

Monthly CSRS annuity payments for letter carriers who retire on April 1, 2015

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on April 1, 2015.

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 = \$57,158			City Carrier Grade 2 High-3 average ² = \$58,362		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,727	\$150	\$1,576	\$1,763	\$154	\$1,609
21	1,822	160	1,662	1,860	164	1,697
22	1,917	169	1,748	1,958	173	1,784
23	2,012	179	1,834	2,055	183	1,872
24	2,108	188	1,919	2,152	193	1,959
25	2,203	198	2,005	2,249	202	2,047
26	2,298	207	2,091	2,347	212	2,134
27	2,393	217	2,177	2,444	222	2,222
28	2,489	226	2,262	2,541	232	2,310
29	2,584	236	2,348	2,638	241	2,397
30	2,679	245	2,434	2,736	251	2,485
31	2,775	255	2,520	2,833	261	2,572
32	2,870	264	2,605	2,930	271	2,660
33	2,965	274	2,691	3,028	280	2,747
34	3,060	284	2,777	3,125	290	2,835
35	3,156	293	2,863	3,222	300	2,922
36	3,251	303	2,948	3,319	309	3,010
37	3,346	312	3,034	3,417	319	3,097
38	3,441	322	3,120	3,514	329	3,185
39	3,537	331	3,205	3,611	339	3,273
40	3,632	341	3,291	3,708	348	3,360
41	3,727	350	3,377	3,806	358	3,448
41+11 months & over ⁵	3,811	359	3,452	3,891	367	3,524

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, 2012, and March 31, 2015, 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 \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 = \$57,235			City Carrier Grade 2 High-3 average ² = \$58,439		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,729	\$150	\$1,579	\$1,765	\$154	\$1,611
21	1,824	160	1,664	1,863	164	1,699
22	1,920	169	1,750	1,960	174	1,787
23	2,015	179	1,836	2,058	183	1,874
24	2,111	189	1,922	2,155	193	1,962
25	2,206	198	2,008	2,252	203	2,050
26	2,301	208	2,094	2,350	212	2,137
27	2,397	217	2,180	2,447	222	2,225
28	2,492	227	2,265	2,545	232	2,313
29	2,587	236	2,351	2,642	242	2,400
30	2,683	246	2,437	2,739	251	2,488
31	2,778	255	2,523	2,837	261	2,576
32	2,874	265	2,609	2,934	271	2,663
33	2,969	274	2,695	3,032	281	2,751
34	3,064	284	2,780	3,129	290	2,839
35	3,160	293	2,866	3,226	300	2,926
36	3,255	303	2,952	3,324	310	3,014
37	3,351	313	3,038	3,421	320	3,102
38	3,446	322	3,124	3,519	329	3,189
39	3,541	332	3,210	3,616	339	3,277
40	3,637	341	3,296	3,713	349	3,364
41	3,732	351	3,381	3,811	359	3,452
41+11 months & over ⁵	3,816	359	3,457	3,896	367	3,529

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, 2012, and April 30, 2015, 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 \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 = \$57,313			City Carrier Grade 2 High-3 average ² = \$58,519		
	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴	Basic Annuity	Survivor Reduction ³	Reduced Annuity ⁴
20	\$1,731	\$151	\$1,581	\$1,768	\$154	\$1,613
21	1,827	160	1,667	1,865	164	1,701
22	1,922	170	1,753	1,963	174	1,789
23	2,018	179	1,839	2,060	184	1,877
24	2,113	189	1,925	2,158	193	1,965
25	2,209	198	2,011	2,255	203	2,052
26	2,304	208	2,097	2,353	213	2,140
27	2,400	217	2,182	2,450	223	2,228
28	2,496	227	2,268	2,548	232	2,316
29	2,591	237	2,354	2,646	242	2,403
30	2,687	246	2,440	2,743	252	2,491
31	2,782	256	2,526	2,841	262	2,579
32	2,878	265	2,612	2,938	271	2,667
33	2,973	275	2,698	3,036	281	2,755
34	3,069	284	2,784	3,133	291	2,842
35	3,164	294	2,870	3,231	301	2,930
36	3,260	303	2,956	3,328	310	3,018
37	3,355	313	3,042	3,426	320	3,106
38	3,451	323	3,128	3,523	330	3,193
39	3,546	332	3,214	3,621	340	3,281
40	3,642	342	3,300	3,718	349	3,369
41	3,737	351	3,386	3,816	359	3,457
41+11 months & over ⁵	3,821	360	3,461	3,901	368	3,534

