Office of Participant Experience

Presented By
Jim Courtney

June 23, 2026

Thrift Savings Plan
Federal Retirement Thrift Investment Board
tsp.gov

Thrift Savings Plan Highlights – June 2026

- Overall participant satisfaction at 95.28%
- Full matching rates for FERS (89.3%) and Active Duty BRS (92%)
- General purpose loans
  - Down approximately 2% from April to May
  - YTD May 2026 transactions up 6% from YTD May 2025
- Hardship withdrawals
  - Down approximately 2% from April to May
  - YTD May 2026 transactions up 8% from YTD May 2025

Questions

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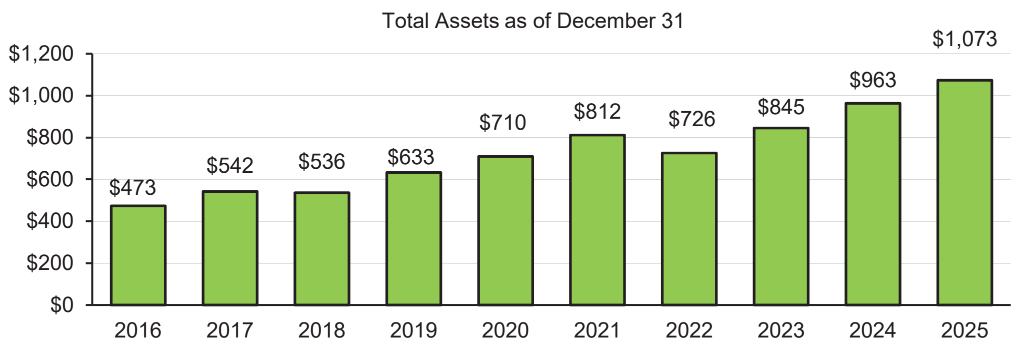
Thrift Savings Plan

Thrift Savings Fund Statistics *May 2026*

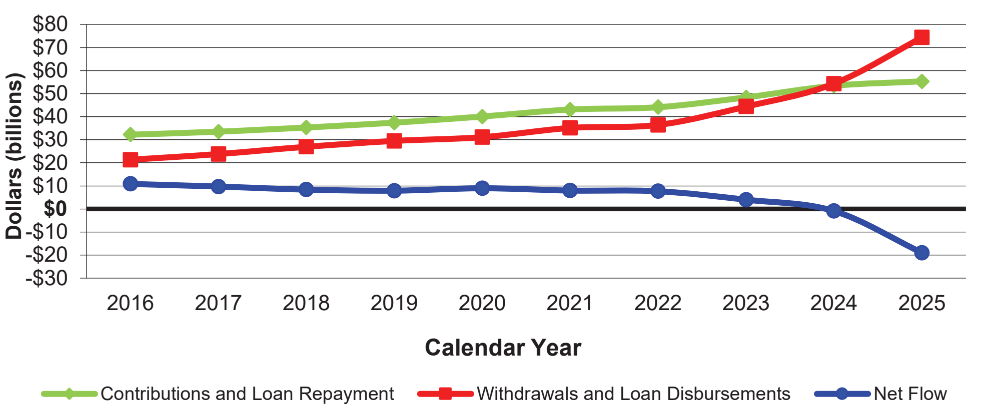
Highlights	Overall participant satisfaction reached a new high of 95.28%. The full matching rate for FERS was 89.3% and Active Duty BRS was 92%. General purpose loans and hardship withdrawals were down 2% from April to May.

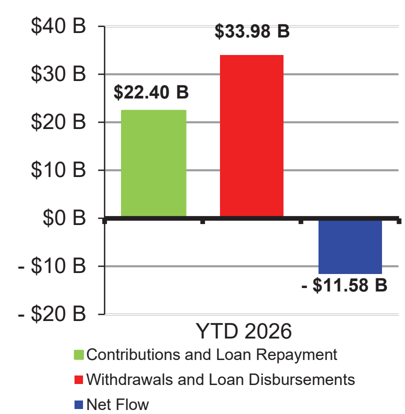
Thrift Savings Fund Assets (billions)



