

Monthly CSRS annuity payments for letter carriers who retire on Feb. 1, 2022

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers covered by the Civil Service Retirement System (CSRS) who plan to take optional retirement on Feb. 1, 2022. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

Years of Service ²	CC Grade 1 / High-3 Average ¹ : \$66,376			CC Grade 2 / High-3 Average ¹ : \$67,770		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,005	\$178	\$1,827	\$2,047	\$182	\$1,865
21	2,116	189	1,927	2,160	194	1,967
22	2,226	200	2,026	2,273	205	2,068
23	2,337	211	2,126	2,386	216	2,170
24	2,448	222	2,225	2,499	227	2,272
25	2,558	233	2,325	2,612	239	2,373
26	2,669	244	2,424	2,725	250	2,475
27	2,779	255	2,524	2,838	261	2,577
28	2,890	267	2,624	2,951	273	2,678
29	3,001	278	2,723	3,064	284	2,780
30	3,111	289	2,823	3,177	295	2,882
31	3,222	300	2,922	3,290	306	2,983
32	3,333	311	3,022	3,403	318	3,085
33	3,443	322	3,121	3,516	329	3,186
34	3,554	333	3,221	3,628	340	3,288
35	3,664	344	3,321	3,741	352	3,390
36	3,775	355	3,420	3,854	363	3,491
37	3,886	366	3,520	3,967	374	3,593
38	3,996	377	3,619	4,080	386	3,695
39	4,107	388	3,719	4,193	397	3,796
40	4,218	399	3,818	4,306	408	3,898
41	4,328	410	3,918	4,419	419	4,000
41+11 months & over ⁵	4,425	420	4,005	4,518	429	4,089

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Feb. 1, 2019, and Jan. 31, 2021, at Step 0 (formerly Step 12).

2. Years of service includes any unused sick leave.

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$491.06 per month if for self plus one (code 323), \$430.49 if for self and family (code 322), or \$205.47 if for self only (code 321) will be made. In addition, premiums for any coverage under the Federal Employees' Group Life Insurance Program will reduce the net annuity further.

5. Under CSRS rules, the maximum allowable yearly annuity cannot exceed 80 percent of an annuitant's high-three average. This limit is reached when an annuitant's years of service amount to 41 years and 11 months. Individuals with more than 41 years and 11 months of service will not get a higher annuity based on additional service, but may get slightly more than 80 percent of their high-three average on the basis of unused sick leave accumulated under CSRS.