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, 2012, and May 31, 2015, 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 \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,390			CC Grade 2 / High-3 Average ¹ : \$58,596		
	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴
20	\$1,734	\$151	\$1,583	\$1,770	\$154	\$1,616
21	1,829	160	1,669	1,868	164	1,703
22	1,925	170	1,755	1,965	174	1,791
23	2,021	180	1,841	2,063	184	1,879
24	2,116	189	1,927	2,161	194	1,967
25	2,212	199	2,013	2,258	203	2,055
26	2,308	208	2,099	2,356	213	2,143
27	2,403	218	2,185	2,454	223	2,231
28	2,499	227	2,271	2,551	233	2,319
29	2,594	237	2,358	2,649	242	2,407
30	2,690	247	2,444	2,747	252	2,495
31	2,786	256	2,530	2,844	262	2,582
32	2,881	266	2,616	2,942	272	2,670
33	2,977	275	2,702	3,040	281	2,758
34	3,073	285	2,788	3,137	291	2,846
35	3,168	294	2,874	3,235	301	2,934
36	3,264	304	2,960	3,333	311	3,022
37	3,360	313	3,046	3,430	321	3,110
38	3,455	323	3,132	3,528	330	3,198
39	3,551	333	3,218	3,626	340	3,286
40	3,647	342	3,304	3,723	350	3,373
41	3,742	352	3,391	3,821	360	3,461
41+11 months and over ⁵	3,826	360	3,466	3,906	368	3,538

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between July 1, 2012, and June 30, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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.

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Monthly CSRS annuity payments for letter carriers who retire on Aug. 1, 2015

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on Aug. 1, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,469			CC Grade 2 / High-3 Average ¹ : \$58,676		
	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴
20	\$1,736	\$151	\$1,585	\$1,772	\$155	\$1,618
21	1,832	161	1,671	1,870	165	1,706
22	1,928	170	1,757	1,968	174	1,794
23	2,023	180	1,844	2,066	184	1,882
24	2,119	189	1,930	2,164	194	1,970
25	2,215	199	2,016	2,261	204	2,058
26	2,311	209	2,102	2,359	213	2,146
27	2,406	218	2,188	2,457	223	2,234
28	2,502	228	2,275	2,555	233	2,322
29	2,598	237	2,361	2,653	243	2,410
30	2,694	247	2,447	2,750	253	2,498
31	2,790	256	2,533	2,848	262	2,586
32	2,885	266	2,619	2,946	272	2,674
33	2,981	276	2,706	3,044	282	2,762
34	3,077	285	2,792	3,142	292	2,850
35	3,173	295	2,878	3,239	301	2,938
36	3,269	304	2,964	3,337	311	3,026
37	3,364	314	3,050	3,435	321	3,114
38	3,460	324	3,137	3,533	331	3,202
39	3,556	333	3,223	3,631	341	3,290
40	3,652	343	3,309	3,728	350	3,378
41	3,747	352	3,395	3,826	360	3,466
41+11 months and over ⁵	3,831	361	3,471	3,912	369	3,543

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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, 2012, and July 31, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,547			CC Grade 2 / High-3 Average ¹ : \$58,755		
	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴
20	\$1,738	\$151	\$1,587	\$1,775	\$155	\$1,620
21	1,834	161	1,673	1,873	165	1,708
22	1,930	171	1,760	1,971	175	1,796
23	2,026	180	1,846	2,069	184	1,884
24	2,122	190	1,932	2,167	194	1,972
25	2,218	199	2,019	2,265	204	2,061
26	2,314	209	2,105	2,362	214	2,149
27	2,410	218	2,191	2,460	224	2,237
28	2,506	228	2,278	2,558	233	2,325
29	2,602	238	2,364	2,656	243	2,413
30	2,698	247	2,450	2,754	253	2,501
31	2,793	257	2,537	2,852	263	2,589
32	2,889	266	2,623	2,950	273	2,678
33	2,985	276	2,709	3,048	282	2,766
34	3,081	286	2,796	3,146	292	2,854
35	3,177	295	2,882	3,244	302	2,942
36	3,273	305	2,968	3,342	312	3,030
37	3,369	314	3,055	3,440	321	3,118
38	3,465	324	3,141	3,538	331	3,206
39	3,561	334	3,227	3,635	341	3,294
40	3,657	343	3,313	3,733	351	3,383
41	3,753	353	3,400	3,831	361	3,471
41+11 months and over ⁵	3,836	361	3,475	3,917	369	3,548