	Total Assets	Roth Assets
May	$1,156	$97
April	$1,118	$92
March	$1,049	$85

Cash Flow Attributes

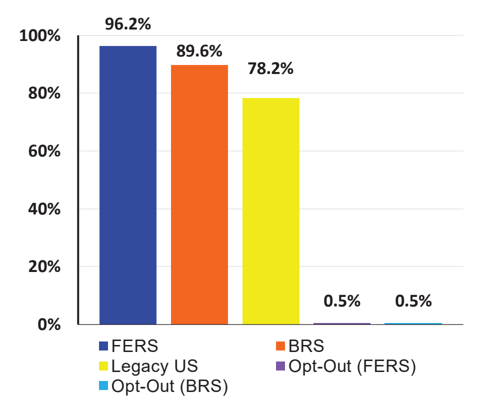




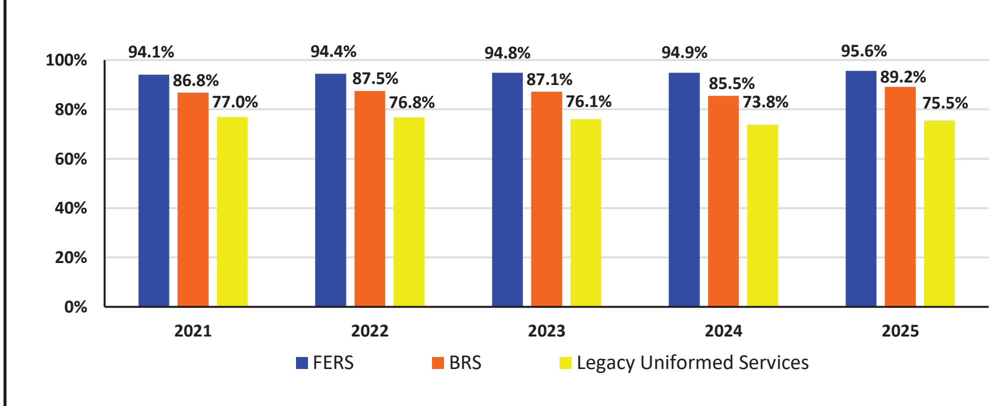
Total Accounts and Average Balance (current month)

	Total Number of Accounts	Average Balance	Total Number of Roth Accounts	Average Roth Balance
FERS	4,131,474	$233,829	1,173,647	$42,442
BRS Uniformed Services	1,735,990	$23,260	1,073,150	$19,515
Uniformed Services Legacy	1,192,157	$69,199	613,390	$41,605
CSRS	218,983	$257,038	8,882	$50,868
Beneficiary Accounts	46,663	$188,958	3,988	$29,252
Total	7,325,267	$157,797	2,873,057	$33,707

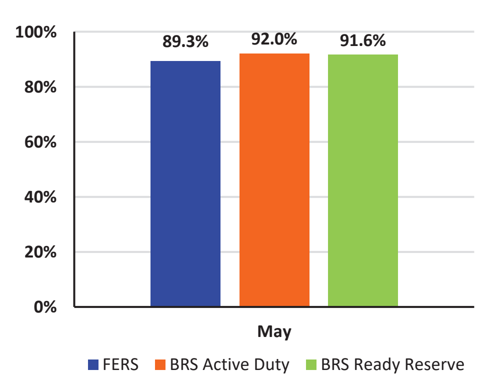
Participation Rates (current month)[1]



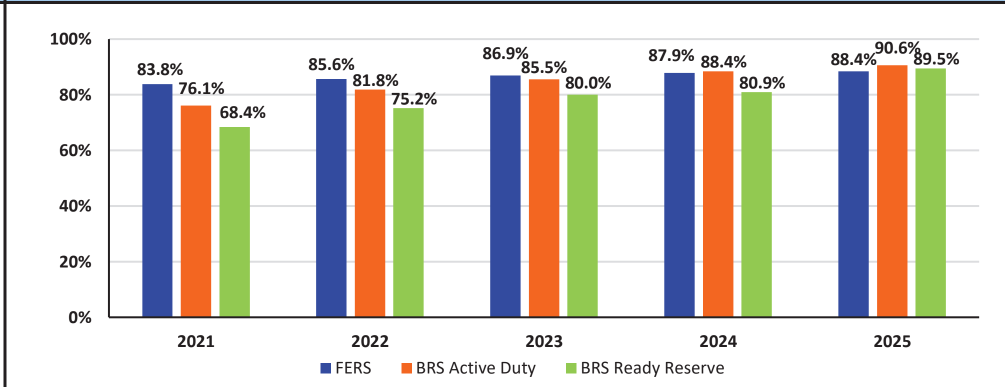
Historical Participation Rates by Calendar Year



