

Monthly CSRS annuity payments for letter carriers who retire on April 1, 2018

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on April 1, 2018.

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 : \$60,391			CC Grade 2 / High-3 Average ¹ : \$61,637		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,824	\$160	\$1,664	\$1,862	\$164	\$1,698
21	1,925	170	1,755	1,965	174	1,791
22	2,026	180	1,846	2,067	184	1,883
23	2,126	190	1,936	2,170	195	1,976
24	2,227	200	2,027	2,273	205	2,068
25	2,328	210	2,117	2,376	215	2,161
26	2,428	220	2,208	2,478	225	2,253
27	2,529	230	2,298	2,581	236	2,345
28	2,630	240	2,389	2,684	246	2,438
29	2,730	251	2,480	2,786	256	2,530
30	2,831	261	2,570	2,889	266	2,623
31	2,931	271	2,661	2,992	277	2,715
32	3,032	281	2,751	3,095	287	2,808
33	3,133	291	2,842	3,197	297	2,900
34	3,233	301	2,933	3,300	308	2,993
35	3,334	311	3,023	3,403	318	3,085
36	3,435	321	3,114	3,506	328	3,178
37	3,535	331	3,204	3,608	338	3,270
38	3,636	341	3,295	3,711	349	3,362
39	3,737	351	3,386	3,814	359	3,455
40	3,837	361	3,476	3,916	369	3,547
41	3,938	371	3,567	4,019	379	3,640
41+11 months and over ⁵	4,026	380	3,646	4,109	388	3,721

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between April 1, 2015, and March 31, 2018, 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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on May 1, 2018

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on May 1, 2018.

Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O 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 : \$60,465			CC Grade 2 / High-3 Average ¹ : \$61,711		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,827	\$160	\$1,666	\$1,864	\$164	\$1,700
21	1,927	170	1,757	1,967	174	1,793
22	2,028	180	1,848	2,070	184	1,885
23	2,129	190	1,938	2,170	195	1,978
24	2,230	200	2,029	2,276	205	2,071
25	2,330	211	2,120	2,378	215	2,163
26	2,431	221	2,211	2,481	226	2,256
27	2,532	231	2,301	2,584	236	2,348
28	2,633	241	2,392	2,687	246	2,441
29	2,734	251	2,483	2,790	256	2,533
30	2,834	261	2,573	2,893	267	2,626
31	2,935	271	2,664	2,996	277	2,719
32	3,036	281	2,755	3,098	287	2,811
33	3,137	291	2,845	3,201	298	2,904
34	3,237	301	2,936	3,304	308	2,996
35	3,338	311	3,027	3,407	318	3,089
36	3,439	321	3,118	3,510	328	3,181
37	3,540	331	3,208	3,613	339	3,274
38	3,640	342	3,299	3,716	349	3,366
39	3,741	352	3,390	3,818	359	3,459
40	3,842	362	3,480	3,921	370	3,552
41	3,943	372	3,571	4,024	380	3,644
41+11 months and over ⁵	4,031	381	3,650	4,114	389	3,725

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between May 1, 2015, and April 30, 2018, at Step O (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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on June 1, 2018

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on June 1, 2018.

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 : \$60,541			CC Grade 2 / High-3 Average ¹ : \$61,788		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,829	\$160	\$1,668	\$1,867	\$164	\$1,702
21	1,930	170	1,759	1,970	174	1,795
22	2,031	181	1,850	2,072	185	1,888
23	2,132	191	1,941	2,175	195	1,980
24	2,232	201	2,032	2,278	205	2,073
25	2,333	211	2,123	2,381	216	2,166
26	2,434	221	2,213	2,484	226	2,258
27	2,535	231	2,304	2,587	236	2,351
28	2,636	241	2,395	2,690	247	2,444
29	2,737	251	2,486	2,793	257	2,537
30	2,838	261	2,577	2,896	267	2,629
31	2,939	271	2,667	2,999	277	2,722
32	3,040	281	2,758	3,102	288	2,815
33	3,141	292	2,849	3,205	298	2,907
34	3,241	302	2,940	3,308	308	3,000
35	3,342	312	3,031	3,411	319	3,093
36	3,443	322	3,121	3,514	329	3,185
37	3,544	332	3,212	3,617	339	3,278
38	3,645	342	3,303	3,720	350	3,371
39	3,746	352	3,394	3,823	360	3,463
40	3,847	362	3,485	3,926	370	3,556
41	3,948	372	3,575	4,029	380	3,649
41+11 months and over ⁵	4,036	381	3,655	4,119	389	3,730

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between June 1, 2015, and May 31, 2018, 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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on July 1, 2018

The table below provides monthly basic annuity, survivor reduction and reduced annuity amount estimates for letter carriers who plan to take optional retirement on July 1, 2018.

