

Monthly CSRS annuity payments for letter carriers who retire on Oct. 1, 2025

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 Oct. 1, 2025. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O/P 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.

City Carrier / High-3 Average ¹ : 77,416				Carrier Technician / High-3 Average ¹ : 79,042		
Years of Service ²	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,339	\$211	\$2,127	\$2,388	\$216	\$2,171
21	2,468	224	2,243	2,519	229	2,290
22	2,597	237	2,359	2,651	243	2,409
23	2,726	250	2,476	2,783	256	2,527
24	2,855	263	2,592	2,915	269	2,646
25	2,984	276	2,708	3,046	282	2,764
26	3,113	289	2,824	3,178	295	2,883
27	3,242	302	2,940	3,310	308	3,001
28	3,371	315	3,056	3,442	322	3,120
29	3,500	327	3,172	3,573	335	3,239
30	3,629	340	3,288	3,705	348	3,357
31	3,758	353	3,405	3,837	361	3,476
32	3,887	366	3,521	3,969	374	3,594
33	4,016	379	3,637	4,100	388	3,713
34	4,145	392	3,753	4,232	401	3,831
35	4,274	405	3,869	4,364	414	3,950
36	4,403	418	3,985	4,495	427	4,068
37	4,532	431	4,101	4,627	440	4,187
38	4,661	444	4,217	4,759	453	4,306
39	4,790	457	4,334	4,891	467	4,424
40	4,919	469	4,450	5,022	480	4,543
41	5,048	482	4,566	5,154	493	4,661
41+11 months & over ⁵	5,161	494	4,667	5,269	504	4,765

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Oct. 1, 2022, and Sept. 30, 2025, at Step O/P.

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 percent of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$576.50 per month if for self plus one (PSHB code 77C, FEHB code 323), \$516.58 if for self and family (PSHB code 77B, FEHB code 322), or \$238.29 if for self only (PSHB code 77A, FEHB 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-3 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-3 average on the basis of unused sick leave accumulated under CSRS.