

Monthly CSRS annuity payments for letter carriers who retire on Jan. 1, 2027

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 Jan. 1, 2027. 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 : 80,690			Carrier Technician / High-3 Average ¹ : 82,385		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,438	\$221	\$2,216	\$2,489	\$226	\$2,262
21	2,572	235	2,337	2,626	240	2,386
22	2,706	248	2,458	2,763	254	2,509
23	2,841	262	2,579	2,901	268	2,633
24	2,975	275	2,700	3,038	281	2,757
25	3,110	288	2,821	3,175	295	2,880
26	3,244	302	2,942	3,313	309	3,004
27	3,379	315	3,064	3,450	322	3,127
28	3,513	329	3,185	3,587	336	3,251
29	3,648	342	3,306	3,724	350	3,375
30	3,782	356	3,427	3,862	364	3,498
31	3,917	369	3,548	3,999	377	3,622
32	4,051	383	3,669	4,136	391	3,745
33	4,186	396	3,790	4,274	405	3,869
34	4,320	410	3,911	4,411	419	3,992
35	4,455	423	4,032	4,548	432	4,116
36	4,589	436	4,153	4,686	446	4,240
37	4,724	450	4,274	4,823	460	4,363
38	4,858	463	4,395	4,960	474	4,487
39	4,993	477	4,516	5,098	487	4,610
40	5,127	490	4,637	5,235	501	4,734
41	5,262	504	4,758	5,372	515	4,857
41+11 months & over ⁵	5,379	515	4,864	5,492	527	4,966

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Jan. 1, 2024, and Dec. 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 \$628.33 per month if for self plus one (PSHB code 77C), \$585.80 if for self and family (PSHB code 77B), or \$251.46 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.