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 : \$60,671			CC Grade 2 / High-3 Average ¹ : \$61,920		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,833	\$161	\$1,672	\$1,871	\$165	\$1,706
21	1,934	171	1,763	1,974	175	1,799
22	2,035	181	1,854	2,077	185	1,892
23	2,136	191	1,945	2,180	195	1,985
24	2,237	201	2,036	2,283	206	2,077
25	2,338	211	2,127	2,387	216	2,170
26	2,439	221	2,218	2,490	226	2,263
27	2,541	232	2,309	2,593	237	2,356
28	2,642	242	2,400	2,696	247	2,449
29	2,743	252	2,491	2,799	257	2,542
30	2,844	262	2,582	2,903	268	2,635
31	2,945	272	2,673	3,006	278	2,728
32	3,046	282	2,764	3,109	288	2,821
33	3,147	292	2,855	3,212	298	2,913
34	3,248	302	2,946	3,315	309	3,006
35	3,350	312	3,037	3,419	319	3,099
36	3,451	323	3,128	3,522	330	3,192
37	3,552	333	3,219	3,625	340	3,285
38	3,653	343	3,310	3,728	350	3,378
39	3,754	353	3,401	3,831	361	3,471
40	3,855	363	3,492	3,935	371	3,564
41	3,956	373	3,583	4,038	381	3,656
41+11 months and over ⁵	4,045	382	3,663	4,128	390	3,738

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between July 1, 2015, and June 30, 2018, 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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on Aug. 1, 2018

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 Aug. 1, 2018. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O 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 : \$60,762			CC Grade 2 / High-3 Average ¹ : \$62,012		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,836	\$161	\$1,674	\$1,873	\$165	\$1,708
21	1,937	171	1,766	1,977	175	1,801
22	2,038	181	1,857	2,080	185	1,894
23	2,139	191	1,948	2,183	196	1,988
24	2,241	202	2,039	2,287	206	2,081
25	2,342	212	2,130	2,390	217	2,174
26	2,443	222	2,221	2,493	227	2,267
27	2,544	232	2,312	2,597	237	2,360
28	2,646	242	2,404	2,700	248	2,453
29	2,747	252	2,495	2,803	258	2,546
30	2,848	262	2,586	2,907	268	2,639
31	2,949	272	2,677	3,010	279	2,732
32	3,051	283	2,768	3,114	289	2,825
33	3,152	293	2,859	3,217	299	2,918
34	3,253	303	2,950	3,320	310	3,011
35	3,355	313	3,042	3,424	320	3,104
36	3,456	323	3,133	3,527	330	3,197
37	3,557	333	3,224	3,630	341	3,290
38	3,658	343	3,315	3,734	351	3,383
39	3,760	353	3,406	3,837	361	3,476
40	3,861	364	3,497	3,940	372	3,569
41	3,962	374	3,588	4,044	382	3,662
41+11 months and over ⁵	4,051	383	3,668	4,134	391	3,743

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Aug. 1, 2015, and July 31, 2018, at Step O (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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on Sept. 1, 2018

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, 2018. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step O 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 : \$60,853			CC Grade 2 / High-3 Average ¹ : \$62,104		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,838	\$161	\$1,677	\$1,876	\$165	\$1,711
21	1,940	171	1,768	1,980	175	1,804
22	2,041	182	1,859	2,083	186	1,897
23	2,143	192	1,951	2,187	196	1,990
24	2,244	202	2,042	2,290	207	2,084
25	2,345	212	2,133	2,394	217	2,177
26	2,447	222	2,225	2,497	227	2,270
27	2,548	232	2,316	2,601	238	2,363
28	2,650	242	2,407	2,704	248	2,456
29	2,751	253	2,498	2,808	258	2,549
30	2,852	263	2,590	2,911	269	2,643
31	2,954	273	2,681	3,015	279	2,736
32	3,055	283	2,772	3,118	289	2,829
33	3,157	293	2,864	3,222	300	2,922
34	3,258	303	2,955	3,325	310	3,015
35	3,360	313	3,046	3,429	320	3,108
36	3,461	324	3,137	3,532	331	3,201
37	3,562	334	3,229	3,636	341	3,295
38	3,664	344	3,320	3,739	351	3,388
39	3,765	354	3,411	3,843	362	3,481
40	3,867	364	3,503	3,946	372	3,574
41	3,968	374	3,594	4,050	382	3,667
41+11 months and over ⁵	4,057	383	3,674	4,140	392	3,749

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Sept. 1, 2015, and Aug. 31, 2018, at Step O (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 \$405.30 per month if for self plus one (code 323), \$374.08 if for self and family (code 322), or \$170.71 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-3 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.

