

Monthly CSRS annuity payments for letter carriers who retire on April 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on March 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$55,842			City Carrier Grade 2 High-3 average ² = \$57,034		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,687	\$146	\$1,541	\$1,723	\$150	\$1,573
21	1,780	155	1,624	1,818	159	1,659
22	1,873	165	1,708	1,913	169	1,744
23	1,966	174	1,792	2,008	178	1,830
24	2,059	183	1,876	2,103	188	1,915
25	2,152	193	1,960	2,198	197	2,001
26	2,245	202	2,043	2,293	207	2,086
27	2,338	211	2,127	2,388	216	2,172
28	2,431	221	2,211	2,483	226	2,258
29	2,525	230	2,295	2,578	235	2,343
30	2,618	239	2,378	2,673	245	2,429
31	2,711	249	2,462	2,769	254	2,514
32	2,804	258	2,546	2,864	264	2,600
33	2,897	267	2,630	2,959	273	2,685
34	2,990	276	2,713	3,054	283	2,771
35	3,083	286	2,797	3,149	292	2,856
36	3,176	295	2,881	3,244	302	2,942
37	3,269	304	2,965	3,339	311	3,027
38	3,362	314	3,048	3,434	321	3,113
39	3,455	323	3,132	3,529	330	3,199
40	3,548	332	3,216	3,624	340	3,284
41	3,641	342	3,300	3,719	349	3,370
41+11 months & over ⁵	3,723	350	3,373	3,802	358	3,445

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between April 1, 2010, and March 31, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on May 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on May 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$55,894			City Carrier Grade 2 High-3 average ² = \$57,087		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,688	\$146	\$1,542	\$1,724	\$150	\$1,575
21	1,782	156	1,626	1,820	159	1,660
22	1,875	165	1,710	1,915	169	1,746
23	1,968	174	1,794	2,010	178	1,831
24	2,061	184	1,877	2,105	188	1,917
25	2,154	193	1,961	2,200	198	2,003
26	2,247	202	2,045	2,295	207	2,088
27	2,341	212	2,129	2,390	217	2,174
28	2,434	221	2,213	2,486	226	2,260
29	2,527	230	2,297	2,581	236	2,345
30	2,620	240	2,381	2,676	245	2,431
31	2,713	249	2,464	2,771	255	2,516
32	2,806	258	2,548	2,866	264	2,602
33	2,900	267	2,632	2,961	274	2,688
34	2,993	277	2,716	3,057	283	2,773
35	3,086	286	2,800	3,152	293	2,859
36	3,179	295	2,884	3,247	302	2,945
37	3,272	305	2,967	3,342	312	3,030
38	3,365	314	3,051	3,437	321	3,116
39	3,458	323	3,135	3,532	331	3,202
40	3,552	333	3,219	3,627	340	3,287
41	3,645	342	3,303	3,723	350	3,373
41+11 months & over ⁵	3,726	350	3,376	3,806	358	3,448

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between May 1, 2010, and April 30, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on June 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on June 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$55,948			City Carrier Grade 2 High-3 average ² = \$57,141		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,690	\$147	\$1,544	\$1,726	\$150	\$1,576
21	1,783	156	1,627	1,821	160	1,662
22	1,877	165	1,711	1,917	169	1,747
23	1,970	174	1,795	2,012	179	1,833
24	2,063	184	1,879	2,107	188	1,919
25	2,156	193	1,963	2,202	198	2,005
26	2,250	202	2,047	2,298	207	2,090
27	2,343	212	2,131	2,393	217	2,176
28	2,436	221	2,215	2,488	226	2,262
29	2,529	230	2,299	2,583	236	2,347
30	2,623	240	2,383	2,678	245	2,433
31	2,716	249	2,467	2,774	255	2,519
32	2,809	258	2,551	2,869	264	2,605
33	2,902	268	2,635	2,964	274	2,690
34	2,996	277	2,718	3,059	283	2,776
35	3,089	286	2,802	3,155	293	2,862
36	3,182	296	2,886	3,250	302	2,947
37	3,275	305	2,970	3,345	312	3,033
38	3,369	314	3,054	3,440	322	3,119
39	3,462	324	3,138	3,536	331	3,205
40	3,555	333	3,222	3,631	341	3,290
41	3,648	342	3,306	3,726	350	3,376
41+11 months & over ⁵	3,730	350	3,379	3,809	358	3,451

