

Civil Service Retirement

(CSRS)

Computation

Formula

1.5% X High-3 times First 5 Years (Years 1-5)

1.75% X High-3 times next 5 years (Years 6-10)

**2% X High-3 times all years and months of service over 10
includes credit for unused sick leave**

Maximum Annuity

80% of High-3

**You will reach this percentage after 41 years and 11 months of
service, although sick leave can increase your annuity over 80%.**

**The addition of a sick leave percentage factor is the only way
you can receive more than 80% computation on your annuity.**

Earned Retirement Percentages Based on Years of Service Under CSRS

Years of Service	Percent of High 3 Year Average Earnings
5.....	7.50
6.....	9.25
7.....	11.00
8.....	12.75
9.....	14.50
10.....	16.25
11.....	18.25
12.....	20.25
13.....	22.25
14.....	24.25
15.....	26.25
16.....	28.25
17.....	30.25
18.....	32.25
19.....	34.25
20.....	36.25
21.....	38.25
22.....	40.25
23.....	42.25
24.....	44.25
25.....	46.25

Years of Service	Percent of High 3 Year Average Earnings
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26.....	48.25
27.....	50.25
28.....	52.25
29.....	54.25
30.....	56.25
31.....	58.25
32.....	60.25
33.....	62.25
34.....	64.25
35.....	66.25
36.....	68.25
37.....	70.25
38.....	72.25
39.....	74.25
40.....	76.25
41.....	78.25
42.....	80.00
43.....	80.00

More than 80% acquired by the accrediting of sick leave after an employee reaches 41 years and 11 months.