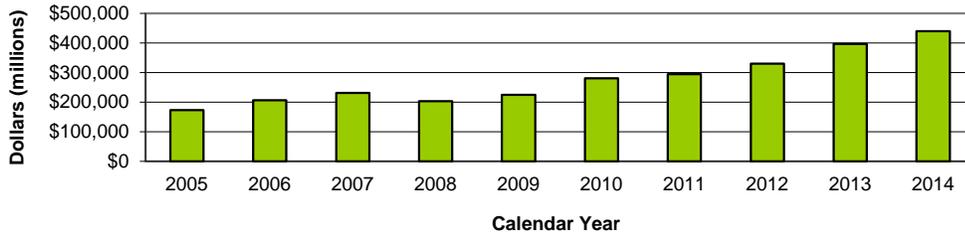


Highlights

The FERS participation rate softened from its high in July of 88.6%. This is likely driven by participants reaching their maximum contribution amount before the end of the year. The active duty participation rate reached an all-time high of 43%. In addition, the number of participants with Roth accounts continues to increase at a rate in excess of 2% each month with total Roth assets reaching \$3.5 billion dollars.

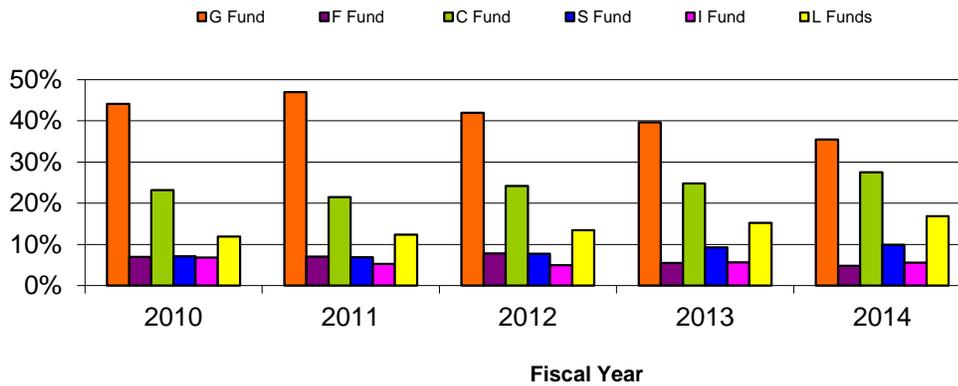
Historic Plan Balances (in millions)



	Plan Balance	Roth
Oct	\$461,513	\$3,477
Sept	\$443,328	\$3,196
Aug	\$446,712	\$3,123

(in millions)

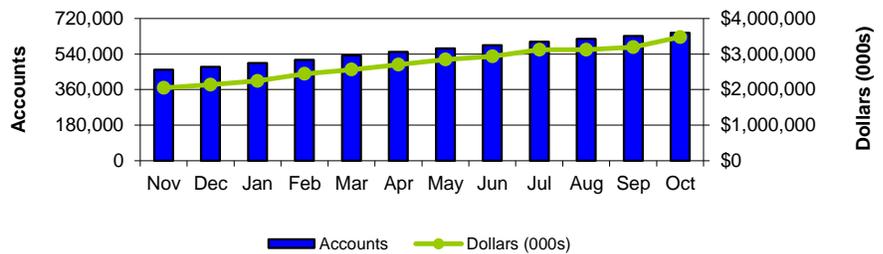
Fund Balances (% of total plan balance)



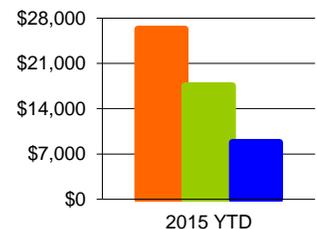
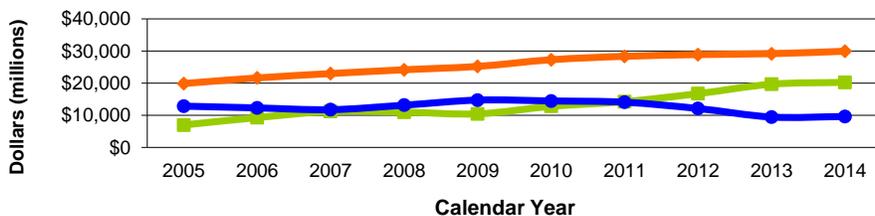
Average Balance (current month)

	Total	Roth
FER	\$116,687	\$7,000
CSRS:	\$118,512	\$11,344
Uniformed Services:	\$18,720	\$3,819

