

## Monthly CSRS annuity payments for letter carriers who retire on April 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 April 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,213			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,429		
	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	\$1,759	\$153	\$1,605	\$1,795	\$157	\$1,638
21	1,856	163	1,692	1,894	167	1,727
22	1,953	173	1,780	1,993	177	1,817
23	2,050	182	1,867	2,092	187	1,906
24	2,147	192	1,954	2,191	197	1,995
25	2,244	202	2,042	2,290	207	2,084
26	2,341	212	2,129	2,390	216	2,173
27	2,438	221	2,216	2,489	226	2,262
28	2,535	231	2,304	2,588	236	2,351
29	2,632	241	2,391	2,687	246	2,441
30	2,729	250	2,478	2,786	256	2,530
31	2,826	260	2,566	2,885	266	2,619
32	2,923	270	2,653	2,984	276	2,708
33	3,020	279	2,740	3,083	286	2,797
34	3,117	289	2,828	3,182	296	2,886
35	3,214	299	2,915	3,281	306	2,975
36	3,311	309	3,002	3,380	316	3,065
37	3,408	318	3,090	3,479	325	3,154
38	3,505	328	3,177	3,578	335	3,243
39	3,602	338	3,264	3,677	345	3,332
40	3,699	347	3,352	3,776	355	3,421
41	3,796	357	3,439	3,875	365	3,510
41+11 months and over <sup>5</sup>	3,881	366	3,515	3,962	374	3,588

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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 April 1, 2013, and March 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 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 May 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,305			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,522		
	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	\$1,761	\$154	\$1,608	\$1,798	\$157	\$1,641
21	1,858	163	1,695	1,897	167	1,730
22	1,956	173	1,783	1,996	177	1,819
23	2,053	183	1,870	2,096	187	1,909
24	2,150	192	1,957	2,195	197	1,998
25	2,247	202	2,045	2,294	207	2,087
26	2,344	212	2,132	2,393	217	2,176
27	2,442	222	2,220	2,492	227	2,266
28	2,539	231	2,307	2,592	237	2,355
29	2,636	241	2,395	2,691	247	2,444
30	2,733	251	2,482	2,790	257	2,534
31	2,830	261	2,570	2,889	266	2,623
32	2,927	270	2,657	2,989	276	2,712
33	3,025	280	2,745	3,088	286	2,801
34	3,122	290	2,832	3,187	296	2,891
35	3,219	299	2,920	3,286	306	2,980
36	3,316	309	3,007	3,385	316	3,069
37	3,413	319	3,094	3,485	326	3,159
38	3,510	329	3,182	3,584	336	3,248
39	3,608	338	3,269	3,683	346	3,337
40	3,705	348	3,357	3,782	356	3,426
41	3,802	358	3,444	3,881	366	3,516
41+11 months and over <sup>5</sup>	3,887	366	3,521	3,968	374	3,594

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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 May 1, 2013, and April 30, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 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 June 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,399			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,618		
	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	\$1,764	\$154	\$1,610	\$1,801	\$158	\$1,643
21	1,861	164	1,698	1,900	168	1,733
22	1,959	173	1,785	2,000	177	1,822
23	2,056	183	1,873	2,099	187	1,912
24	2,153	193	1,961	2,198	197	2,001
25	2,251	203	2,048	2,298	207	2,091
26	2,348	212	2,136	2,397	217	2,180
27	2,445	222	2,223	2,497	227	2,269
28	2,543	232	2,311	2,596	237	2,359
29	2,640	242	2,399	2,695	247	2,448
30	2,737	251	2,486	2,795	257	2,538
31	2,835	261	2,574	2,894	267	2,627
32	2,932	271	2,661	2,993	277	2,716
33	3,029	280	2,749	3,093	287	2,806
34	3,127	290	2,837	3,192	297	2,895
35	3,224	300	2,924	3,291	307	2,985
36	3,321	310	3,012	3,391	317	3,074
37	3,419	319	3,099	3,490	327	3,164
38	3,516	329	3,187	3,590	336	3,253
39	3,613	339	3,275	3,689	346	3,342
40	3,711	349	3,362	3,788	356	3,432
41	3,808	358	3,450	3,888	366	3,521
41+11 months and over <sup>5</sup>	3,893	367	3,526	3,975	375	3,600