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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 Sept. 1, 2012, and Aug. 31, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,624			CC Grade 2 / High-3 Average ¹ : \$58,833		
	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴	Basic Annuity	50% Survivor Deduction ³	50% Survivor Reduced Annuity ⁴
20	\$1,741	\$152	\$1,589	\$1,777	\$155	\$1,622
21	1,837	161	1,676	1,875	165	1,710
22	1,933	171	1,762	1,973	175	1,799
23	2,029	180	1,848	2,071	185	1,887
24	2,125	190	1,935	2,169	194	1,972
25	2,221	200	2,021	2,268	204	2,063
26	2,317	209	2,108	2,366	214	2,152
27	2,413	219	2,194	2,464	224	2,240
28	2,509	228	2,281	2,562	234	2,328
29	2,605	238	2,367	2,660	243	2,416
30	2,701	248	2,454	2,758	253	2,504
31	2,797	257	2,540	2,856	263	2,593
32	2,893	267	2,626	2,954	273	2,681
33	2,989	276	2,713	3,052	283	2,769
34	3,085	286	2,799	3,150	292	2,857
35	3,181	296	2,886	3,248	302	2,946
36	3,277	305	2,972	3,346	312	3,034
37	3,373	315	3,059	3,444	322	3,122
38	3,469	324	3,145	3,542	332	3,210
39	3,565	334	3,231	3,640	342	3,299
40	3,662	344	3,318	3,738	351	3,387
41	3,758	353	3,404	3,836	361	3,475
41+11 months and over ⁵	3,842	362	3,480	3,922	370	3,552

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Oct. 1, 2012, and Sept. 30, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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, 2015

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, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,703			CC Grade 2 / High-3 Average ¹ : \$58,912		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,743	\$152	\$1,591	\$1,780	\$155	\$1,624
21	1,839	161	1,678	1,878	165	1,713
22	1,935	171	1,764	1,976	175	1,801
23	2,032	181	1,851	2,074	185	1,889
24	2,128	190	1,938	2,172	195	1,978
25	2,224	200	2,024	2,271	205	2,066
26	2,320	210	2,111	2,369	214	2,154
27	2,416	219	2,197	2,467	224	2,243
28	2,512	229	2,284	2,565	234	2,331
29	2,609	238	2,370	2,663	244	2,419
30	2,705	248	2,457	2,762	254	2,508
31	2,801	258	2,543	2,860	263	2,596
32	2,897	267	2,630	2,958	273	2,685
33	2,993	277	2,716	3,056	283	2,773
34	3,089	286	2,803	3,154	293	2,861
35	3,186	296	2,890	3,252	303	2,950
36	3,282	306	2,976	3,351	313	3,038
37	3,378	315	3,063	3,449	322	3,126
38	3,474	325	3,149	3,547	332	3,215
39	3,570	335	3,236	3,645	342	3,303
40	3,667	344	3,322	3,743	352	3,392
41	3,763	354	3,409	3,842	362	3,480
41+11 months and over ⁵	3,847	362	3,485	3,927	370	3,557

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Nov. 1, 2012, and Oct. 31, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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.

