Annuity Estimates

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

Estimates are computed by using the given high-3 averages, which are based on the basic pay earned by full-time Step 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]: 77,981			Carrier Technician / High-3 Average[1]: 79,614		
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	$2,356	$213	$2,143	$2,405	$218	$2,187
21	2,486	226	2,260	2,538	231	2,306
22	2,616	239	2,377	2,670	245	2,426
23	2,746	252	2,494	2,803	258	2,545
24	2,876	265	2,610	2,936	271	2,665
25	3,006	278	2,727	3,068	284	2,784
26	3,135	291	2,844	3,201	298	2,904
27	3,265	304	2,961	3,334	311	3,023
28	3,395	317	3,078	3,467	324	3,142
29	3,525	330	3,195	3,599	337	3,262
30	3,655	343	3,312	3,732	351	3,381
31	3,785	356	3,429	3,865	364	3,501
32	3,915	369	3,546	3,997	377	3,620
33	4,045	382	3,663	4,130	390	3,739
34	4,175	395	3,780	4,263	404	3,859
35	4,305	408	3,897	4,395	417	3,978
36	4,435	421	4,014	4,528	430	4,098
37	4,565	434	4,131	4,661	444	4,217
38	4,695	447	4,248	4,793	457	4,337
39	4,825	460	4,365	4,926	470	4,456
40	4,955	473	4,482	5,059	483	4,575
41	5,085	486	4,599	5,191	497	4,695
41+11 months & over[5]	5,199	497	4,701	5,308	508	4,799

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Dec. 1, 2022, and Nov. 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.

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