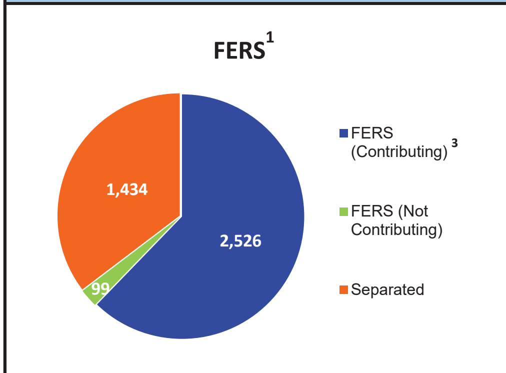
Full Matching (5%) Rates[2] (current month)

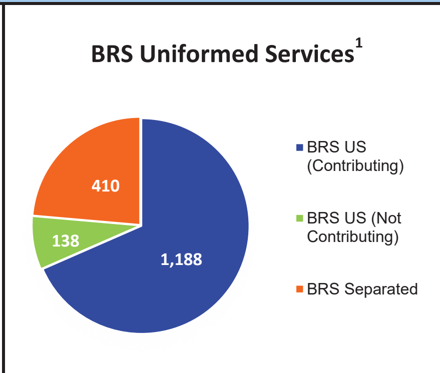


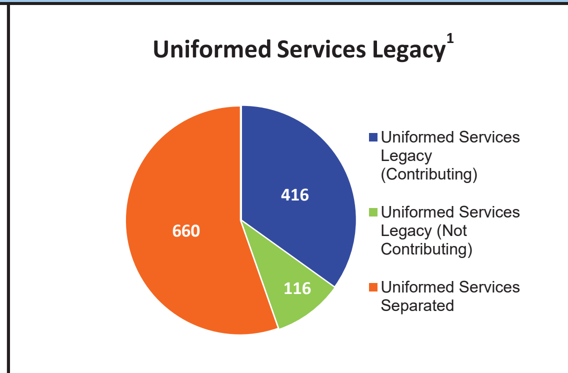
Historical Full Matching Rates by Calendar Year



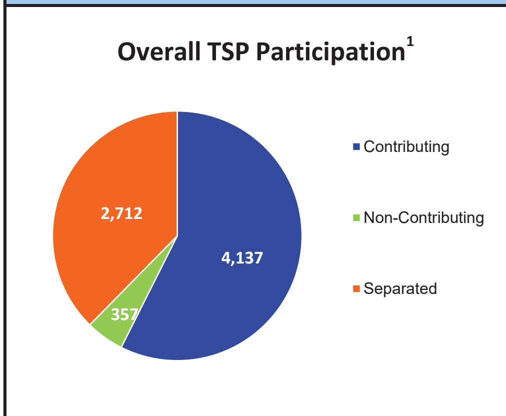
Participant Counts for Current Month (thousands)

