

## Monthly CSRS annuity payments for letter carriers who retire on Aug. 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 Aug. 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 <sup>2</sup>	City Carrier / High-3 Average <sup>1</sup> : 79,740			Carrier Technician / High-3 Average <sup>1</sup> : 81,414		
	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	\$2,409	\$218	\$2,190	\$2,459	\$223	\$2,236
21	2,542	232	2,310	2,595	237	2,358
22	2,675	245	2,430	2,731	251	2,480
23	2,808	258	2,549	2,866	264	2,602
24	2,940	272	2,669	3,002	278	2,724
25	3,073	285	2,788	3,138	291	2,847
26	3,206	298	2,908	3,274	305	2,969
27	3,339	311	3,028	3,409	318	3,091
28	3,472	325	3,147	3,545	332	3,213
29	3,605	338	3,267	3,681	346	3,335
30	3,738	351	3,387	3,816	359	3,457
31	3,871	365	3,506	3,952	373	3,579
32	4,004	378	3,626	4,088	386	3,701
33	4,136	391	3,745	4,223	400	3,824
34	4,269	404	3,865	4,359	413	3,946
35	4,402	418	3,985	4,495	427	4,068
36	4,535	431	4,104	4,630	441	4,190
37	4,668	444	4,224	4,766	454	4,312
38	4,801	458	4,343	4,902	468	4,434
39	4,934	471	4,463	5,037	481	4,556
40	5,067	484	4,583	5,173	495	4,678
41	5,200	497	4,702	5,309	508	4,800
41+11 months & over <sup>5</sup>	5,316	509	4,807	5,428	520	4,907

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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 Aug. 1, 2023, and July 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.