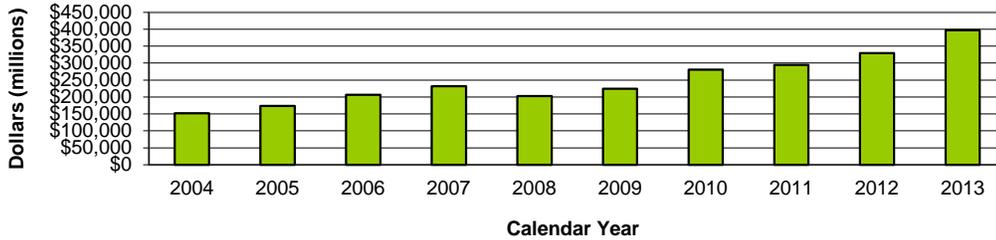


Highlights

The total plan balance climbed to over \$431 billion during the month of October while total Roth balances reached over \$1.9 billion (an increase of 6.9% from last month). Roll-ins remained high, totaling \$88.2 million in the month of October, and the run rate for roll-ins in 2014 is \$979.6 million.

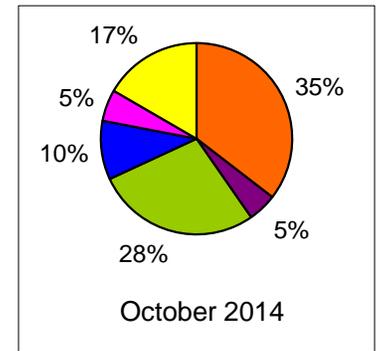
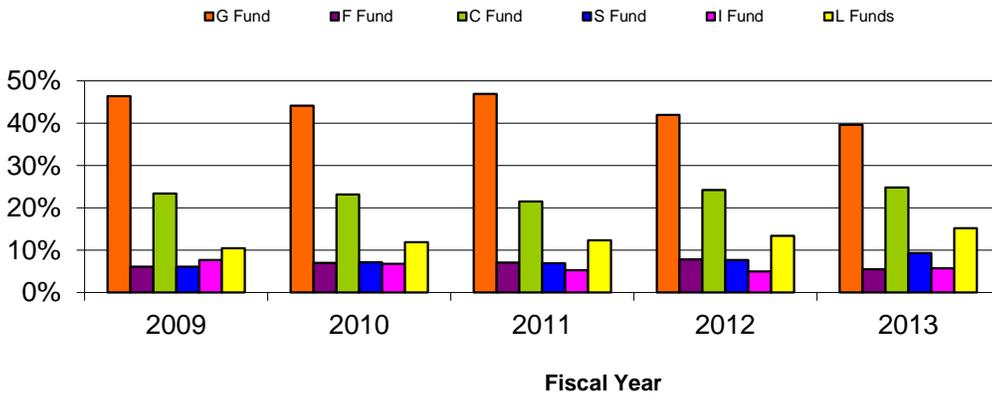
Historic Plan Balances (in millions)



	Plan Balance	Roth
Oct	\$431,630	\$1,932
Sep	\$422,200	\$1,807
August	\$423,610	\$1,739

(in millions)

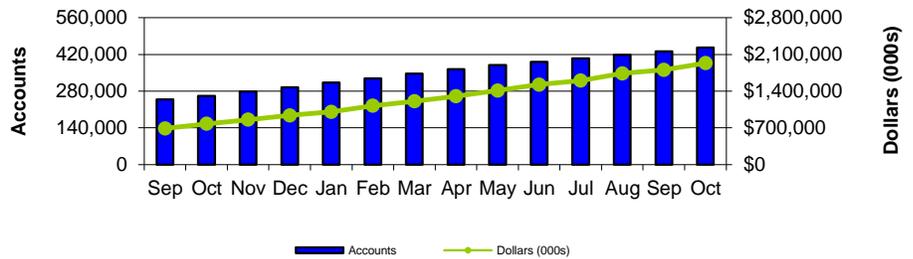
Fund Balances (% of total plan balance)



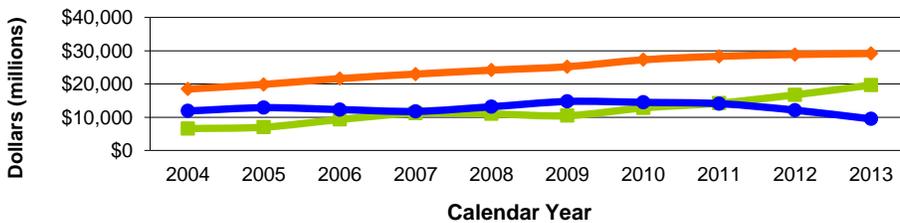
Average Balance (current month)