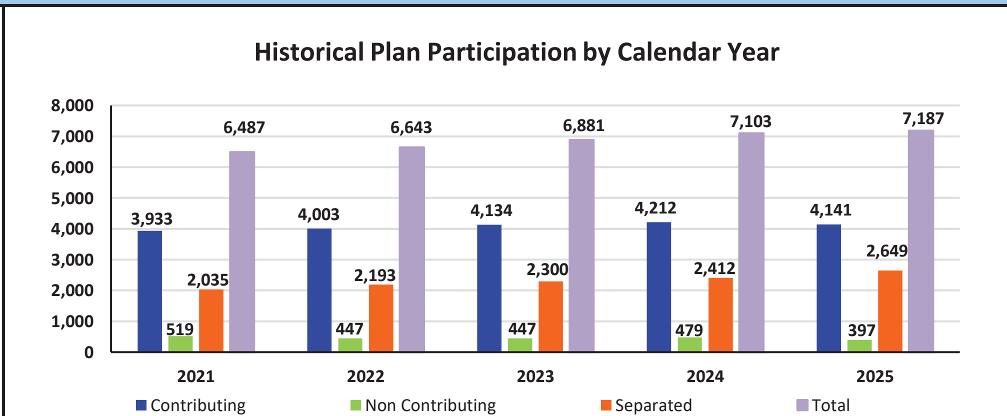




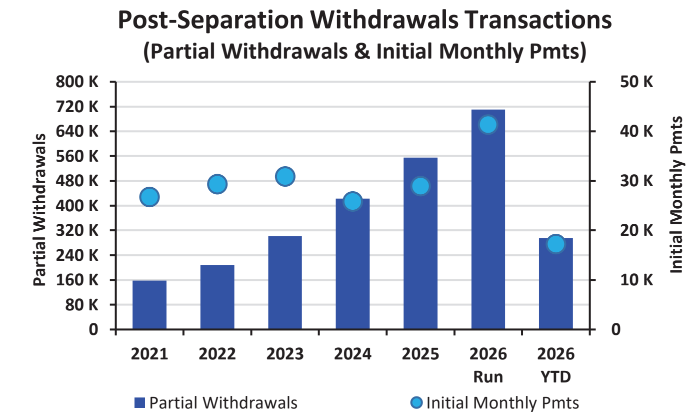


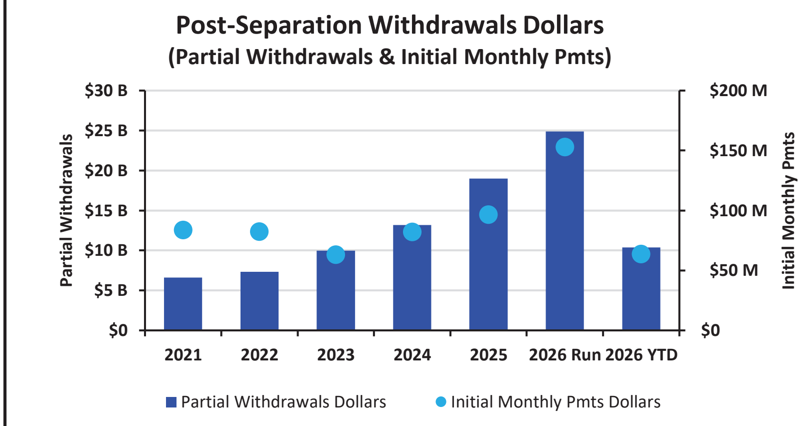
Plan Participation (thousands)