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Monthly CSRS annuity payments for letter carriers who retire on Dec. 1, 2015

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, 2015.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,788			CC Grade 2 / High-3 Average ¹ : \$58,998		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,746	\$152	\$1,594	\$1,782	\$156	\$1,627
21	1,842	162	1,680	1,881	166	1,715
22	1,938	171	1,767	1,979	175	1,804
23	2,035	181	1,854	2,077	185	1,892
24	2,131	191	1,940	2,176	195	1,981
25	2,227	200	2,027	2,274	205	2,069
26	2,324	210	2,114	2,372	215	2,158
27	2,420	219	2,200	2,471	225	2,246
28	2,516	229	2,287	2,569	234	2,334
29	2,612	239	2,374	2,667	244	2,423
30	2,709	248	2,460	2,766	254	2,511
31	2,805	258	2,547	2,864	264	2,600
32	2,901	268	2,634	2,962	274	2,688
33	2,998	277	2,720	3,061	284	2,777
34	3,094	287	2,807	3,159	293	2,865
35	3,190	297	2,894	3,257	303	2,954
36	3,287	306	2,981	3,356	313	3,042
37	3,383	316	3,067	3,454	323	3,131
38	3,479	325	3,154	3,552	333	3,219
39	3,576	335	3,241	3,651	343	3,308
40	3,672	345	3,327	3,749	352	3,396
41	3,768	354	3,414	3,847	362	3,485
41+11 months and over ⁵	3,853	363	3,490	3,933	371	3,562

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Dec. 1, 2012, and Nov. 30, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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, 2016

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, 2016.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,883			CC Grade 2 / High-3 Average ¹ : \$59,094		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,749	\$152	\$1,596	\$1,785	\$156	\$1,629
21	1,845	162	1,683	1,884	166	1,718
22	1,941	172	1,770	1,982	176	1,806
23	2,038	181	1,857	2,081	186	1,895
24	2,134	191	1,943	2,179	195	1,984
25	2,231	201	2,030	2,278	205	2,072
26	2,327	210	2,117	2,376	215	2,161
27	2,424	220	2,204	2,475	225	2,250
28	2,520	230	2,291	2,573	235	2,338
29	2,617	239	2,378	2,672	245	2,427
30	2,713	249	2,464	2,770	255	2,516
31	2,810	258	2,551	2,869	264	2,604
32	2,906	268	2,638	2,967	274	2,693
33	3,003	278	2,725	3,066	284	2,781
34	3,099	287	2,812	3,164	294	2,870
35	3,196	297	2,899	3,263	304	2,959
36	3,292	307	2,985	3,361	314	3,047
37	3,389	316	3,072	3,459	323	3,136
38	3,485	326	3,159	3,558	333	3,225
39	3,581	336	3,246	3,656	343	3,313
40	3,678	345	3,333	3,755	353	3,402
41	3,774	355	3,419	3,853	363	3,491
41+11 months and over ⁵	3,859	363	3,495	3,940	371	3,568

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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 Jan. 1, 2013, and Dec. 31, 2015, at Step 0 (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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, 2016

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, 2016.

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 ²	CC Grade 1 / High-3 Average ¹ : \$57,978			CC Grade 2 / High-3 Average ¹ : \$59,191		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,751	\$153	\$1,599	\$1,788	\$156	\$1,632
21	1,848	162	1,686	1,887	166	1,721
22	1,945	172	1,773	1,985	176	1,809
23	2,041	182	1,860	2,084	186	1,898
24	2,138	191	1,947	2,183	196	1,987
25	2,235	201	2,034	2,281	206	2,076
26	2,331	211	2,121	2,380	215	2,164
27	2,428	220	2,208	2,479	225	2,253
28	2,524	230	2,294	2,577	235	2,342
29	2,621	240	2,381	2,676	245	2,431
30	2,718	249	2,468	2,775	255	2,520
31	2,814	259	2,555	2,873	265	2,608
32	2,911	269	2,642	2,972	275	2,697
33	3,008	278	2,729	3,071	285	2,786
34	3,104	288	2,816	3,169	294	2,875
35	3,201	298	2,903	3,268	304	2,964
36	3,297	307	2,990	3,366	314	3,052
37	3,394	317	3,077	3,465	324	3,141
38	3,491	327	3,164	3,564	334	3,230
39	3,587	336	3,251	3,662	344	3,319
40	3,684	346	3,338	3,761	354	3,407
41	3,781	356	3,425	3,860	363	3,496
41+11 months and over ⁵	3,865	364	3,501	3,946	372	3,574

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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 Feb. 1, 2013, and Jan. 31, 2016, at Step O (formerly Step 12).

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% of basic annuity) to a surviving spouse.

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$337.35 per month if for self and family (code 322) or \$166.70 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.