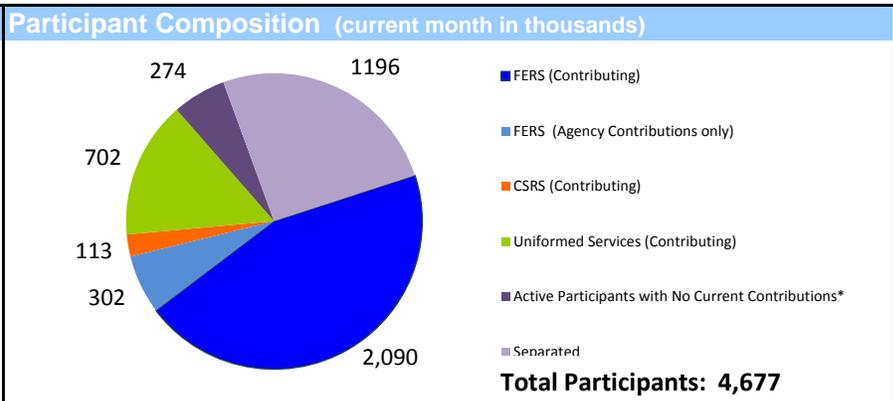
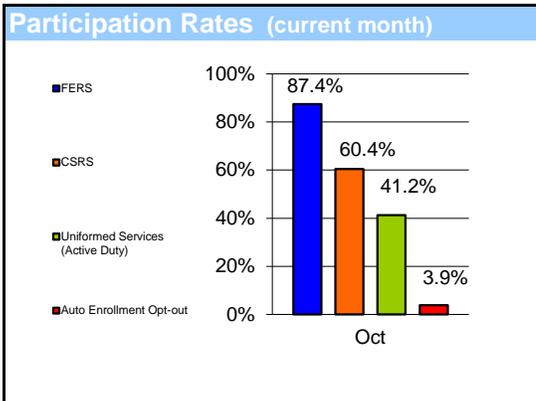
	Total	Roth
FERS:	\$113,934	\$5,463
CSRS:	\$113,057	\$8,947
Uniformed Services:	\$18,198	\$3,045

Roth

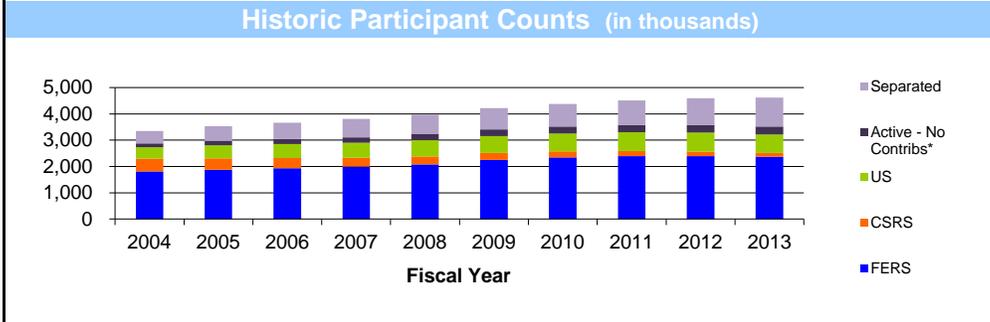
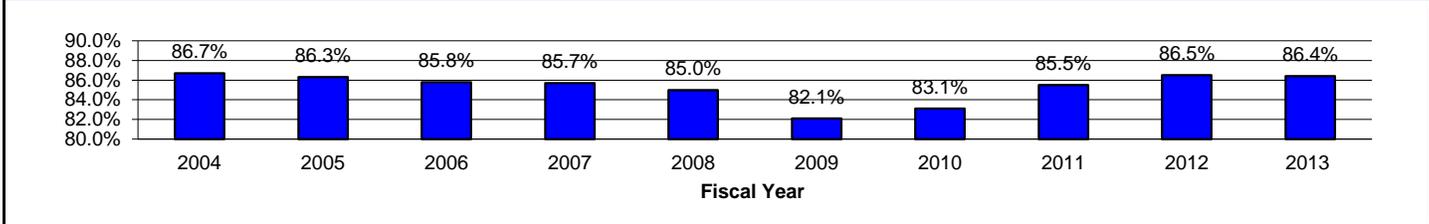