Roth

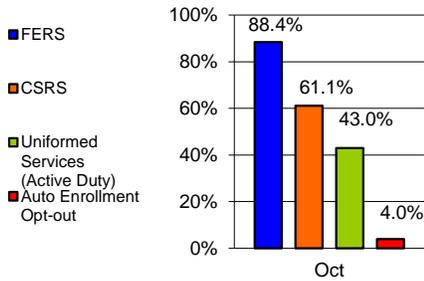


Cash Flow Attributes

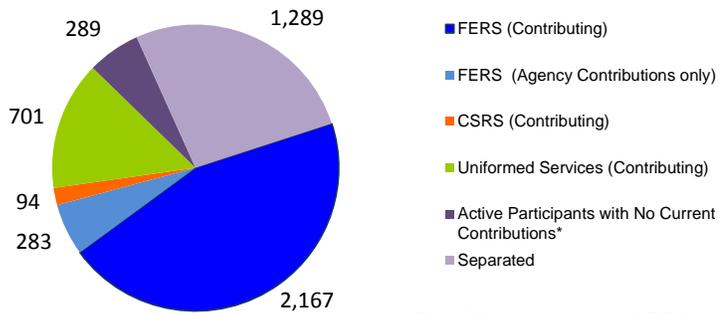


—●— Contributions and Loan Repayment
 —■— Withdrawals and Loan Disbursements
 —●— Net Flow

Participation Rates (current month)

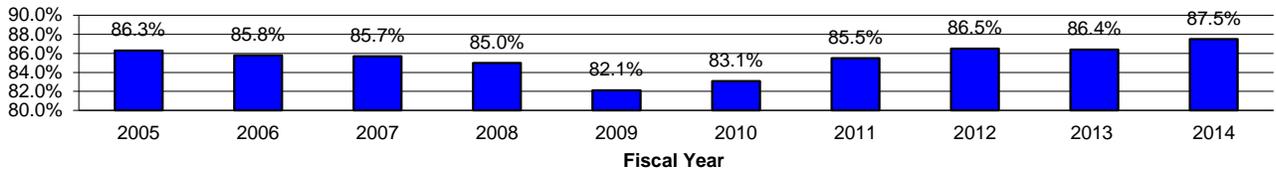


Participant Composition (current month in thousands)

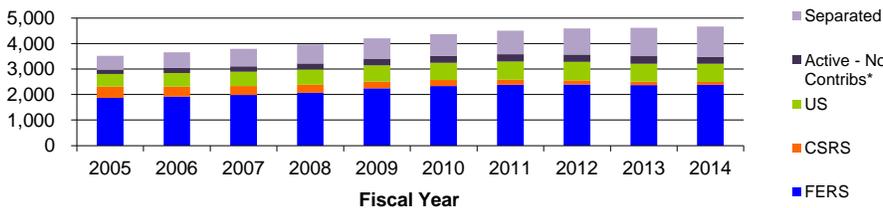


Total Participants: 4,824

Historic FERS Participation Rates



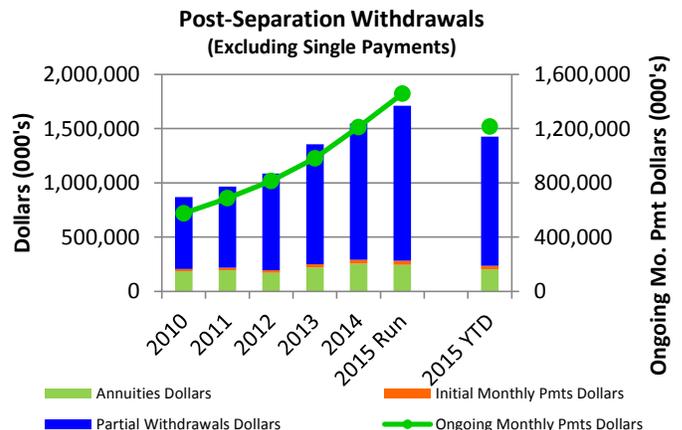
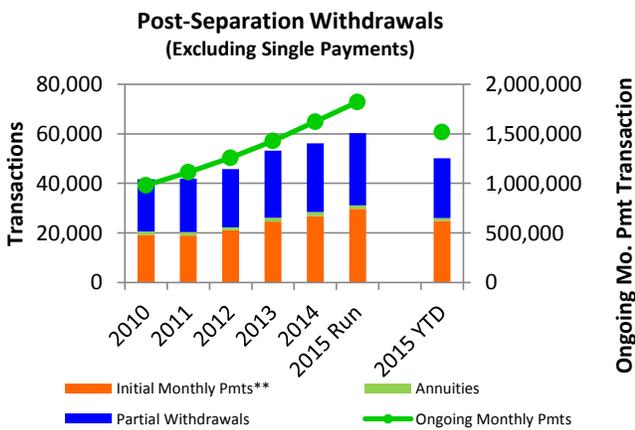
Historic Participant Counts (in thousands)