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between June 1, 2010, and May 31, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on July 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on July 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$55,999			City Carrier Grade 2 High-3 average ² = \$57,193		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,692	\$147	\$1,545	\$1,728	\$150	\$1,577
21	1,785	156	1,629	1,823	160	1,663
22	1,878	165	1,713	1,918	169	1,749
23	1,972	175	1,797	2,014	179	1,835
24	2,065	184	1,881	2,109	188	1,921
25	2,158	193	1,965	2,204	198	2,006
26	2,252	203	2,049	2,300	207	2,092
27	2,345	212	2,133	2,395	217	2,178
28	2,438	221	2,217	2,490	227	2,264
29	2,532	231	2,301	2,586	236	2,350
30	2,625	240	2,385	2,681	246	2,435
31	2,718	249	2,469	2,776	255	2,521
32	2,812	259	2,553	2,872	265	2,607
33	2,905	268	2,637	2,967	274	2,693
34	2,998	277	2,721	3,062	284	2,778
35	3,092	287	2,805	3,158	293	2,864
36	3,185	296	2,889	3,253	303	2,950
37	3,278	305	2,973	3,348	312	3,036
38	3,372	315	3,057	3,443	322	3,122
39	3,465	324	3,141	3,539	331	3,207
40	3,558	333	3,225	3,634	341	3,293
41	3,652	343	3,309	3,729	350	3,379
41+11 months & over ⁵	3,733	351	3,382	3,813	359	3,454

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between July 1, 2010, and June 30, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on August 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on August 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,053			City Carrier Grade 2 High-3 average ² = \$57,247		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,693	\$147	\$1,546	\$1,729	\$150	\$1,579
21	1,787	156	1,631	1,825	160	1,665
22	1,880	166	1,715	1,920	170	1,751
23	1,974	175	1,799	2,016	179	1,837
24	2,067	184	1,883	2,111	189	1,922
25	2,160	194	1,967	2,206	198	2,008
26	2,254	203	2,051	2,302	208	2,094
27	2,347	212	2,135	2,397	217	2,180
28	2,441	222	2,219	2,493	227	2,266
29	2,534	231	2,303	2,588	236	2,352
30	2,627	240	2,387	2,683	246	2,438
31	2,721	250	2,471	2,779	255	2,523
32	2,814	259	2,555	2,874	265	2,609
33	2,908	268	2,639	2,970	274	2,695
34	3,001	278	2,724	3,065	284	2,781
35	3,095	287	2,808	3,161	294	2,867
36	3,188	296	2,892	3,256	303	2,953
37	3,281	306	2,976	3,351	313	3,039
38	3,375	315	3,060	3,447	322	3,125
39	3,468	324	3,144	3,542	332	3,210
40	3,562	334	3,228	3,638	341	3,296
41	3,655	343	3,312	3,733	351	3,382
41+11 months & over ⁵	3,737	351	3,386	3,816	359	3,457

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between August 1, 2010, and July 31, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Sept. 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Sept. 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,106			City Carrier Grade 2 High-3 average ² = \$57,301		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,695	\$147	\$1,548	\$1,731	\$150	\$1,580
21	1,788	156	1,632	1,826	160	1,666
22	1,882	166	1,716	1,922	170	1,752
23	1,975	175	1,800	2,017	179	1,838
24	2,069	184	1,885	2,113	189	1,924
25	2,162	194	1,969	2,208	198	2,010
26	2,256	203	2,053	2,304	208	2,096
27	2,349	212	2,137	2,399	217	2,182
28	2,443	222	2,221	2,495	227	2,268
29	2,536	231	2,305	2,590	237	2,354
30	2,630	240	2,389	2,686	246	2,440
31	2,723	250	2,474	2,781	256	2,526
32	2,817	259	2,558	2,877	265	2,612
33	2,911	269	2,642	2,972	275	2,698
34	3,004	278	2,726	3,068	284	2,784
35	3,098	287	2,810	3,163	294	2,870
36	3,191	297	2,894	3,259	303	2,956
37	3,285	306	2,979	3,354	313	3,042
38	3,378	315	3,063	3,450	322	3,127
39	3,472	325	3,147	3,545	332	3,213
40	3,565	334	3,231	3,641	342	3,299
41	3,659	343	3,315	3,736	351	3,385
41+11 months & over ⁵	3,740	352	3,389	3,820	360	3,461