Cash Flow Attributes





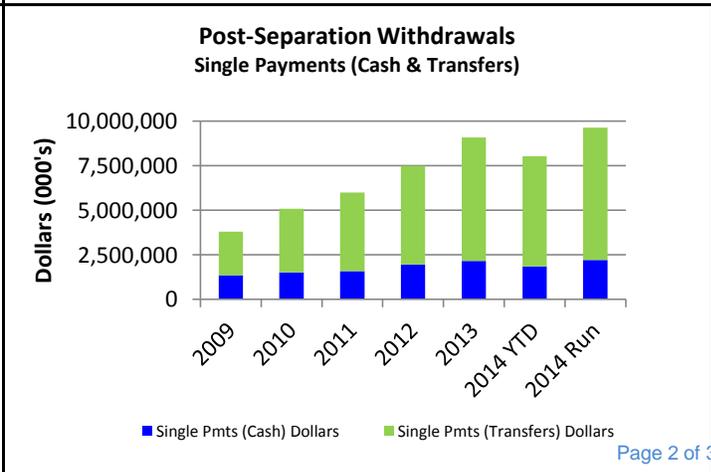
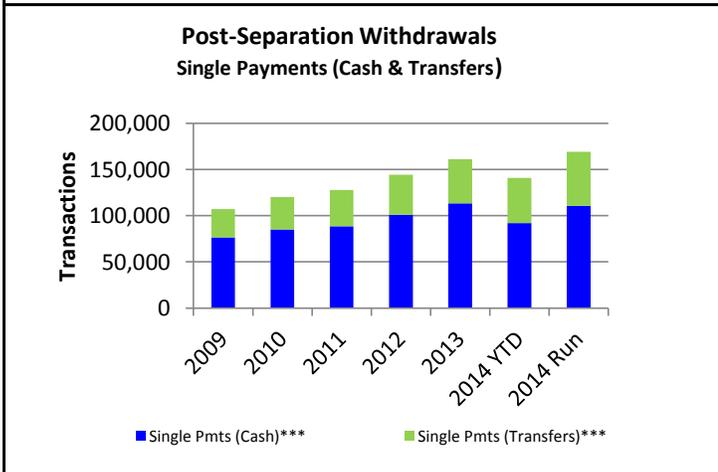
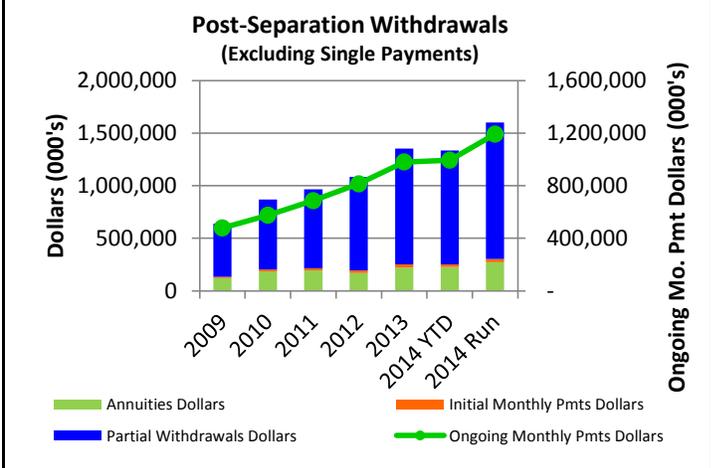
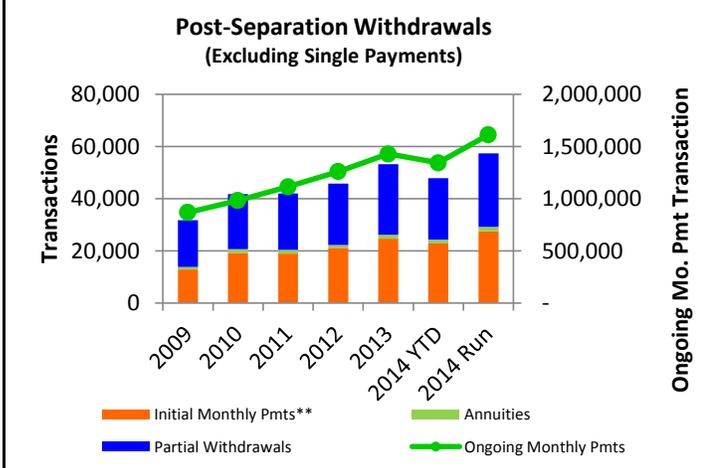
Historic FERS Participation Rates



Participants (current month)

