

Monthly CSRS annuity payments for letter carriers who retire on Jan. 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 Jan. 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	CC Grade 1 / High-3 Average ¹ : 74,228			CC Grade 2 / High-3 Average ¹ : 75,786		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,242	\$202	\$2,041	\$2,289	\$206	\$2,083
21	2,366	214	2,152	2,416	219	2,197
22	2,490	226	2,263	2,542	232	2,310
23	2,613	239	2,375	2,668	244	2,424
24	2,737	251	2,486	2,795	257	2,538
25	2,861	264	2,597	2,921	270	2,651
26	2,985	276	2,709	3,047	282	2,765
27	3,108	288	2,820	3,174	295	2,879
28	3,232	301	2,931	3,300	307	2,992
29	3,356	313	3,043	3,426	320	3,106
30	3,479	325	3,154	3,552	333	3,220
31	3,603	338	3,265	3,679	345	3,333
32	3,727	350	3,377	3,805	358	3,447
33	3,851	363	3,488	3,931	371	3,561
34	3,974	375	3,599	4,058	383	3,674
35	4,098	387	3,711	4,184	396	3,788
36	4,222	400	3,822	4,310	409	3,902
37	4,345	412	3,933	4,437	421	4,015
38	4,469	424	4,045	4,563	434	4,129
39	4,593	437	4,156	4,689	446	4,243
40	4,717	449	4,267	4,816	459	4,357
41	4,840	462	4,379	4,942	472	4,470
41+11 months & over ⁵	4,949	472	4,476	5,052	483	4,570

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Jan. 1, 2022, and Dec. 31, 2024, 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.

Clip and save—may not be printed every month. Always available at nalc.org.