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Sept. 1, 2010, and Aug. 31, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Oct. 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Oct. 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,158			City Carrier Grade 2 High-3 average ² = \$57,353		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,696	\$147	\$1,549	\$1,733	\$151	\$1,582
21	1,790	157	1,634	1,828	160	1,668
22	1,884	166	1,718	1,924	170	1,754
23	1,977	175	1,802	2,019	179	1,840
24	2,071	185	1,886	2,115	189	1,926
25	2,164	194	1,970	2,210	199	2,012
26	2,258	203	2,055	2,306	208	2,098
27	2,352	213	2,139	2,402	218	2,184
28	2,445	222	2,223	2,497	227	2,270
29	2,539	231	2,307	2,593	237	2,356
30	2,632	241	2,392	2,688	246	2,442
31	2,726	250	2,476	2,784	256	2,528
32	2,820	259	2,560	2,880	265	2,614
33	2,913	269	2,644	2,975	275	2,700
34	3,007	278	2,729	3,071	285	2,786
35	3,100	288	2,813	3,166	294	2,872
36	3,194	297	2,897	3,262	304	2,958
37	3,288	306	2,981	3,358	313	3,044
38	3,381	325	3,066	3,453	323	3,130
39	3,475	325	3,150	3,549	332	3,216
40	3,568	334	3,234	3,644	342	3,302
41	3,662	344	3,318	3,740	351	3,388
41+11 months & over ⁵	3,744	352	3,392	3,824	360	3,464

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Oct. 1, 2010, and Sept. 30, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Nov. 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Nov. 1, 2013.

Estimates are computed by using the given “high-3 aver-

ages,” which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,212			City Carrier Grade 2 High-3 average ² = \$57,407		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,698	\$147	\$1,551	\$1,734	\$151	\$1,583
21	1,792	157	1,635	1,830	160	1,669
22	1,885	166	1,719	1,926	170	1,755
23	1,979	175	1,804	2,021	180	1,842
24	2,073	185	1,888	2,117	189	1,928
25	2,166	194	1,972	2,213	199	2,014
26	2,260	204	2,057	2,308	208	2,100
27	2,354	213	2,141	2,404	218	2,186
28	2,448	222	2,225	2,500	227	2,272
29	2,541	232	2,310	2,595	237	2,358
30	2,635	241	2,394	2,691	247	2,444
31	2,729	250	2,478	2,787	256	2,530
32	2,822	260	2,563	2,882	266	2,617
33	2,916	269	2,647	2,978	275	2,703
34	3,010	278	2,731	3,074	285	2,789
35	3,103	288	2,816	3,169	294	2,875
36	3,197	297	2,900	3,265	304	2,961
37	3,291	307	2,984	3,361	314	3,047
38	3,384	316	3,068	3,456	323	3,133
39	3,478	325	3,153	3,552	333	3,219
40	3,572	335	3,237	3,648	342	3,305
41	3,665	344	3,321	3,743	352	3,392
41+11 months & over ⁵	3,747	352	3,395	3,827	360	3,467

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Nov. 1, 2010, and Oct. 31, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor’s annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Dec. 1, 2013

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Dec. 1, 2013.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,254			City Carrier Grade 2 High-3 average ² = \$57,450			
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	
20		\$1,699	\$147	\$1,552	\$1,735	\$151	\$1,584
21		1,793	157	1,636	1,831	161	1,671
22		1,887	166	1,721	1,927	170	1,757
23		1,981	176	1,805	2,023	180	1,843
24		2,074	185	1,889	2,118	189	1,929
25		2,168	194	1,974	2,214	199	2,015
26		2,262	204	2,058	2,310	208	2,101
27		2,356	213	2,143	2,406	218	2,188
28		2,449	222	2,227	2,501	228	2,274
29		2,543	232	2,311	2,597	237	2,360
30		2,637	241	2,396	2,693	247	2,446
31		2,731	251	2,480	2,789	256	2,532
32		2,824	260	2,564	2,884	266	2,619
33		2,918	269	2,649	2,980	276	2,705
34		3,012	279	2,733	3,076	285	2,791
35		3,106	288	2,818	3,172	295	2,877
36		3,199	297	2,902	3,267	304	2,963
37		3,293	307	2,986	3,363	314	3,049
38		3,387	316	3,071	3,459	323	3,136
39		3,481	326	3,155	3,555	333	3,222
40		3,574	335	3,240	3,650	343	3,308
41		3,668	344	3,324	3,746	352	3,394
41+11 months & over ⁵		3,750	353	3,398	3,830	361	3,470

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Dec. 1, 2010, and Nov. 30, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Jan. 1, 2014