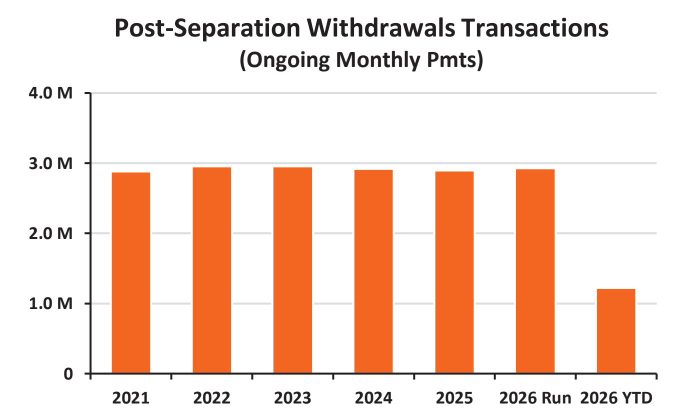


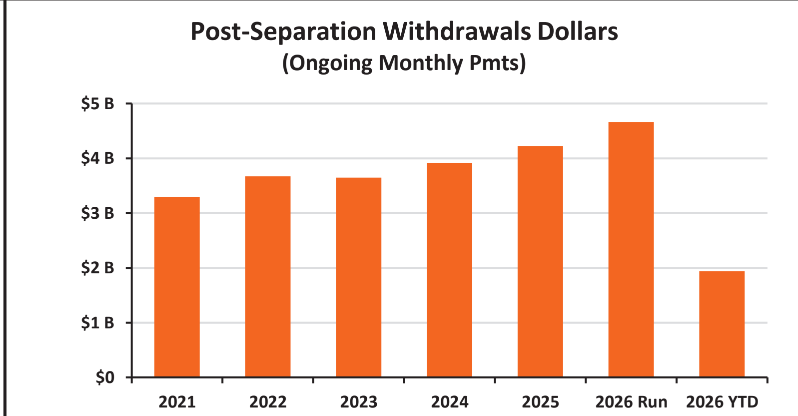


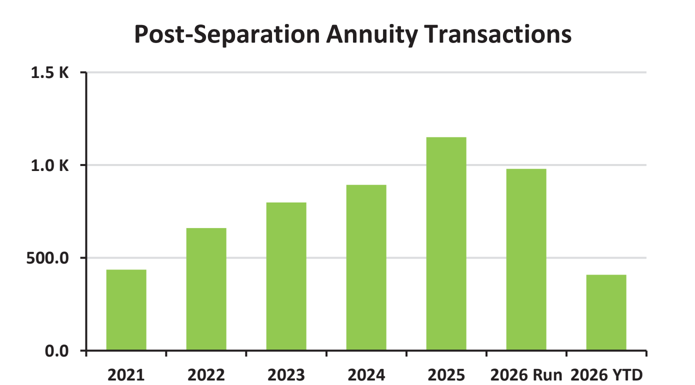
Post-Separation Withdrawal Activity

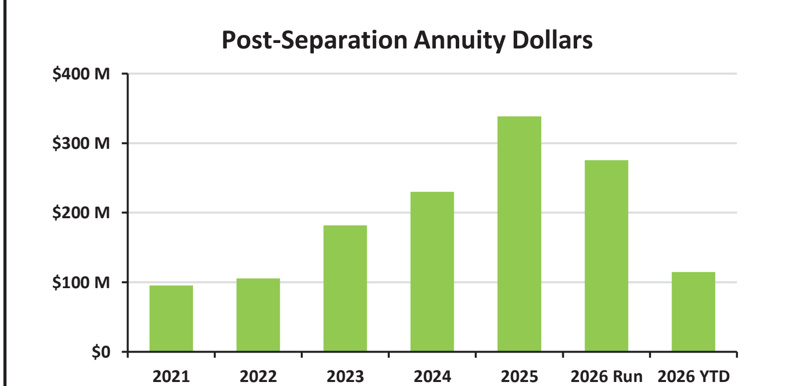


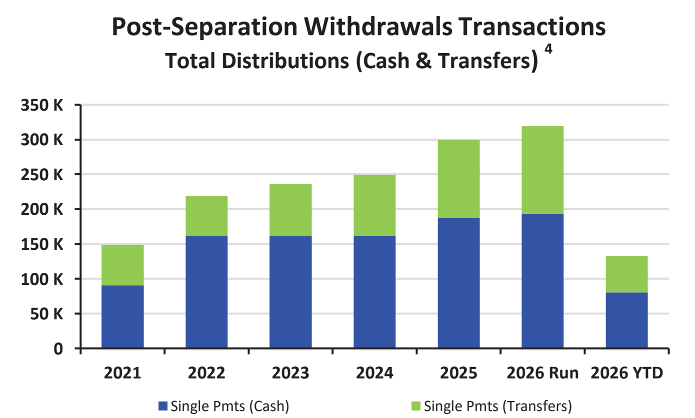


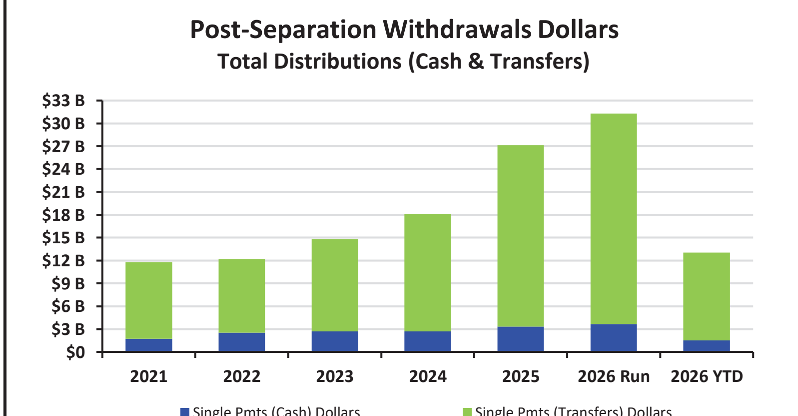




