Monthly CSRS annuity payments
for letter carriers who retire on Nov. 1, 2026

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 Nov. 1, 2026.

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]: 80,342			Carrier Technician / High-3 Average[1]: 82,029		
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	$2,427	$220	$2,207	$2,478	$225	$2,253
21	2,561	234	2,327	2,615	239	2,376
22	2,695	247	2,448	2,751	253	2,499
23	2,829	260	2,568	2,888	266	2,622
24	2,963	274	2,689	3,025	280	2,745
25	3,097	287	2,809	3,162	294	2,868
26	3,230	301	2,930	3,298	307	2,991
27	3,364	314	3,050	3,435	321	3,114
28	3,498	327	3,171	3,572	335	3,237
29	3,632	341	3,291	3,708	348	3,360
30	3,766	354	3,412	3,845	362	3,483
31	3,900	367	3,532	3,982	376	3,606
32	4,034	381	3,653	4,119	389	3,729
33	4,168	394	3,773	4,255	403	3,852
34	4,302	408	3,894	4,392	417	3,975
35	4,436	421	4,015	4,529	430	4,098
36	4,569	434	4,135	4,665	444	4,221
37	4,703	448	4,256	4,802	458	4,344
38	4,837	461	4,376	4,939	471	4,467
39	4,971	475	4,497	5,076	485	4,591
40	5,105	488	4,617	5,212	499	4,714
41	5,239	501	4,738	5,349	512	4,837
41+11 months & over[5]	5,356	513	4,843	5,469	524	4,944

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Nov. 1, 2023, and Oct. 31, 2026, 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 $635.51 per month if for self plus one (PSHB code 77C), $579.41 if for self and family (PSHB code 77B), or $262.47 if for self only (PSHB code 77A) 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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