

Monthly CSRS annuity payments for letter carriers who retire on April 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 April 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 ¹ : 74,626			CC Grade 2 / High-3 Average ¹ : 76,193		
Years of Service ²	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,254	\$203	\$2,051	\$2,302	\$208	\$2,094
21	2,379	215	2,163	2,429	220	2,208
22	2,503	228	2,275	2,556	233	2,323
23	2,627	240	2,387	2,683	246	2,437
24	2,752	253	2,499	2,810	258	2,551
25	2,876	265	2,611	2,937	271	2,665
26	3,001	278	2,723	3,064	284	2,780
27	3,125	290	2,835	3,191	297	2,894
28	3,249	302	2,947	3,318	309	3,008
29	3,374	315	3,059	3,445	322	3,123
30	3,498	327	3,171	3,572	335	3,237
31	3,622	340	3,283	3,699	347	3,351
32	3,747	352	3,395	3,826	360	3,465
33	3,871	365	3,507	3,953	373	3,580
34	3,996	377	3,619	4,079	385	3,694
35	4,120	389	3,730	4,206	398	3,808
36	4,244	402	3,842	4,333	411	3,923
37	4,369	414	3,954	4,460	424	4,037
38	4,493	427	4,066	4,587	436	4,151
39	4,617	439	4,178	4,714	449	4,265
40	4,742	452	4,290	4,841	462	4,380
41	4,866	464	4,402	4,968	474	4,494
41+11 months & over ⁵	4,975	475	4,500	5,080	485	4,594

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between April 1, 2022, and March 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 (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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