

Monthly CSRS annuity payments for letter carriers who retire on Sept. 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 Sept. 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.

City Carrier / High-3 Average ¹ : 77,242				Carrier Technician / High-3 Average ¹ : 78,864		
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	\$2,333	\$211	\$2,123	\$2,382	\$216	\$2,167
21	2,462	224	2,238	2,514	229	2,285
22	2,591	237	2,354	2,645	242	2,403
23	2,720	249	2,470	2,777	255	2,522
24	2,848	262	2,586	2,908	268	2,640
25	2,977	275	2,702	3,040	281	2,758
26	3,106	288	2,818	3,171	295	2,876
27	3,235	301	2,934	3,302	308	2,995
28	3,363	314	3,049	3,434	321	3,113
29	3,492	327	3,165	3,565	334	3,231
30	3,621	340	3,281	3,697	347	3,350
31	3,749	352	3,397	3,828	360	3,468
32	3,878	365	3,513	3,960	373	3,586
33	4,007	378	3,629	4,091	387	3,704
34	4,136	391	3,745	4,223	400	3,823
35	4,264	404	3,860	4,354	413	3,941
36	4,393	417	3,976	4,485	426	4,059
37	4,522	430	4,092	4,617	439	4,178
38	4,651	443	4,208	4,748	452	4,296
39	4,779	455	4,324	4,880	465	4,414
40	4,908	468	4,440	5,011	479	4,533
41	5,037	481	4,556	5,143	492	4,651
41+11 months & over ⁵	5,149	492	4,657	5,258	503	4,754

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Sept. 1, 2022, and Aug. 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 (PSHB code 77C, FEHB code 323), \$516.58 if for self and family (PSHB code 77B, FEHB code 322), or \$238.29 if for self only (PSHB code 77A, FEHB 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.