

## THRIFT SAVINGS FUND STATISTICS

Fund Balances (\$ millions)	February 2009		January 2009		December 2008	
G Fund	108,985	57%	106,220	54%	105,808	52%
F Fund	13,027	7%	13,120	7%	12,965	6%
C Fund	36,069	19%	40,873	21%	44,309	22%
S Fund	7,643	4%	8,615	4%	9,202	5%
I Fund	9,051	5%	10,328	5%	11,517	6%
L Income Fund	919	0%	974	0%	1,005	<1%
L 2010 Fund	3,757	2%	4,030	2%	4,159	2%
L 2020 Fund	5,971	3%	6,511	3%	6,853	3%
L 2030 Fund	3,677	2%	3,791	2%	4,189	2%
L 2040 Fund	2,463	1%	2,675	1%	2,832	1%
<b>Total</b>	<b>191,562</b>	<b>100%</b>	<b>197,137</b>	<b>100%</b>	<b>202,839</b>	<b>100%</b>

### Twelve Month Returns

G Fund	3.57%	3.61%	3.75%
F Fund	2.17%	2.74%	5.45%
C Fund	(43.29%)	(38.62%)	(36.99%)
S Fund	(44.62%)	(39.58%)	(38.32%)
I Fund	(49.91%)	(44.57%)	(42.43%)
L Income Fund	(7.49%)	(5.83%)	(5.09%)
L 2010 Fund	(13.13%)	(11.02%)	(10.53%)
L 2020 Fund	(27.94%)	(24.12%)	(22.77%)
L 2030 Fund	(33.30%)	(29.00%)	(27.50%)
L 2040 Fund	(37.77%)	(33.19%)	(31.53%)

### Number of Participants (000s)

FERS Contributing with Agency Contributions	1733	1,736	1,720
FERS Not Contributing with Agency Contributions	320	322	343
FERS Participation Rate	84.4%	84.3%	83.4%
FERS Contributing w/out Agency Contributions	75	66	61
Total FERS with Contributions	2128	2,124	2,124
CSRS Contributing	289	298	291
Uniformed Services Contributing	626	614	621
Participants with No Current Contributions	1010	1,008	1,002
<b>Total Plan Participants</b>	<b>4,053</b>	<b>4,044</b>	<b>4,038</b>

### Loans Outstanding

Number	771,444	773,248	772,282
Amount (\$ millions)	6,733	6,722	6,685

Admin. Expense	Total	G	F	C	S	I
2005 Gross	0.0625%	0.0612%	0.0571%	0.0637%	0.0655%	0.0625%
2005 Net	0.0476%	0.0443%	0.0398%	0.0468%	0.0496%	0.0500%
2006 Gross	0.0471%	0.0433%	0.0432%	0.0449%	0.0479%	0.0473%
2006 Net	0.0313%	0.0299%	0.0308%	0.0316%	0.0342%	0.0319%
2007 Gross	0.0352%	0.0351%	0.0351%	0.0353%	0.0353%	0.0349%
2007 Net	0.0146%	0.0146%	0.0146%	0.0147%	0.0146%	0.0142%
2008 Gross	0.0432%	0.0426%	0.0428%	0.0437%	0.0437%	0.0439%
2008 Net	0.0186%	0.0184%	0.0183%	0.0188%	0.0187%	0.0188%
2009 Gross YTD	0.0089%	0.0087%	0.0088%	0.0091%	0.0091%	0.0091%
2009 Net YTD	0.0051%	0.0050%	0.0050%	0.0052%	0.0052%	0.0052%

\*The net expense ratios are the administrative expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees. The S and I Funds were implemented in May 2001. The L Funds were implemented in August 2005.

