

Monthly CSRS annuity payments for letter carriers who retire on June 1, 2026

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, 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.

Years of Service ²	City Carrier / High-3 Average ¹ : 79,299			Carrier Technician / High-3 Average ¹ : 80,964		
	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴	Basic Annuity	Max. Survivor Deduction ³	Max. Survivor Reduced Annuity ⁴
20	\$2,395	\$217	\$2,178	\$2,446	\$222	\$2,224
21	2,528	230	2,297	2,581	236	2,345
22	2,660	243	2,416	2,716	249	2,467
23	2,792	257	2,535	2,851	263	2,588
24	2,924	270	2,654	2,986	276	2,709
25	3,056	283	2,773	3,120	290	2,831
26	3,188	296	2,892	3,255	303	2,952
27	3,321	310	3,011	3,390	317	3,074
28	3,453	323	3,130	3,525	330	3,195
29	3,585	336	3,249	3,660	344	3,317
30	3,717	349	3,368	3,795	357	3,438
31	3,849	362	3,487	3,930	371	3,560
32	3,981	376	3,606	4,065	384	3,681
33	4,114	389	3,725	4,200	398	3,803
34	4,246	402	3,844	4,335	411	3,924
35	4,378	415	3,963	4,470	424	4,045
36	4,510	429	4,082	4,605	438	4,167
37	4,642	442	4,201	4,740	451	4,288
38	4,774	455	4,320	4,875	465	4,410
39	4,907	468	4,438	5,010	478	4,531
40	5,039	481	4,557	5,145	492	4,653
41	5,171	495	4,676	5,280	505	4,774
41+11 months & over ⁵	5,287	506	4,780	5,398	517	4,880

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1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between June 1, 2023, and May 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.