Monthly CSRS annuity payments for letter carriers who retire on Oct. 1, 2018

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 Oct. 1, 2018. 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 : \$60,941			CC Grade 2 / High-3 Average ¹ : \$62,193		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,841	\$162	\$1,679	\$1,879	\$165	\$1,713
21	1,942	172	1,771	1,982	176	1,807
22	2,044	182	1,862	2,086	186	1,900
23	2,146	192	1,954	2,190	196	1,993
24	2,247	202	2,045	2,293	207	2,087
25	2,349	212	2,136	2,397	217	2,180
26	2,450	223	2,228	2,501	228	2,273
27	2,552	233	2,319	2,604	238	2,366
28	2,653	243	2,411	2,708	248	2,460
29	2,755	253	2,502	2,812	259	2,553
30	2,857	263	2,593	2,915	269	2,646
31	2,958	273	2,685	3,019	279	2,740
32	3,060	283	2,776	3,123	290	2,833
33	3,161	294	2,868	3,226	300	2,926
34	3,263	304	2,959	3,330	310	3,019
35	3,364	314	3,050	3,434	321	3,109
36	3,466	324	3,142	3,537	331	3,206
37	3,568	334	3,233	3,641	342	3,299
38	3,669	344	3,325	3,745	352	3,393
39	3,769	355	3,416	3,848	362	3,486
40	3,869	365	3,508	3,952	373	3,579
41	3,974	375	3,599	4,056	383	3,672
41+11 months and over ⁵	4,063	384	3,679	4,146	392	3,754

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Oct. 1, 2015, and Sept. 30, 2018, 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 \$405.30 per month if for self plus one (code 323), \$337.35 if for self and family (code 322), or \$166.70 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on Nov. 1, 2018

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 Nov. 1, 2018. 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 : \$61,031			CC Grade 2 / High-3 Average ¹ : \$62,285		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,844	\$162	\$1,682	\$1,882	\$166	\$1,716
21	1,945	172	1,773	1,985	176	1,809
22	2,047	182	1,865	2,089	186	1,903
23	2,149	192	1,956	2,193	197	1,996
24	2,251	203	2,048	2,297	207	2,090
25	2,352	213	2,140	2,401	218	2,183
26	2,454	223	2,231	2,504	228	2,276
27	2,556	233	2,323	2,608	238	2,370
28	2,657	243	2,414	2,712	249	2,463
29	2,759	253	2,506	2,816	259	2,557
30	2,861	264	2,597	2,920	269	2,650
31	2,963	274	2,689	3,023	280	2,744
32	3,064	284	2,780	3,127	290	2,837
33	3,166	294	2,872	3,231	301	2,930
34	3,268	304	2,963	3,335	311	3,024
35	3,369	314	3,055	3,439	321	3,117
36	3,471	325	3,147	3,542	332	3,211
37	3,573	335	3,238	3,646	342	3,304
38	3,675	345	3,330	3,750	353	3,398
39	3,776	355	3,421	3,854	363	3,491
40	3,878	365	3,513	3,958	373	3,584
41	3,980	375	3,604	4,062	384	3,678
41+11 months and over ⁵	4,069	384	3,684	4,152	393	3,760

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Nov. 1, 2015, and Oct. 31, 2018, 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 \$405.30 per month if for self plus one (code 323), \$337.35 if for self and family (code 322), or \$166.70 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-3 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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Monthly CSRS annuity payments for letter carriers who retire on Jan. 1, 2019

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 Nov. 1, 2018. 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 : \$			CC Grade 2 / High-3 Average ¹ : \$		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$1,844	\$162	\$1,682	\$1,882	\$166	\$1,716
21	1,945	172	1,773	1,985	176	1,809
22	2,047	182	1,865	2,089	186	1,903
23	2,149	192	1,956	2,193	197	1,996
24	2,251	203	2,048	2,297	207	2,090
25	2,352	213	2,140	2,401	218	2,183
26	2,454	223	2,231	2,504	228	2,276
27	2,556	233	2,323	2,608	238	2,370
28	2,657	243	2,414	2,712	249	2,463
29	2,759	253	2,506	2,816	259	2,557
30	2,861	264	2,597	2,920	269	2,650
31	2,963	274	2,689	3,023	280	2,744
32	3,064	284	2,780	3,127	290	2,837
33	3,166	294	2,872	3,231	301	2,930
34	3,268	304	2,963	3,335	311	3,024
35	3,369	314	3,055	3,439	321	3,117
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41+11 months and over ⁵	4,069	384	3,684	4,152	393	3,760

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full-time on a continuous basis between Jan. 1, 2016, and Dec. 31, 2019, 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 \$405.30 per month if for self plus one (code 323), \$337.35 if for self and family (code 322), or \$166.70 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.

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