

Monthly CSRS annuity payments for letter carriers who retire on July 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 July 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 : 76,765				Carrier Technician / High-3 Average ¹ : 78,377		
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	\$2,319	\$209	\$2,110	\$2,368	\$214	\$2,153
21	2,447	222	2,225	2,498	227	2,271
22	2,575	235	2,340	2,629	240	2,389
23	2,703	248	2,455	2,760	253	2,506
24	2,831	261	2,570	2,890	267	2,624
25	2,959	273	2,685	3,021	280	2,741
26	3,087	286	2,800	3,151	293	2,859
27	3,215	299	2,916	3,282	306	2,976
28	3,342	312	3,031	3,413	319	3,094
29	3,470	325	3,146	3,543	332	3,211
30	3,598	337	3,261	3,674	345	3,329
31	3,726	350	3,376	3,805	358	3,447
32	3,854	363	3,491	3,935	371	3,564
33	3,982	376	3,606	4,066	384	3,682
34	4,110	389	3,722	4,196	397	3,799
35	4,238	401	3,837	4,327	410	3,917
36	4,366	414	3,952	4,458	423	4,034
37	4,494	427	4,067	4,588	436	4,152
38	4,622	440	4,182	4,719	449	4,270
39	4,750	452	4,297	4,850	462	4,387
40	4,878	465	4,413	4,980	476	4,505
41	5,006	478	4,528	5,111	489	4,622
41+11 months & over ⁵	5,118	489	4,628	5,225	500	4,725

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between July 1, 2022, and June 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-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-3 average on the basis of unused sick leave accumulated under CSRS.