**FEDERAL RETIREMENT THRIFT INVESTMENT BOARD**  
**THRIFT SAVINGS PLAN PARTICIPATION**  
(in Thousands)

**Feb 2009**

Month	FERS Receiving Agency Contributions			FERS Contributing Not Receiving Agency Contributions <sup>a</sup>	Total FERS With Contributions	CSRS Contributing	Uniformed Services Contributing <sup>o</sup>	Total Parti- cipants With Contributions	Participants With No Current Contributions <sup>c</sup>	Total Plan Participants
	FERS Contributing	FERS Not Contributing	FERS Partici- pation Rate							
	(1)	(2)	(3)=(1)/(1+2)	(4)	(5)=(1+2+4)	(6)	(7)	(8)=(5+6+7)	(9)=(10-8)	(10)
<b>Prior Years</b>										
Jun 1987	163	400	28.9%		563	297		850	10	860
Sep 1987	219	355	38.2%		574	372		947	42	989
Sep 1988	340	390	46.6%		730	388		1,118	189	1,307
Sep 1989	440	428	50.7%		867	423		1,290	164	1,454
Sep 1990	555	430	56.4%		985	461		1,447	191	1,638
Sep 1991	667	411	61.9%		1,078	515		1,593	183	1,776
Sep 1992	786	375	67.7%		1,161	588		1,749	167	1,916
Sep 1993	868	326	72.7%		1,194	619		1,812	224	2,036
Sep 1994	942	300	75.8%		1,242	634		1,876	243	2,119
Sep 1995	1,014	280	78.4%		1,294	635		1,930	265	2,195
Sep 1996	1,085	250	81.3%		1,335	653		1,987	267	2,254
Sep 1997	1,136	211	84.4%		1,347	664		2,011	292	2,303
Sep 1998	1,192	193	86.1%		1,385	662		2,046	324	2,370
Sep 1999	1,271	201	86.3%		1,472	640		2,112	339	2,451
Sep 2000	1,301	198	86.8%		1,499	619		2,118	357	2,475
Sep 2001	1,348	209	86.6%	33	1,590	593		2,183	390	2,573
Sep 2002	1,404	206	87.2%	49	1,659	559	280	2,498	460	2,958
Sep 2003	1,480	229	86.6%	57	1,766	522	359	2,647	555	3,202
Sep 2004	1,521	233	86.7%	62	1,816	475	435	2,726	627	3,353
Sep 2005	1,562	248	86.3%	69	1,878	431	499	2,808	715	3,523
Sep 2006	1,598	264	85.8%	67	1,929	386	536	2,851	811	3,662
Sep 2007	1,645	275	85.7%	70	1,990	346	566	2,902	899	3,801
<b>Previous 12 Months</b>										
Jan 2008	1,681	283	85.6%	64	2,028	339	578	2,945	917	3,862
Feb 2008	1,675	281	85.6%	73	2,029	329	592	2,950	921	3,871
Mar 2008	1,674	278	85.8%	82	2,034	326	602	2,962	919	3,881
Apr 2008	1,672	274	85.9%	91	2,037	323	600	2,960	928	3,888
May 2008	1,669	273	86.0%	102	2,044	321	608	2,973	929	3,902
Jun 2008	1,701	294	85.3%	72	2,067	318	601	2,986	946	3,932
Jul 2008	1,712	298	85.2%	64	2,074	314	605	2,993	956	3,949
Aug 2008	1,701	297	85.1%	74	2,072	310	613	2,995	964	3,959
Sep 2008	1,695	298	85.0%	84	2,077	306	608	2,991	979	3,970
Oct 2008	1,692	300	85.0%	98	2,090	303	618	3,011	974	3,985
Nov 2008	1,677	309	84.4%	107	2,093	296	616	3,005	993	3,998
Dec 2008	1,720	343	83.4%	61	2,124	291	621	3,036	1,002	4,038
Jan 2009	1,736	322	84.3%	66	2,124	298	614	3,036	1,008	4,044
<b>Current Month</b>										
Feb 2009	1,733	320	84.4%	75	2,128	289	626	3,043	1,010	4,053

<sup>a</sup> Beginning in July 2001, newly hired FERS employees not yet eligible for agency automatic or matching contributions were permitted to make employee contributions.

<sup>b</sup> Beginning in January 2002, members of the uniformed services were permitted to make employee contributions.