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between June 1, 2013, and May 31, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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 July 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 July 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,491			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,711		
	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	\$1,767	\$154	\$1,613	\$1,804	\$158	\$1,646
21	1,864	164	1,700	1,903	168	1,735
22	1,962	174	1,788	2,003	178	1,825
23	2,059	183	1,876	2,102	188	1,915
24	2,157	193	1,964	2,202	198	2,004
25	2,254	203	2,051	2,301	208	2,094
26	2,352	213	2,139	2,401	218	2,183
27	2,449	222	2,227	2,500	228	2,273
28	2,547	232	2,315	2,600	237	2,362
29	2,644	242	2,402	2,699	247	2,452
30	2,742	252	2,490	2,799	257	2,542
31	2,839	261	2,578	2,898	267	2,631
32	2,937	271	2,666	2,998	277	2,721
33	3,034	281	2,753	3,098	287	2,810
34	3,132	291	2,841	3,197	297	2,900
35	3,229	300	2,929	3,297	307	2,989
36	3,327	310	3,017	3,396	317	3,079
37	3,424	320	3,104	3,496	327	3,169
38	3,522	330	3,192	3,595	337	3,258
39	3,619	339	3,280	3,695	347	3,348
40	3,717	349	3,367	3,794	357	3,437
41	3,814	359	3,455	3,894	367	3,527
41+11 months and over <sup>5</sup>	3,899	367	3,532	3,981	376	3,605

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between July 1, 2013, and June 30, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 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 Aug. 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,586			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,807		
	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	\$1,770	\$154	\$1,615	\$1,807	\$158	\$1,649
21	1,867	164	1,703	1,906	168	1,738
22	1,965	174	1,791	2,006	178	1,828
23	2,063	184	1,879	2,106	188	1,918
24	2,160	194	1,967	2,205	198	2,007
25	2,258	203	2,055	2,305	208	2,097
26	2,356	213	2,143	2,405	218	2,187
27	2,453	223	2,230	2,504	228	2,276
28	2,551	233	2,318	2,604	238	2,366
29	2,649	242	2,406	2,704	248	2,456
30	2,746	252	2,494	2,803	258	2,546
31	2,844	262	2,582	2,903	268	2,635
32	2,942	272	2,670	3,003	278	2,725
33	3,039	281	2,758	3,102	288	2,815
34	3,137	291	2,846	3,202	298	2,904
35	3,234	301	2,933	3,302	308	2,994
36	3,332	311	3,021	3,402	318	3,084
37	3,430	320	3,109	3,501	328	3,174
38	3,527	330	3,197	3,601	338	3,263
39	3,625	340	3,285	3,701	348	3,353
40	3,723	350	3,373	3,800	358	3,443
41	3,820	360	3,461	3,900	367	3,532
41+11 months and over <sup>5</sup>	3,906	368	3,538	3,987	376	3,611

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Aug. 1, 2013, and July 31, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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 Sept. 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 Sept. 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,681			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,903		
	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	\$1,773	\$155	\$1,618	\$1,810	\$158	\$1,651
21	1,870	165	1,706	1,909	168	1,741
22	1,968	174	1,794	2,009	178	1,831
23	2,066	184	1,882	2,109	188	1,921
24	2,164	194	1,970	2,209	198	2,011
25	2,262	204	2,058	2,309	208	2,100
26	2,359	213	2,146	2,409	218	2,190
27	2,457	223	2,234	2,508	228	2,280
28	2,555	233	2,322	2,608	238	2,370
29	2,653	243	2,410	2,708	248	2,460
30	2,751	253	2,498	2,808	258	2,550
31	2,848	262	2,586	2,908	268	2,640
32	2,946	272	2,674	3,008	278	2,729
33	3,044	282	2,762	3,107	288	2,819
34	3,142	292	2,850	3,207	298	2,909
35	3,240	301	2,938	3,307	308	2,999
36	3,337	311	3,026	3,407	318	3,089
37	3,435	321	3,114	3,507	328	3,179
38	3,533	331	3,202	3,607	338	3,269
39	3,631	341	3,290	3,707	348	3,358
40	3,729	350	3,378	3,806	358	3,448
41	3,826	360	3,466	3,906	368	3,538
41+11 months and over <sup>5</sup>	3,912	369	3,543	3,994	377	3,617