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Jan. 1, 2014.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,282			City Carrier Grade 2 High-3 average ² = \$57,478			
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	
20		\$1,700	\$148	\$1,553	\$1,736	\$151	\$1,585
21		1,794	157	1,637	1,832	161	1,671
22		1,888	166	1,722	1,928	170	1,758
23		1,982	176	1,806	2,024	180	1,844
24		2,075	185	1,890	2,119	189	1,930
25		2,169	194	1,975	2,215	199	2,016
26		2,263	204	2,059	2,311	209	2,102
27		2,357	213	2,144	2,407	218	2,189
28		2,451	223	2,228	2,503	228	2,275
29		2,544	232	2,312	2,598	237	2,361
30		2,638	241	2,397	2,694	247	2,447
31		2,732	251	2,481	2,790	257	2,534
32		2,826	260	2,566	2,886	266	2,620
33		2,920	269	2,650	2,982	276	2,706
34		3,013	279	2,735	3,077	285	2,792
35		3,107	288	2,819	3,173	295	2,878
36		3,201	298	2,903	3,269	304	2,965
37		3,295	307	2,988	3,365	314	3,051
38		3,389	316	3,072	3,461	324	3,137
39		3,482	326	3,157	3,556	333	3,223
40		3,576	335	3,241	3,652	343	3,310
41		3,670	345	3,326	3,748	352	3,396
41+11 months & over ⁵		3,752	353	3,399	3,832	361	3,471

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Jan. 1, 2011, and Dec. 31, 2013, at Step O (formerly Step 12).

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on Feb. 1, 2014

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Feb. 1, 2014.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,310			City Carrier Grade 2 High-3 average ² = \$57,506		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,701	\$148	\$1,553	\$1,737	\$151	\$1,586
21	1,795	157	1,638	1,833	161	1,672
22	1,889	166	1,722	1,929	170	1,758
23	1,983	176	1,807	2,025	180	1,845
24	2,076	185	1,891	2,121	190	1,931
25	2,170	195	1,976	2,216	199	2,017
26	2,264	204	2,060	2,312	209	2,103
27	2,358	213	2,145	2,408	218	2,190
28	2,452	223	2,229	2,504	228	2,276
29	2,546	232	2,314	2,600	237	2,362
30	2,640	241	2,398	2,696	247	2,449
31	2,733	251	2,483	2,791	257	2,535
32	2,827	260	2,567	2,887	266	2,621
33	2,921	270	2,651	2,983	276	2,707
34	3,015	279	2,736	3,079	285	2,794
35	3,109	288	2,820	3,175	295	2,880
36	3,203	298	2,905	3,271	305	2,966
37	3,296	307	2,989	3,366	314	3,052
38	3,390	317	3,074	3,462	324	3,139
39	3,484	326	3,158	3,558	333	3,225
40	3,578	335	3,243	3,654	343	3,311
41	3,672	345	3,327	3,750	352	3,397
41+11 months & over ⁵	3,754	353	3,401	3,834	361	3,473

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Feb. 1, 2011, and Jan. 31, 2013, at Step O (formerly Step 12).

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$326.04 per month if for self and family (code 322) or \$160.66 if for self only (code 321) 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.

Monthly CSRS annuity payments for letter carriers who retire on March 1, 2014

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on March 1, 2014.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 0 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 ¹	City Carrier Grade 1 High-3 average ² = \$56,388			City Carrier Grade 2 High-3 average ² = \$57,585		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,703	\$148	\$1,556	\$1,740	\$151	\$1,588
21	1,797	157	1,640	1,836	161	1,674
22	1,891	167	1,725	1,932	171	1,761
23	1,985	176	1,809	2,027	180	1,847
24	2,079	185	1,894	2,123	190	1,934
25	2,173	195	1,978	2,219	199	2,020
26	2,267	204	2,063	2,315	209	2,106
27	2,361	214	2,148	2,411	219	2,193
28	2,455	223	2,232	2,507	228	2,279
29	2,549	232	2,317	2,603	238	2,366
30	2,643	242	2,401	2,699	247	2,452
31	2,737	251	2,486	2,795	257	2,538
32	2,831	261	2,571	2,891	267	2,625
33	2,925	270	2,655	2,987	276	2,711
34	3,019	279	2,740	3,083	286	2,797
35	3,113	289	2,824	3,179	295	2,884
36	3,207	298	2,909	3,275	305	2,970
37	3,301	308	2,993	3,371	315	3,057
38	3,395	317	3,078	3,467	324	3,143
39	3,489	326	3,163	3,563	334	3,229
40	3,583	336	3,247	3,659	343	3,316
41	3,677	345	3,332	3,755	353	3,402
41+11 months & over ⁵	3,759	353	3,406	3,839	361	3,478

1. Years of service includes any unused sick leave under CSRS.

2. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between March 1, 2011, and Feb. 28, 2013, at Step 0 (formerly Step 12).

3. The reduction for a survivor's annuity is the amount necessary to provide maximum benefits (55% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$327.27 per month if for self and family (code 322) or \$161.22 if for self only (code 321) 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.