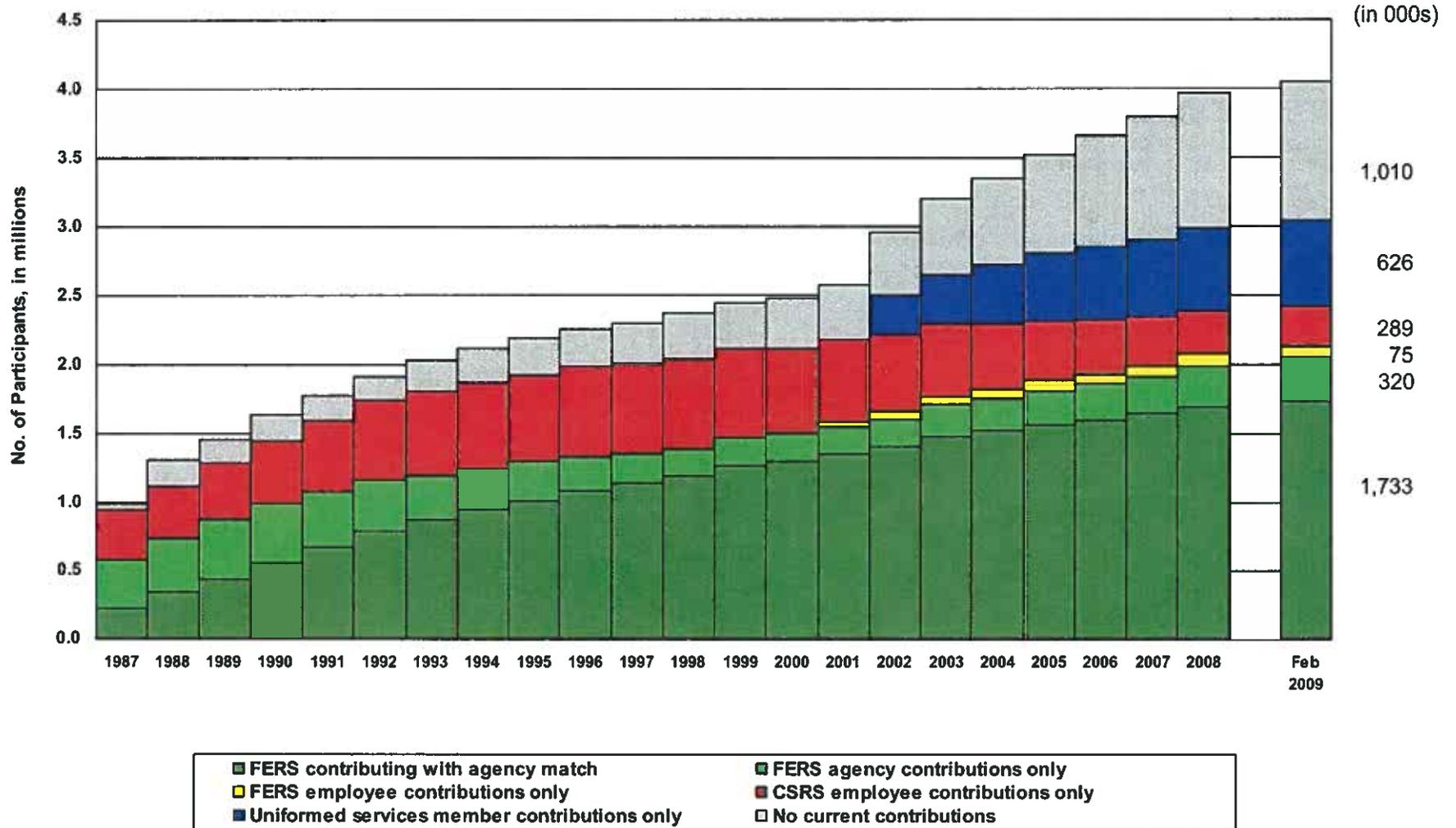
<sup>c</sup> Participants with no contributions includes dormant FERS accounts, non-separated CSRS and uniformed services participants who have terminated contributions, and separated participants.

Totals may not add due to rounding.

