

Monthly CSRS annuity payments for letter carriers who retire on April 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 April 1, 2026. Estimates are computed by using the given high-3 aver-

ages, 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 : 78,854				Carrier Technician / High-3 Average ¹ : 80,509		
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	\$2,382	\$216	\$2,166	\$2,432	\$221	\$2,211
21	2,513	229	2,285	2,566	234	2,332
22	2,645	242	2,403	2,700	248	2,453
23	2,776	255	2,521	2,835	261	2,574
24	2,908	268	2,639	2,969	274	2,694
25	3,039	281	2,758	3,103	288	2,815
26	3,171	295	2,876	3,237	301	2,936
27	3,302	308	2,994	3,371	315	3,057
28	3,433	321	3,113	3,506	328	3,177
29	3,565	334	3,231	3,640	341	3,298
30	3,696	347	3,349	3,774	355	3,419
31	3,828	360	3,467	3,908	368	3,540
32	3,959	373	3,586	4,042	382	3,661
33	4,091	387	3,704	4,176	395	3,781
34	4,222	400	3,822	4,311	409	3,902
35	4,353	413	3,941	4,445	422	4,023
36	4,485	426	4,059	4,579	435	4,144
37	4,616	439	4,177	4,713	449	4,264
38	4,748	452	4,295	4,847	462	4,385
39	4,879	465	4,414	4,982	476	4,506
40	5,010	479	4,532	5,116	489	4,627
41	5,142	492	4,650	5,250	502	4,747
41+11 months & over ⁵	5,257	503	4,754	5,367	514	4,853

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1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between April 1, 2023, and March 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.