

## Monthly CSRS annuity payments for letter carriers who retire on Dec. 1, 2024

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 Dec. 1, 2024. 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 <sup>1</sup> : 74,081			CC Grade 2 / High-3 Average <sup>1</sup> : 75,636		
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	\$2,238	\$201	\$2,037	\$2,285	\$206	\$2,079
21	2,361	214	2,148	2,411	219	2,192
22	2,485	226	2,259	2,537	231	2,306
23	2,608	238	2,370	2,663	244	2,419
24	2,732	251	2,481	2,789	256	2,533
25	2,855	263	2,592	2,915	269	2,646
26	2,979	275	2,703	3,041	282	2,760
27	3,102	288	2,814	3,167	294	2,873
28	3,226	300	2,926	3,293	307	2,986
29	3,349	312	3,037	3,419	319	3,100
30	3,473	325	3,148	3,545	332	3,213
31	3,596	337	3,259	3,672	345	3,327
32	3,719	349	3,370	3,798	357	3,440
33	3,843	362	3,481	3,924	370	3,554
34	3,966	374	3,592	4,050	382	3,667
35	4,090	386	3,703	4,176	395	3,781
36	4,213	399	3,815	4,302	408	3,894
37	4,337	411	3,926	4,428	420	4,008
38	4,460	424	4,037	4,554	433	4,121
39	4,584	436	4,148	4,680	445	4,234
40	4,707	448	4,259	4,806	458	4,348
41	4,831	461	4,370	4,932	471	4,461
41+11 months & over <sup>5</sup>	4,939	471	4,467	5,042	482	4,561

Clip and save—may not be printed every month. Always available at nalc.org.

1. High-3 averages for both grades (formerly levels) are for carriers who have worked full time on a continuous basis between Dec 1, 2021, and Nov. 30, 2024, 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 \$554.36 per month if for self plus one (code 323), \$480.54 if for self and family (code 322), or \$237.05 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.