**THRIFT SAVINGS PLAN PARTICIPATION  
UNIFORMED SERVICES**

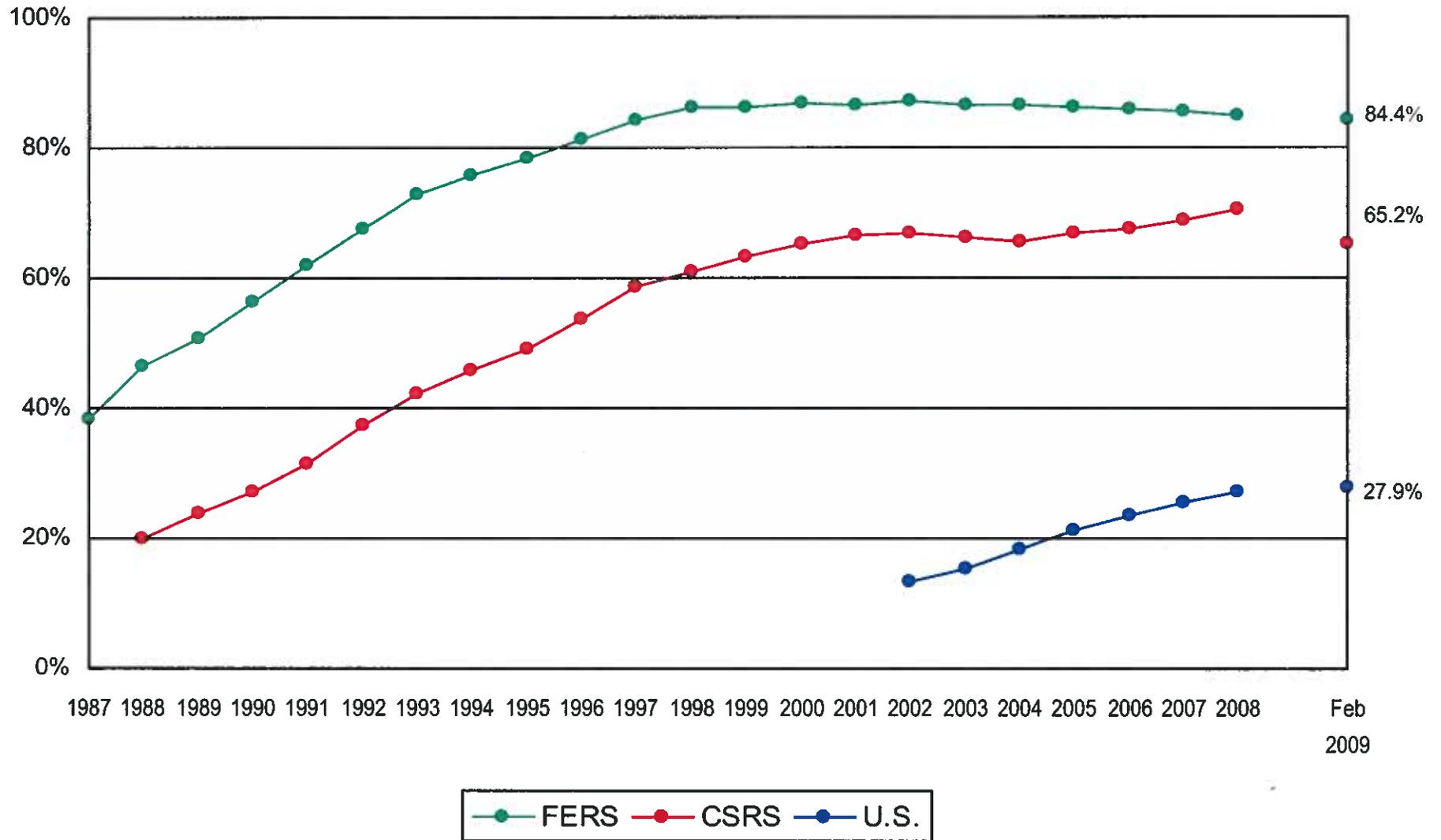
Service/ Component	Number Contributing in January 2009	Participation Rate	Number Contributing in February 2009	Participation Rate
<b>Active Duty</b>	<b>510,255</b>	<b>36.3%</b>	<b>518,185</b>	<b>36.9%</b>
Army	136,991	26.3%	139,563	26.8%
Navy	179,312	55.5%	181,467	56.1%
Marine Corps	63,138	33.4%	63,843	33.8%
Air Force	113,287	34.9%	115,733	35.7%
Coast Guard	13,094	31.7%	13,161	31.8%
Public Health Service	4,243	64.3%	4,229	64.1%
National Oceanic & Atmospheric Administration	190	66.0%	189	65.6%
 <b>Ready Reserve</b>	 <b>103,450</b>	 <b>12.3%</b>	 <b>107,971</b>	 <b>12.9%</b>
Army	59,815	11.3%	61,764	11.6%
Navy	4,687	6.5%	5,653	7.8%
Marine Corps	3,469	8.8%	3,605	9.1%
Air Force	34,460	19.0%	36,074	19.9%
Coast Guard	1,019	12.7%	875	10.9%
 <b>Totals</b>	 <b>613,705</b>	 <b>27.3%</b>	 <b>626,156</b>	 <b>27.9%</b>
Army	196,806	18.4%	201,327	18.8%
Navy	183,999	47.0%	187,120	47.8%
Marine Corps	66,607	29.1%	67,448	29.5%
Air Force	147,747	29.6%	151,807	30.4%
Coast Guard	14,113	28.6%	14,036	28.5%
Public Health Service	4,243	64.3%	4,229	64.1%
National Oceanic & Atmospheric Administration	190	66.0%	189	65.6%

# Thrift Savings Plan Participation



Annual data as of September of the respective year.

## Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.