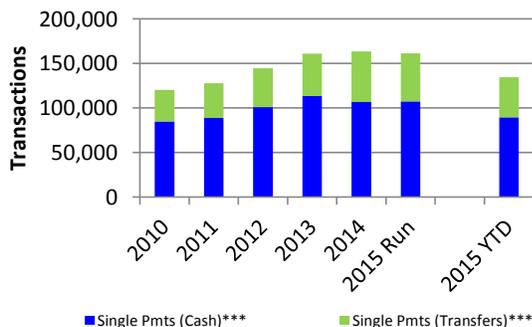
Participants (current month)

4,824,366 Participants
15,838 Beneficiary Participants
 Participants with **Roth** Balances
305,223 Civilian
341,437 Uniformed Services

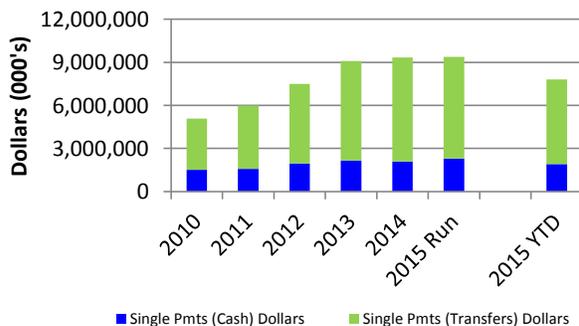
Post-Separation Withdrawals



Post-Separation Withdrawals Single Payments (Cash & Transfers)

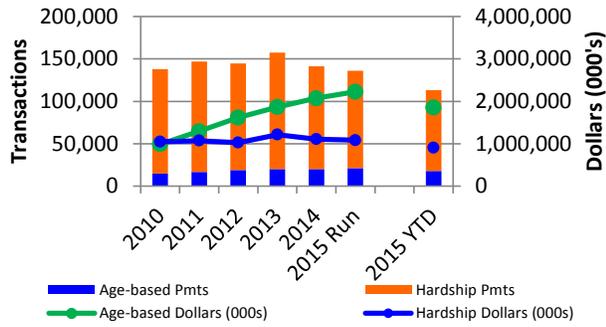


Post-Separation Withdrawals Single Payments (Cash & Transfers)

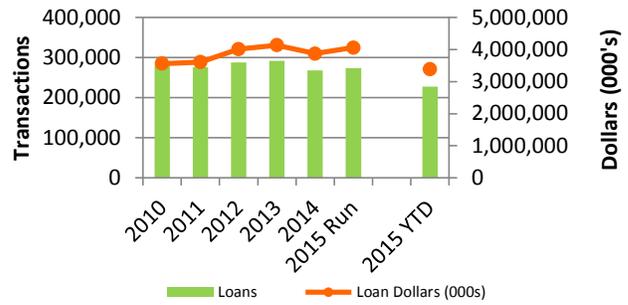


In-Service Withdrawals

Age-based & Hardship

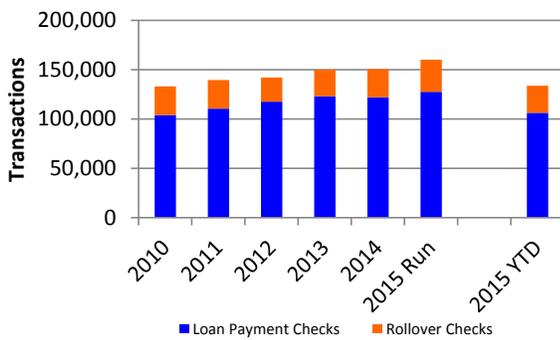


Loans

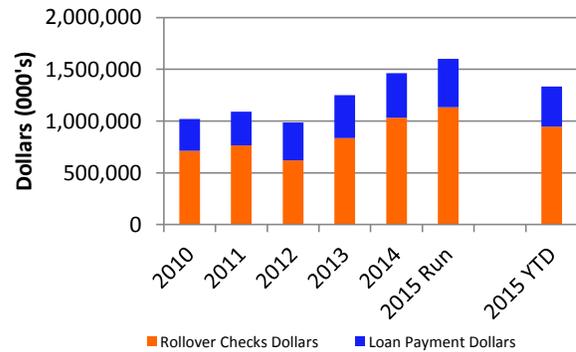


Other Activity

Participant-Submitted Checks



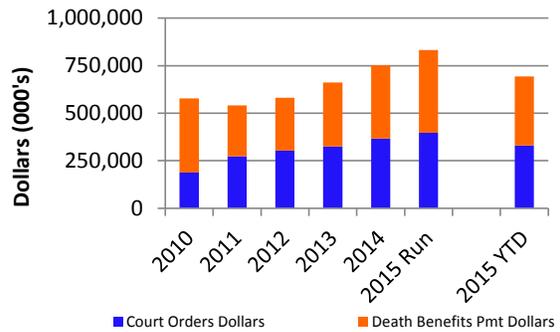
Participant-Submitted Checks



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, 157,689 ongoing monthly payments were disbursed in October 2015.

***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.