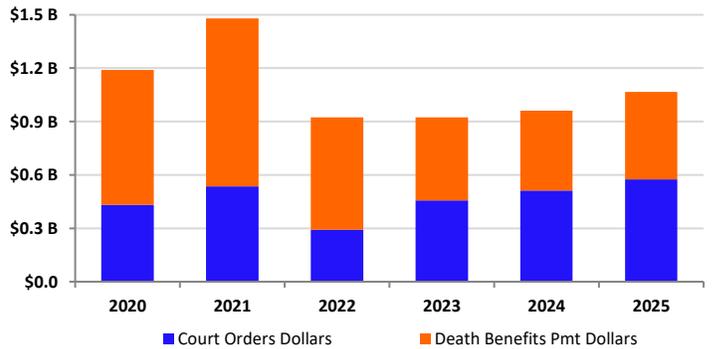
### Participant-Submitted Checks Dollars

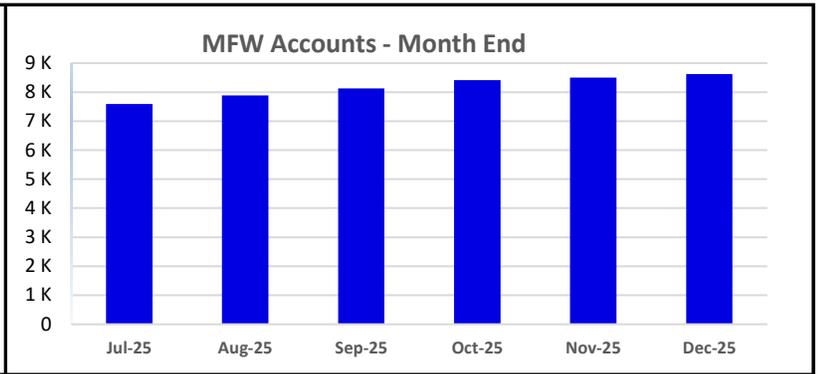
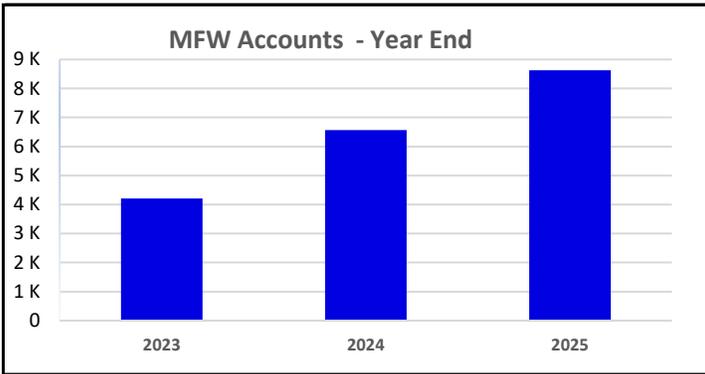


### Legal Processing Transactions

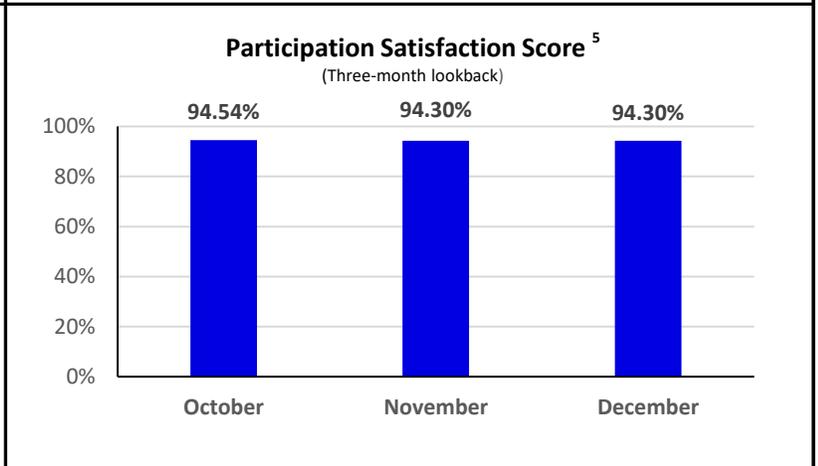
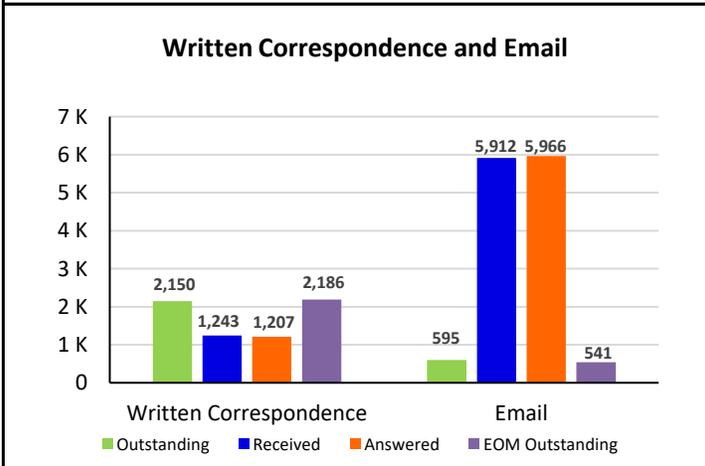
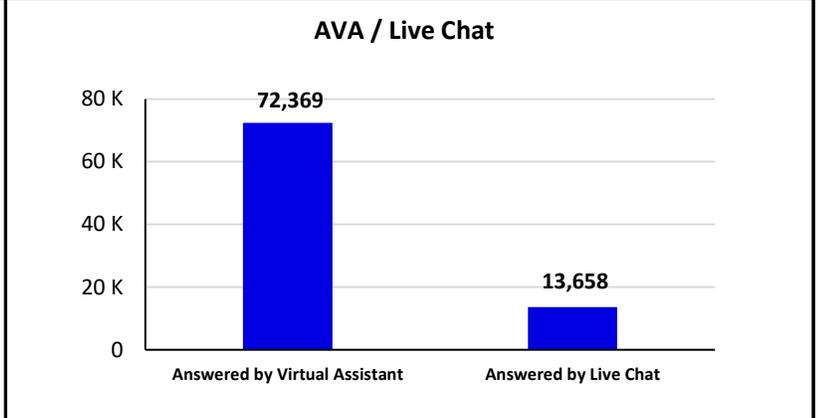
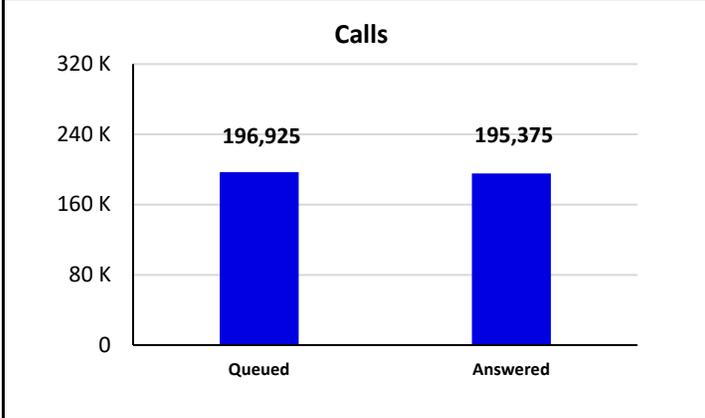


### Legal Processing Dollars





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



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.