

Monthly CSRS annuity payments for letter carriers who retire on June 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 June 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 : 76,523				CC Grade 2 / High-3 Average ¹ : 78,130		
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	\$2,312	\$209	\$2,103	\$2,360	\$214	\$2,147
21	2,439	221	2,218	2,490	227	2,264
22	2,567	234	2,333	2,621	240	2,381
23	2,694	247	2,447	2,751	253	2,498
24	2,822	260	2,562	2,881	266	2,615
25	2,949	272	2,677	3,011	279	2,733
26	3,077	285	2,792	3,141	292	2,850
27	3,204	298	2,906	3,272	305	2,967
28	3,332	311	3,021	3,402	318	3,084
29	3,459	323	3,136	3,532	331	3,201
30	3,587	336	3,251	3,662	344	3,319
31	3,715	349	3,366	3,793	357	3,436
32	3,842	362	3,480	3,923	370	3,553
33	3,970	374	3,595	4,053	383	3,670
34	4,097	387	3,710	4,183	396	3,787
35	4,225	400	3,825	4,313	409	3,905
36	4,352	413	3,940	4,444	422	4,022
37	4,480	425	4,054	4,574	435	4,139
38	4,607	438	4,169	4,704	448	4,256
39	4,735	451	4,284	4,834	461	4,373
40	4,862	464	4,399	4,965	474	4,491
41	4,990	476	4,513	5,095	487	4,608
41+11 months & over ⁵	5,102	488	4,614	5,209	498	4,710

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