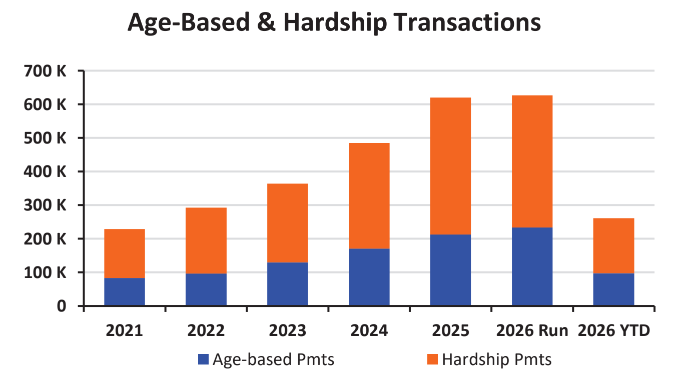


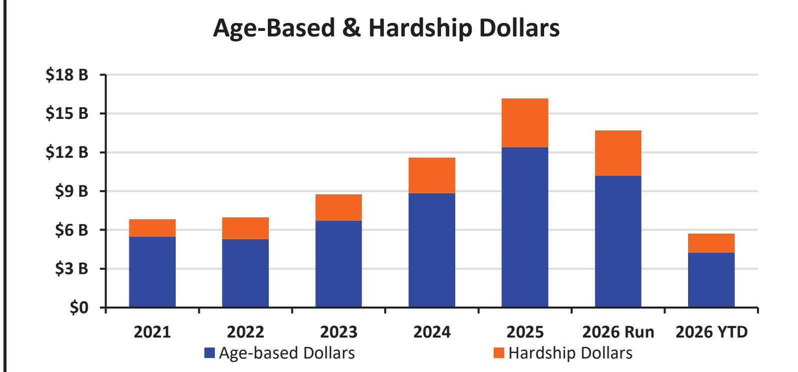




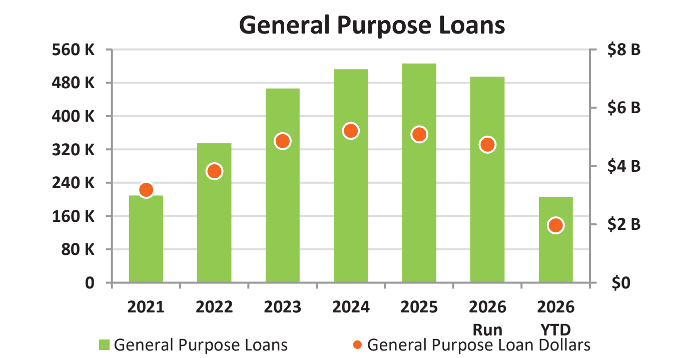


In-Service Withdrawal Activity

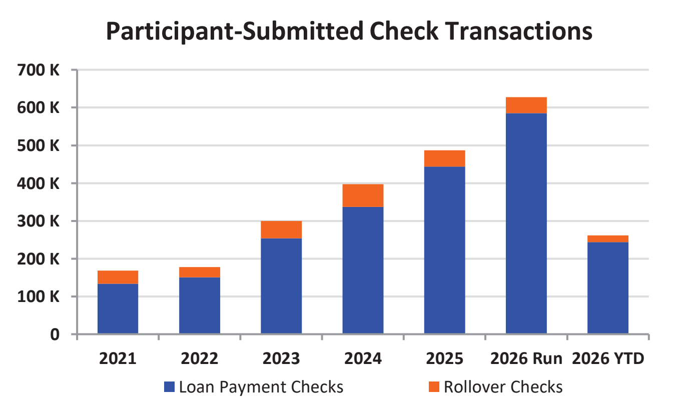


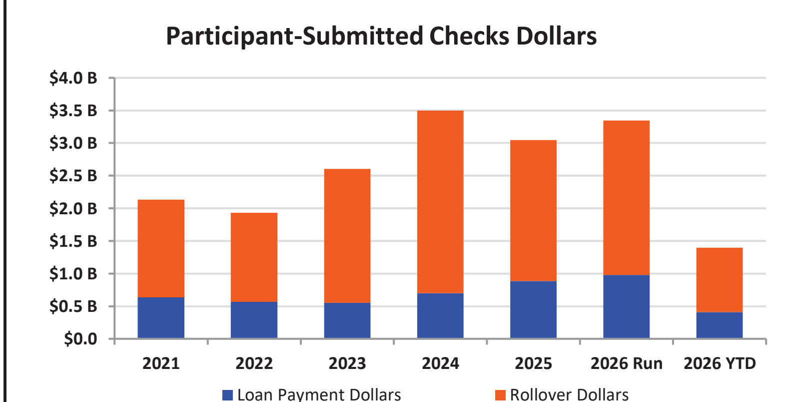


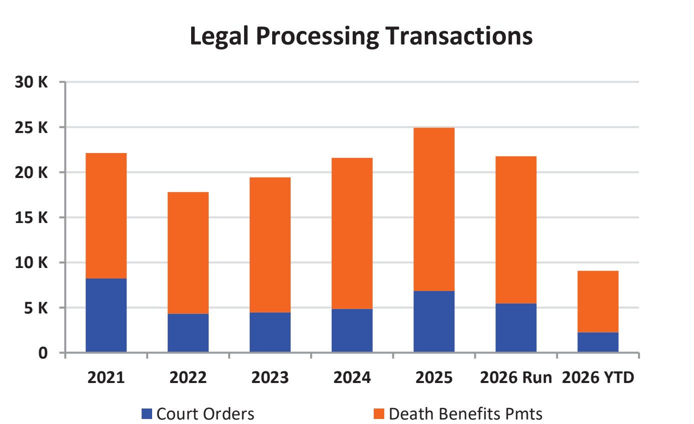
