

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

The Federal Employees Retirement System (FERS) covers federal and postal employees hired on or after Jan. 1, 1984. FERS employees earn retirement benefits from three sources: the FERS Basic Annuity, Social Security and the Thrift Savings Plan.

An additional Special Annuity Supplement is paid to FERS annuitants who retire at Minimum Retirement Age (MRA) plus 30 years or more, or at age 60 plus 20 years or more. It is approximately calculated by taking an individual's Social Security age 62 benefit estimate, multiplied by the number of years of FERS

coverage, divided by 40. It is payable to age 62 and then ends. Social Security benefits are payable beginning at age 62.

The table below provides monthly basic annuity, survivor deduction and net annuity amount estimates for letter carriers who plan to take optional retirement on Nov. 1, 2025. Estimates are computed by using the given high-3 averages, which are based on the basic pay earned by full-time Step O/P carriers and vary by length of postal/military/federal service. Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

Years of Service ²	City Carrier / High-3 Average ¹ : 77,755			Carrier Technician / High-3 Average ¹ : 79,384		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,296	\$130	\$1,166	\$1,323	\$132	\$1,191
21	1,361	136	1,225	1,389	139	1,250
22	1,426	143	1,283	1,455	146	1,310
23	1,490	149	1,341	1,522	152	1,369
24	1,555	156	1,400	1,588	159	1,429
25	1,620	162	1,458	1,654	165	1,488
26	1,685	168	1,516	1,720	172	1,548
27	1,749	175	1,575	1,786	179	1,608
28	1,814	181	1,633	1,852	185	1,667
29	1,879	188	1,691	1,918	192	1,727
30	1,944	194	1,749	1,985	198	1,786
31	2,009	201	1,808	2,051	205	1,846
32	2,073	207	1,866	2,117	212	1,905
33	2,138	214	1,924	2,183	218	1,965
34	2,203	220	1,983	2,249	225	2,024
35	2,268	227	2,041	2,315	232	2,084
36	2,333	233	2,099	2,382	238	2,143
37	2,397	240	2,158	2,448	245	2,203
38	2,462	246	2,216	2,514	251	2,262
39	2,527	253	2,274	2,580	258	2,322
40	2,592	259	2,333	2,646	265	2,382
Each additional year ⁵	64.80	6.48	58.32	66.15	6.62	59.54

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 survivor's annuity is the amount necessary to provide maximum benefits (50 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 FERS rules, there is no maximum allowable yearly annuity. However, given the FERS formula of 1 percent per year, it is highly unlikely that any FERS employee will ever exceed the 80 percent maximum limit under CSRS.

6. FERS employees who retire at age 62 or later with at least 20 years of service receive an additional 10 percent—their annuities are calculated at 1.1 percent times years of service times high-3 average salary.