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Sept. 1, 2013, and Aug. 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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 Oct. 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 Oct. 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,773			CC Grade 2 / High-3 Average <sup>1</sup> : \$59,996		
	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	\$1,775	\$155	\$1,620	\$1,812	\$159	\$1,654
21	1,873	165	1,709	1,912	169	1,744
22	1,971	175	1,797	2,012	179	1,834
23	2,069	184	1,885	2,112	189	1,924
24	2,167	194	1,973	2,212	199	2,014
25	2,265	204	2,061	2,312	209	2,104
26	2,363	214	2,149	2,412	219	2,194
27	2,461	224	2,237	2,512	229	2,284
28	2,559	233	2,326	2,612	239	2,374
29	2,657	243	2,414	2,712	249	2,464
30	2,755	253	2,502	2,812	259	2,554
31	2,853	263	2,590	2,912	269	2,644
32	2,951	273	2,678	3,012	279	2,734
33	3,049	282	2,766	3,112	289	2,824
34	3,147	292	2,855	3,212	299	2,914
35	3,245	302	2,943	3,312	309	3,004
36	3,343	312	3,031	3,412	319	3,094
37	3,441	322	3,119	3,512	329	3,184
38	3,539	331	3,207	3,612	339	3,274
39	3,637	341	3,295	3,712	349	3,364
40	3,735	351	3,384	3,812	359	3,454
41	3,832	361	3,472	3,912	369	3,544
41+11 months and over <sup>5</sup>	3,918	369	3,549	4,000	377	3,622

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Oct. 1, 2013, and Sept. 30, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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 Nov. 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 Nov. 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,868			CC Grade 2 / High-3 Average <sup>1</sup> : \$60,092		
	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	\$1,778	\$155	\$1,623	\$1,815	\$159	\$1,656
21	1,876	165	1,711	1,915	169	1,746
22	1,975	175	1,800	2,016	179	1,837
23	2,073	185	1,888	2,116	189	1,927
24	2,171	195	1,976	2,216	199	2,017
25	2,269	204	2,064	2,316	209	2,107
26	2,367	214	2,153	2,416	219	2,197
27	2,465	224	2,241	2,516	229	2,287
28	2,563	234	2,329	2,617	239	2,377
29	2,661	244	2,418	2,717	249	2,468
30	2,759	253	2,506	2,817	259	2,558
31	2,858	263	2,594	2,917	269	2,648
32	2,956	273	2,683	3,017	279	2,738
33	3,054	283	2,771	3,117	289	2,828
34	3,152	293	2,859	3,217	299	2,918
35	3,250	302	2,947	3,318	309	3,008
36	3,348	312	3,036	3,418	319	3,098
37	3,446	322	3,124	3,518	329	3,189
38	3,544	332	3,212	3,618	339	3,279
39	3,642	342	3,301	3,718	349	3,369
40	3,741	352	3,389	3,818	359	3,459
41	3,839	361	3,477	3,919	369	3,549
41+11 months and over <sup>5</sup>	3,925	370	3,555	4,006	378	3,628

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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 Nov. 1, 2013, and Oct. 31, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 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 Dec. 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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$58,951			CC Grade 2 / High-3 Average <sup>1</sup> : \$60,177		
	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	\$1,781	\$156	\$1,625	\$1,818	\$159	\$1,659
21	1,879	165	1,714	1,918	169	1,749
22	1,977	175	1,802	2,018	179	1,839
23	2,076	185	1,891	2,119	189	1,929
24	2,174	195	1,979	2,219	199	2,020
25	2,272	205	2,067	2,319	209	2,110
26	2,370	215	2,156	2,420	219	2,200
27	2,469	224	2,244	2,520	229	2,290
28	2,567	234	2,333	2,620	240	2,381
29	2,665	244	2,421	2,720	250	2,471
30	2,763	254	2,510	2,821	260	2,561
31	2,862	264	2,598	2,921	270	2,651
32	2,960	273	2,686	3,021	280	2,742
33	3,058	283	2,775	3,122	290	2,832
34	3,156	293	2,863	3,222	300	2,922
35	3,255	303	2,952	3,322	310	3,013
36	3,353	313	3,040	3,423	320	3,103
37	3,451	323	3,128	3,523	330	3,193
38	3,549	332	3,217	3,623	340	3,283
39	3,648	342	3,305	3,723	350	3,374
40	3,746	352	3,394	3,824	360	3,464
41	3,844	362	3,482	3,924	370	3,554
41+11 months and over <sup>5</sup>	3,930	371	3,560	4,012	379	3,633

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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 Dec. 1, 2013, and Nov. 30, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 2017

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, 2017.

