

Monthly CSRS annuity payments for letter carriers who retire on March 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 March 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.

Years of Service ²	City Carrier / High-3 Average ¹ : 78,638			Carrier Technician / High-3 Average ¹ : 80,289		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,376	\$215	\$2,160	\$2,425	\$220	\$2,205
21	2,507	228	2,278	2,559	233	2,326
22	2,638	241	2,396	2,693	247	2,446
23	2,769	254	2,514	2,827	260	2,567
24	2,900	267	2,632	2,961	274	2,687
25	3,031	281	2,750	3,094	287	2,808
26	3,162	294	2,868	3,228	300	2,928
27	3,293	307	2,986	3,362	314	3,048
28	3,424	320	3,104	3,496	327	3,169
29	3,555	333	3,222	3,630	340	3,289
30	3,686	346	3,340	3,764	354	3,410
31	3,817	359	3,458	3,897	367	3,530
32	3,948	372	3,576	4,031	381	3,651
33	4,079	385	3,694	4,165	394	3,771
34	4,210	399	3,812	4,299	407	3,891
35	4,341	412	3,930	4,433	421	4,012
36	4,473	425	4,048	4,566	434	4,132
37	4,604	438	4,166	4,700	448	4,253
38	4,735	451	4,284	4,834	461	4,373
39	4,866	464	4,402	4,968	474	4,494
40	4,997	477	4,520	5,102	488	4,614
41	5,128	490	4,638	5,236	501	4,734
41+11 months & over ⁵	5,243	502	4,741	5,353	513	4,840

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between March 1, 2023, and Feb. 28, 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.