

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

**T**he 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 Nov. 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 <sup>1</sup> : 77,755				Carrier Technician / High-3 Average <sup>1</sup> : 79,384		
Years of Service <sup>2</sup>	Basic Annuity	Max. Survivor Deduction <sup>3</sup>	Max. Survivor Reduced Annuity <sup>4</sup>	Basic Annuity	Max. Survivor Deduction <sup>3</sup>	Max. Survivor Reduced Annuity <sup>4</sup>
20	\$2,349	\$212	\$2,136	\$2,398	\$217	\$2,181
21	2,478	225	2,253	2,530	231	2,300
22	2,608	238	2,370	2,663	244	2,419
23	2,738	251	2,486	2,795	257	2,538
24	2,867	264	2,603	2,927	270	2,657
25	2,997	277	2,720	3,060	283	2,776
26	3,126	290	2,836	3,192	297	2,895
27	3,256	303	2,953	3,324	310	3,014
28	3,386	316	3,070	3,457	323	3,133
29	3,515	329	3,186	3,589	336	3,252
30	3,645	342	3,303	3,721	350	3,372
31	3,774	355	3,419	3,853	363	3,491
32	3,904	368	3,536	3,986	376	3,610
33	4,034	381	3,653	4,118	389	3,729
34	4,163	394	3,769	4,250	403	3,848
35	4,293	407	3,886	4,383	416	3,967
36	4,422	420	4,003	4,515	429	4,086
37	4,552	433	4,119	4,647	442	4,205
38	4,682	446	4,236	4,780	455	4,324
39	4,811	459	4,352	4,912	469	4,443
40	4,941	472	4,469	5,044	482	4,562
41	5,070	485	4,586	5,177	495	4,681
41+11 months & over <sup>5</sup>	5,184	496	4,688	5,292	507	4,786

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Nov. 1, 2022, and Oct. 31, 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.