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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$59,030			CC Grade 2 / High-3 Average <sup>1</sup> : \$60,256		
	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	\$1,783	\$156	\$1,627	\$1,820	\$160	\$1,661
21	1,882	165	1,716	1,921	170	1,751
22	1,980	175	1,804	2,021	180	1,841
23	2,078	185	1,893	2,122	190	1,932
24	2,177	195	1,982	2,222	200	2,022
25	2,275	205	2,070	2,322	210	2,113
26	2,374	215	2,159	2,423	220	2,203
27	2,472	225	2,247	2,523	230	2,293
28	2,570	235	2,336	2,624	240	2,384
29	2,669	244	2,424	2,724	250	2,474
30	2,767	254	2,513	2,825	260	2,565
31	2,865	264	2,601	2,925	270	2,655
32	2,964	274	2,690	3,025	280	2,745
33	3,062	284	2,778	3,126	290	2,836
34	3,161	294	2,867	3,226	300	2,926
35	3,259	303	2,956	3,327	310	3,016
36	3,357	313	3,044	3,427	320	3,107
37	3,456	323	3,133	3,528	330	3,197
38	3,554	333	3,221	3,628	340	3,288
39	3,652	343	3,310	3,728	350	3,378
40	3,751	353	3,398	3,829	360	3,468
41	3,849	362	3,487	3,929	370	3,559
41+11 months and over <sup>5</sup>	3,935	371	3,564	4,017	379	3,638

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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, 2014, and Dec. 31, 2016, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 2017

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, 2017.

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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$59,109			CC Grade 2 / High-3 Average <sup>1</sup> : \$60,336		
	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	\$1,786	\$156	\$1,630	\$1,823	\$160	\$1,663
21	1,884	165	1,718	1,923	170	1,753
22	1,983	176	1,807	2,024	180	1,844
23	2,081	186	1,896	2,124	190	1,934
24	2,180	195	1,984	2,225	200	2,025
25	2,278	205	2,073	2,325	210	2,115
26	2,377	215	2,162	2,426	220	2,206
27	2,475	225	2,250	2,527	230	2,296
28	2,574	235	2,339	2,627	240	2,387
29	2,672	245	2,427	2,728	250	2,477
30	2,771	255	2,516	2,828	260	2,568
31	2,869	264	2,605	2,929	270	2,658
32	2,968	274	2,693	3,029	280	2,749
33	3,066	284	2,782	3,130	290	2,839
34	3,165	294	2,871	3,231	301	2,930
35	3,263	304	2,959	3,331	311	3,020
36	3,362	314	3,048	3,432	321	3,111
37	3,460	324	3,137	3,532	331	3,201
38	3,559	333	3,225	3,633	341	3,292
39	3,657	343	3,314	3,733	351	3,382
40	3,756	353	3,403	3,834	361	3,473
41	3,854	363	3,491	3,934	371	3,563
41+11 months and over <sup>5</sup>	3,941	372	3,569	4,022	380	3,643

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Feb. 1, 2014, and Jan. 31, 2017, 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 \$351.60 per month if for self plus one (code 323), \$343.82 if for self and family (code 322), or \$157.19 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, 2017

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, 2017.

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 <sup>2</sup>	CC Grade 1 / High-3 Average <sup>1</sup> : \$59,180			CC Grade 2 / High-3 Average <sup>1</sup> : \$60,408		
	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	\$1,788	\$156	\$1,631	\$1,825	\$160	\$1,665
21	1,886	166	1,720	1,926	170	1,755
22	1,985	176	1,809	2,026	180	1,846
23	2,084	186	1,898	2,127	190	1,937
24	2,182	196	1,987	2,228	200	2,027
25	2,281	206	2,075	2,328	210	2,118
26	2,380	215	2,164	2,429	220	2,209
27	2,478	225	2,253	2,530	230	2,299
28	2,577	235	2,342	2,630	241	2,390
29	2,675	245	2,430	2,731	251	2,480
30	2,774	255	2,519	2,832	261	2,571
31	2,873	265	2,608	2,932	271	2,662
32	2,971	275	2,697	3,033	281	2,752
33	3,070	284	2,785	3,134	291	2,843
34	3,169	294	2,874	3,234	301	2,933
35	3,267	304	2,963	3,335	311	3,024
36	3,366	314	3,052	3,436	321	3,115
37	3,465	324	3,141	3,536	331	3,205
38	3,563	334	3,229	3,637	341	3,296
39	3,662	344	3,318	3,738	351	3,386
40	3,760	354	3,407	3,838	361	3,477
41	3,859	363	3,496	3,939	371	3,568
41+11 months and over <sup>5</sup>	3,945	372	3,573	4,027	380	3,647

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between March 1, 2014, and Feb. 28, 2017, 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 \$381.74 per month if for self plus one (code 323), \$363.76 if for self and family (code 322), or \$167.70 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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