

Monthly CSRS annuity payments for letter carriers who retire on Jan. 1, 2022

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, 2022. 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 ²	CC Grade 1 / High-3 Average ¹ : \$66,220			CC Grade 2 / High-3 Average ¹ : \$67,611		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,000	\$178	\$1,823	\$2,042	\$182	\$1,861
21	2,111	189	1,922	2,155	193	1,962
22	2,221	200	2,022	2,268	204	2,063
23	2,331	211	2,121	2,380	216	2,165
24	2,442	222	2,220	2,493	227	2,266
25	2,552	233	2,320	2,606	238	2,368
26	2,663	244	2,419	2,719	249	2,469
27	2,773	255	2,518	2,831	261	2,571
28	2,883	266	2,617	2,944	272	2,672
29	2,994	277	2,717	3,057	283	2,773
30	3,104	288	2,816	3,169	294	2,875
31	3,214	299	2,915	3,282	306	2,976
32	3,325	310	3,015	3,395	317	3,078
33	3,435	321	3,114	3,507	328	3,179
34	3,546	332	3,213	3,620	339	3,280
35	3,656	343	3,313	3,733	351	3,382
36	3,766	354	3,412	3,845	362	3,483
37	3,877	365	3,511	3,958	373	3,585
38	3,987	376	3,611	4,071	385	3,686
39	4,097	387	3,710	4,183	396	3,788
40	4,208	398	3,809	4,296	407	3,889
41	4,318	409	3,909	4,409	418	3,990
41+11 months & over ⁵	4,415	419	3,996	4,507	428	4,079

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Jan. 1, 2019, and Dec. 31, 2021, 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 \$491.06 per month if for self plus one (code 323), \$430.49 if for self and family (code 322), or \$205.47 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-three average on the basis of unused sick leave accumulated under CSRS.

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