

## Monthly CSRS annuity payments for letter carriers who retire on Feb. 1, 2026

**T**he 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 Feb. 1, 2026. Estimates are computed by using the given high-3 aver-

ages, which are based on the basic pay earned by full-time Step 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 <sup>1</sup> : 78,419				Carrier Technician / High-3 Average <sup>1</sup> : 80,066		
Years of Service <sup>2</sup>	Basic Annuity	Max. Survivor Deduction <sup>3</sup>	Max. Survivor Reduced Annuity <sup>4</sup>	Basic Annuity	Max. Survivor Deduction <sup>3</sup>	Max. Survivor Reduced Annuity <sup>4</sup>
20	\$2,369	\$214	\$2,155	\$2,419	\$219	\$2,199
21	2,500	227	2,272	2,552	233	2,319
22	2,630	241	2,390	2,686	246	2,439
23	2,761	254	2,507	2,819	259	2,560
24	2,892	267	2,625	2,952	273	2,680
25	3,022	280	2,743	3,086	286	2,800
26	3,153	293	2,860	3,219	299	2,920
27	3,284	306	2,978	3,353	313	3,040
28	3,415	319	3,096	3,486	326	3,160
29	3,545	332	3,213	3,620	339	3,280
30	3,676	345	3,331	3,753	353	3,400
31	3,807	358	3,448	3,887	366	3,520
32	3,937	371	3,566	4,020	379	3,640
33	4,068	384	3,684	4,153	393	3,761
34	4,199	397	3,801	4,287	406	3,881
35	4,329	410	3,919	4,420	420	4,001
36	4,460	424	4,037	4,554	433	4,121
37	4,591	437	4,154	4,687	446	4,241
38	4,721	450	4,272	4,821	460	4,361
39	4,852	463	4,389	4,954	473	4,481
40	4,983	476	4,507	5,088	486	4,601
41	5,114	489	4,625	5,221	500	4,721
41+11 months & over <sup>5</sup>	5,228	500	4,728	5,338	511	4,826

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Feb. 1, 2023, and Jan. 31, 2026, 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 \$635.51 per month if for self plus one (PSHB code 77C), \$579.41 if for self and family (PSHB code 77B), or \$262.47 if for self only (PSHB code 77A) 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.