

## Monthly CSRS annuity payments for letter carriers who retire on May 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 May 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.

	CC Grade 1 / High-3 Average <sup>1</sup> : 74,736			CC Grade 2 / High-3 Average <sup>1</sup> : 76,305		
Years of Service <sup>2</sup>	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	\$2,258	\$203	\$2,054	\$2,305	\$208	\$2,097
21	2,382	216	2,166	2,432	221	2,211
22	2,507	228	2,279	2,559	233	2,326
23	2,631	241	2,391	2,687	246	2,440
24	2,756	253	2,503	2,814	259	2,555
25	2,880	266	2,615	2,941	272	2,669
26	3,005	278	2,727	3,068	284	2,784
27	3,130	290	2,839	3,195	297	2,898
28	3,254	303	2,951	3,322	310	3,013
29	3,379	315	3,063	3,450	322	3,127
30	3,503	328	3,175	3,577	335	3,242
31	3,628	340	3,288	3,704	348	3,356
32	3,752	353	3,400	3,831	361	3,471
33	3,877	365	3,512	3,958	373	3,585
34	4,001	378	3,624	4,085	386	3,699
35	4,126	390	3,736	4,213	399	3,814
36	4,251	403	3,848	4,340	411	3,928
37	4,375	415	3,960	4,467	424	4,043
38	4,500	427	4,072	4,594	437	4,157
39	4,624	440	4,184	4,721	450	4,272
40	4,749	452	4,296	4,849	462	4,386
41	4,873	465	4,409	4,976	475	4,501
41+11 months & over <sup>5</sup>	4,982	476	4,507	5,087	486	4,601

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between May 1, 2022, and April 30, 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 (code 323), \$516.58 if for self and family (code 322), or \$238.29 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-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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