

Monthly CSRS annuity payments for letter carriers who retire on Sept. 1, 2025

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers covered by the Civil Service Retirement System (CSRS) who plan to take optional retirement on Sept. 1, 2025. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O/P carriers and vary by length of postal/federal/military service.

Reduced annuity amounts reflect the difference between the given basic annuity and survivor reduction figures.

| Years of Service ² | City Carrier / High-3 Average ¹ : 77,242 | | | Carrier Technician / High-3 Average ¹ : 78,864 | | |
|----------------------------------|---|--------------------------------------|--|---|--------------------------------------|--|
| | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ | Basic Annuity | Max. Survivor Deduction ³ | Max. Survivor Reduced Annuity ⁴ |
| 20 | \$2,333 | \$211 | \$2,123 | \$2,382 | \$216 | \$2,167 |
| 21 | 2,462 | 224 | 2,238 | 2,514 | 229 | 2,285 |
| 22 | 2,591 | 237 | 2,354 | 2,645 | 242 | 2,403 |
| 23 | 2,720 | 249 | 2,470 | 2,777 | 255 | 2,522 |
| 24 | 2,848 | 262 | 2,586 | 2,908 | 268 | 2,640 |
| 25 | 2,977 | 275 | 2,702 | 3,040 | 281 | 2,758 |
| 26 | 3,106 | 288 | 2,818 | 3,171 | 295 | 2,876 |
| 27 | 3,235 | 301 | 2,934 | 3,302 | 308 | 2,995 |
| 28 | 3,363 | 314 | 3,049 | 3,434 | 321 | 3,113 |
| 29 | 3,492 | 327 | 3,165 | 3,565 | 334 | 3,231 |
| 30 | 3,621 | 340 | 3,281 | 3,697 | 347 | 3,350 |
| 31 | 3,749 | 352 | 3,397 | 3,828 | 360 | 3,468 |
| 32 | 3,878 | 365 | 3,513 | 3,960 | 373 | 3,586 |
| 33 | 4,007 | 378 | 3,629 | 4,091 | 387 | 3,704 |
| 34 | 4,136 | 391 | 3,745 | 4,223 | 400 | 3,823 |
| 35 | 4,264 | 404 | 3,860 | 4,354 | 413 | 3,941 |
| 36 | 4,393 | 417 | 3,976 | 4,485 | 426 | 4,059 |
| 37 | 4,522 | 430 | 4,092 | 4,617 | 439 | 4,178 |
| 38 | 4,651 | 443 | 4,208 | 4,748 | 452 | 4,296 |
| 39 | 4,779 | 455 | 4,324 | 4,880 | 465 | 4,414 |
| 40 | 4,908 | 468 | 4,440 | 5,011 | 479 | 4,533 |
| 41 | 5,037 | 481 | 4,556 | 5,143 | 492 | 4,651 |
| 41+11 months & over ⁵ | 5,149 | 492 | 4,657 | 5,258 | 503 | 4,754 |

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Sept. 1, 2022, and Aug. 31, 2025, at Step O/P.

2. Years of service includes any unused sick leave.

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

4. If covered by the NALC Health Benefit Plan, a further deduction of either \$576.50 per month if for self plus one (PSHB code 77C, FEHB code 323), \$516.58 if for self and family (PSHB code 77B, FEHB code 322), or \$238.29 if for self only (PSHB code 77A, FEHB 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-three 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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