

Monthly CSRS annuity payments for letter carriers who retire on July 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 July 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 : 79,519			Carrier Technician / High-3 Average ¹ : 81,189		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,402	\$218	\$2,184	\$2,453	\$223	\$2,230
21	2,535	231	2,304	2,588	236	2,352
22	2,667	244	2,423	2,723	250	2,473
23	2,800	257	2,542	2,859	263	2,595
24	2,932	271	2,662	2,994	277	2,717
25	3,065	284	2,781	3,129	290	2,839
26	3,197	297	2,900	3,264	304	2,961
27	3,330	310	3,019	3,400	317	3,082
28	3,462	324	3,139	3,535	331	3,204
29	3,595	337	3,258	3,670	345	3,326
30	3,727	350	3,377	3,806	358	3,448
31	3,860	364	3,497	3,941	372	3,569
32	3,993	377	3,616	4,076	385	3,691
33	4,125	390	3,735	4,212	399	3,813
34	4,258	403	3,854	4,347	412	3,935
35	4,390	417	3,974	4,482	426	4,057
36	4,523	430	4,093	4,618	439	4,178
37	4,655	443	4,212	4,753	453	4,300
38	4,788	456	4,331	4,888	466	4,422
39	4,920	470	4,451	5,024	480	4,544
40	5,053	483	4,570	5,159	493	4,665
41	5,185	496	4,689	5,294	507	4,787
41+11 months & over ⁵	5,301	508	4,794	5,413	519	4,894

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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 July 1, 2023, and June 30, 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.