Loan Activity

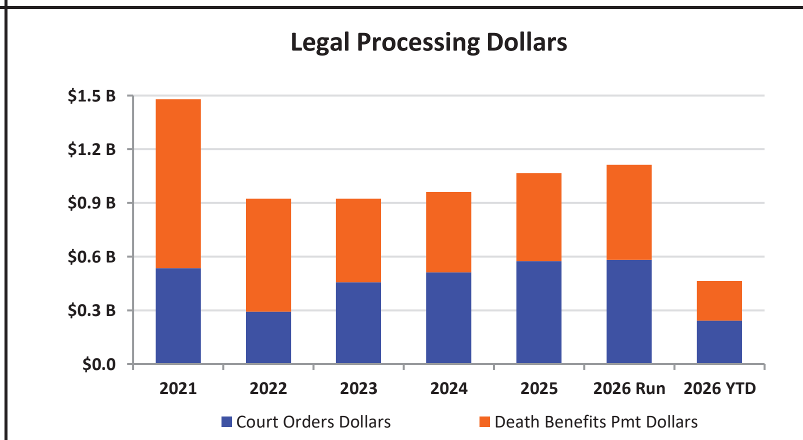


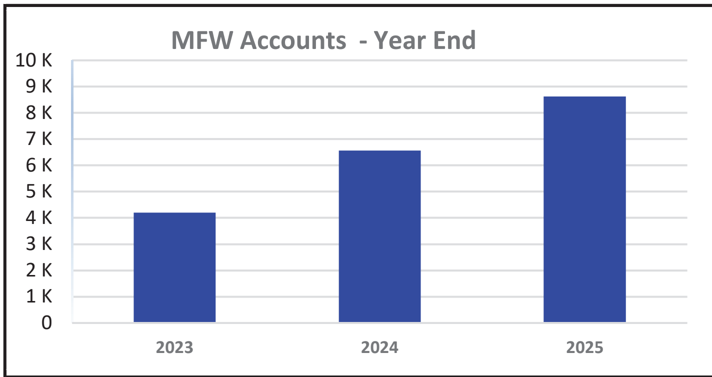
Other Activity

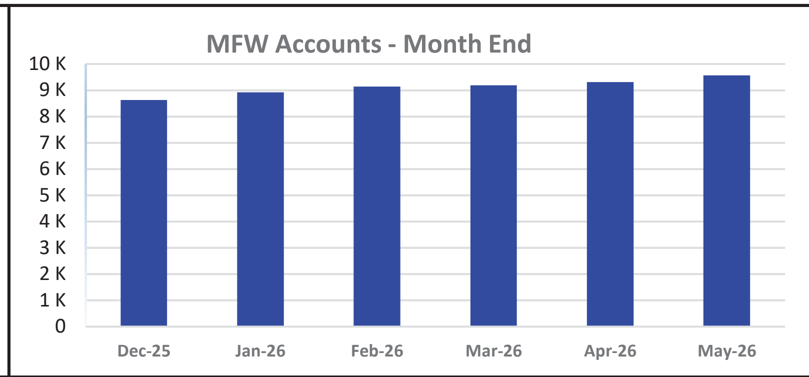




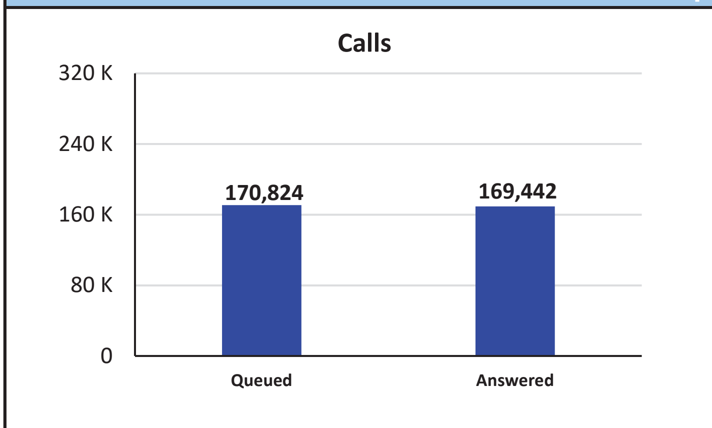


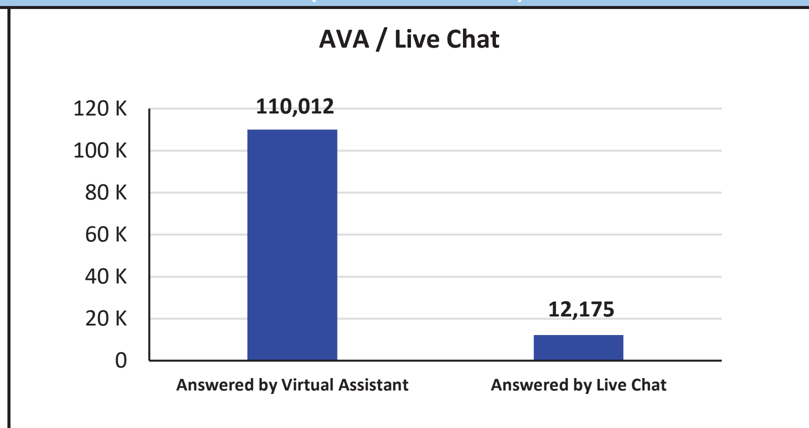