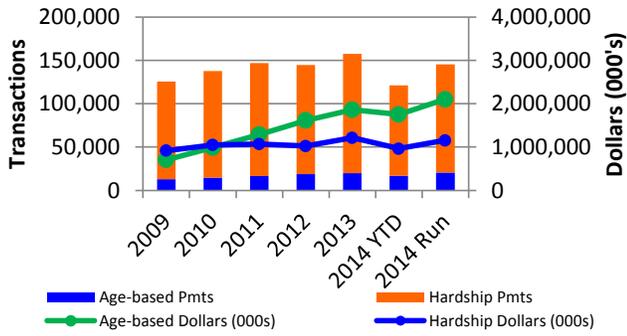
4,677,445 Participants
12,903 Beneficiary Participants
 Participants with **Roth** Balances
226,724 Civilian
219,342 Uniformed Services

Post-Separation Withdrawals

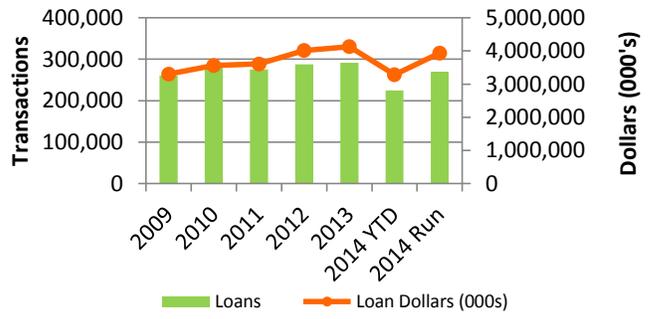


In-Service Withdrawals

Age-based & Hardship

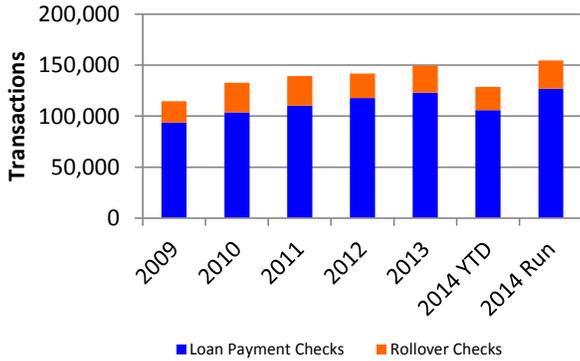


Loans

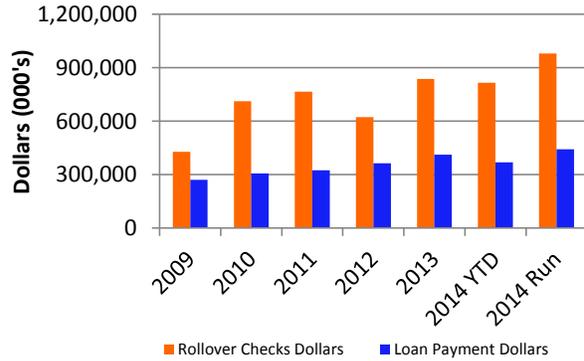


Other Activity

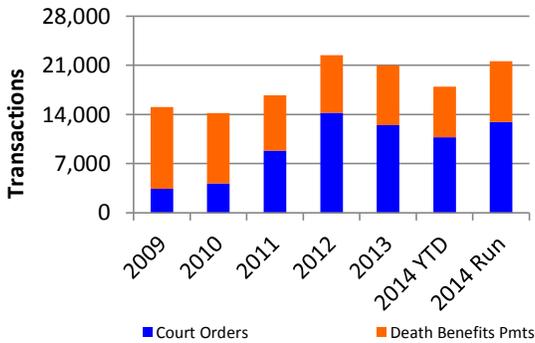
Participant-Submitted Checks



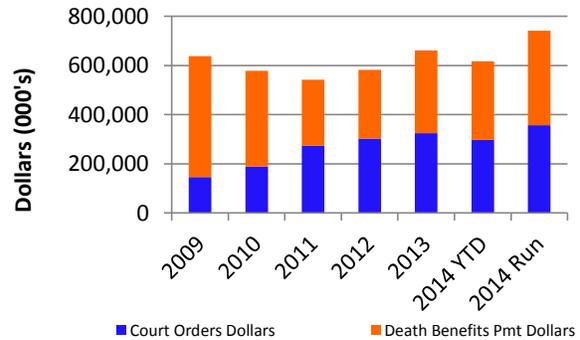
Participant-Submitted Checks



Third Party Payments



Third Party Payments



*Active participants with no current contributions include non-separated CSRS and uniformed services participants who have terminated contributions or had them suspended because of hardship withdrawal, participants whose employing agencies have not submitted their separation status, and beneficiary participants.

**In addition to the initial monthly payments, 139,554 ongoing monthly payments were disbursed in October 2014.

***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.