



National Postal Mail Handlers Union

THE BREAKDOWN

CIVIL SERVICE RETIREMENT SYSTEM

How is the amount of employee's basic annuity determined?

The amount depends primarily upon an employee's length of service and the high-3

How is an employee's length of service computed?

All periods of creditable service are added together plus credit for unused sick leave. The odd days under 30 in the total are dropped, and the time (years and months) remaining is the length of service used in the annuity computation formula.

How is an employee's "high-3" average pay computed?

The "high-3" average salary is the highest salary obtainable by averaging the rates of basic pay in effect during any 3 consecutive years of service. (Does not have to be from January 1 to December 31.)

What is the general formula for obtaining the basic annuity?

- Take: 1.5% of the high-3 average salary and multiply the result by 5 years of service
- Add: 1.75% of the same high-3 average salary and multiply by years of service between 5 and 10
- Add: 2% of the same high-3 average salary and multiply by all service over 10 years
- Add: The results of these three figures is the retiree's basic annuity per year.

Earned Retirement Percentages Based on Years of Service

Years of Service	Percent of High 3-Year Average Earnings	Years of Service	Percent of High 3-Year Average Earnings	Years of Service	Percent of High 3-Year Average Earnings	Years of Service	Percent of High 3-Year Average Earnings
5	7.50%	15	26.25%	25	46.25%	35	66.25%
6	9.25%	16	28.25%	26	48.25%	36	68.25%
7	11.00%	17	30.25%	27	50.25%	37	70.25%
8	12.75%	18	32.25%	28	52.25%	38	72.25%
9	14.50%	19	34.25%	29	54.25%	39	74.25%
10	16.25%	20	36.25%	30	56.25%	40	76.25%
11	18.25%	21	38.25%	31	58.25%	41	78.25%
12	20.25%	22	40.25%	32	60.25%	42	80.00%
13	22.25%	23	42.25%	33	62.25%	43	80.00%
14	24.25%	24	44.25%	34	64.25%		

* Annuity in excess of 80% which is produced by credit for unused sick leave is payable.

ONLY THE STRONG



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