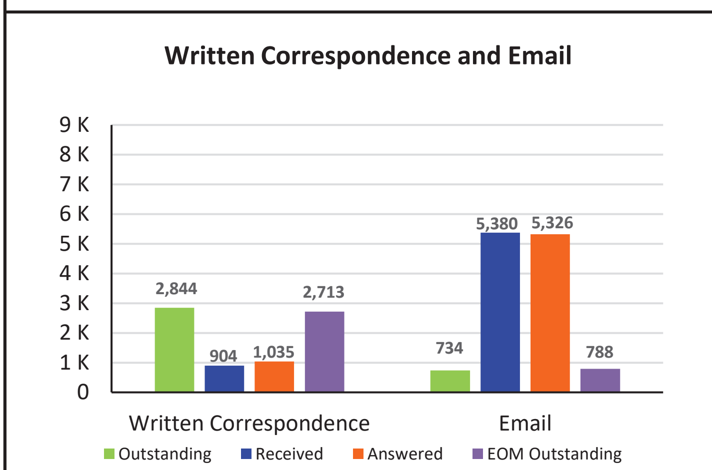


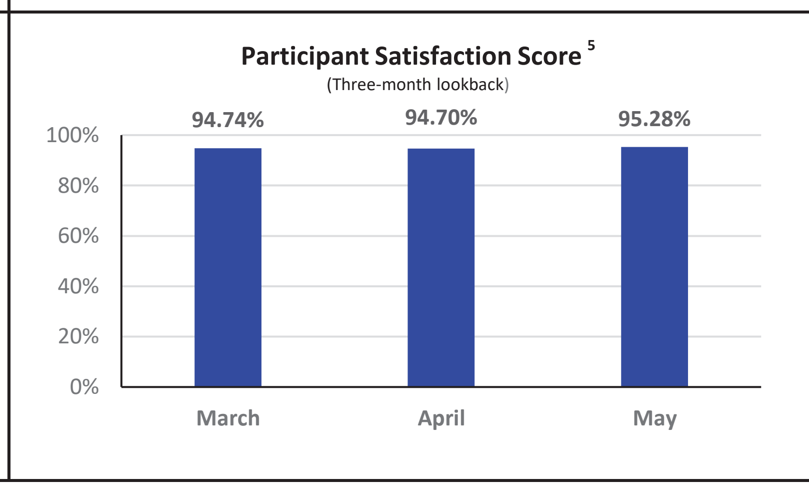


Human Interaction and Complex Service Channels (current month)









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 participant satisfaction score takes into account phone calls, web, mobile, email, and chat.