

Monthly Annuity

HOW MUCH DOES IT PAY?

First Year = 60% of High 3

Every Year After = 40% of High 3

Taxable Income.

Choices to keep life and/or health insurance
as well as a choice for a surviving spouse benefit.



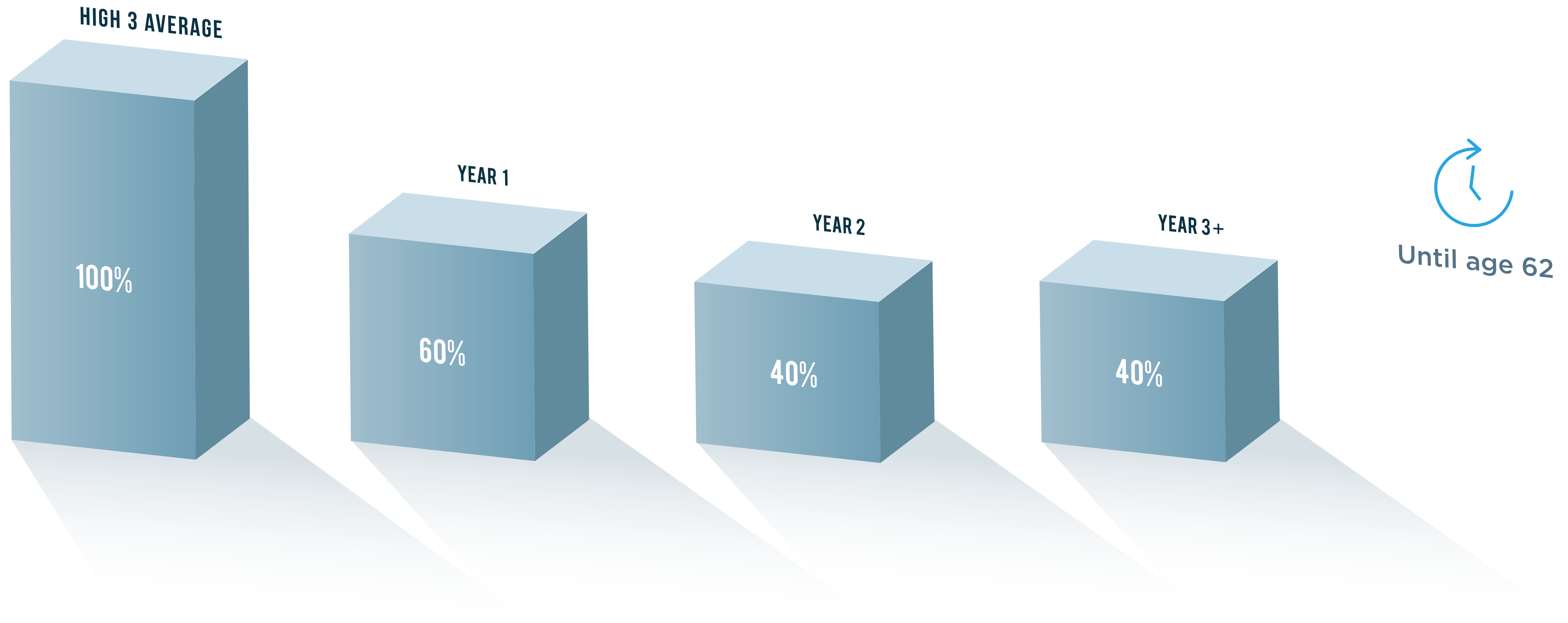
What is the **High 3 Average?**

The average of your **HIGHEST 36 consecutive** months of basic pay.

This will be calculated by the OPM



| Disability Retirement Annuity





John AGE 47

High 3 Average \$72,000

PERSONAL DETAILS

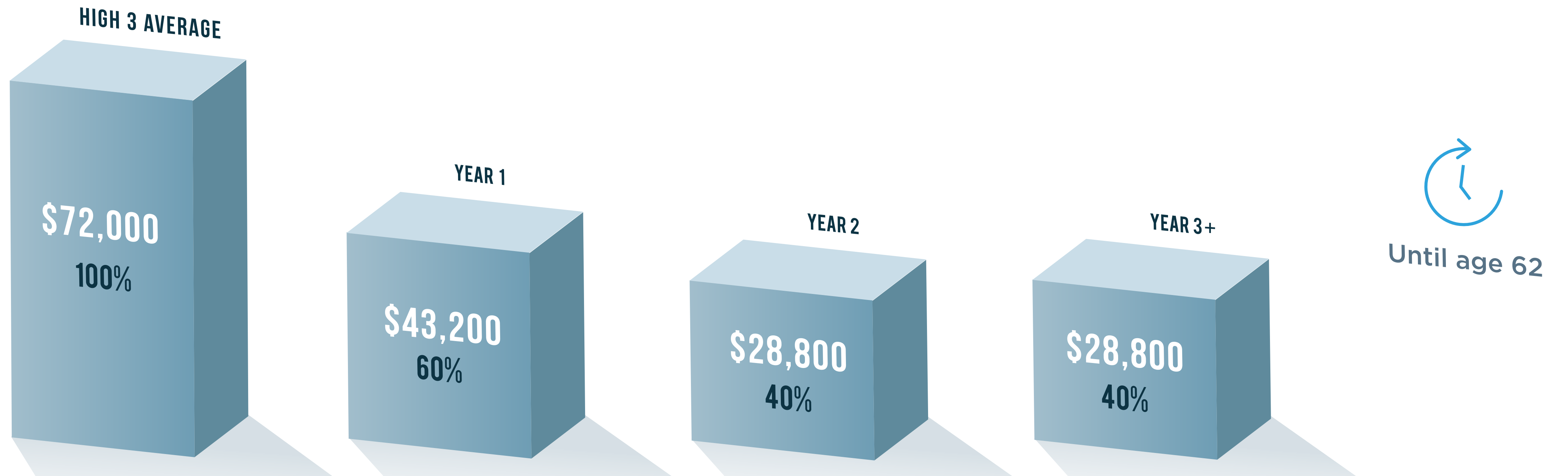
- | Letter carrier with the USPS
- | FERS 15 years of service
- | Married and has 2 children

INJURY DETAILS

- | Severely injures knee while playing recreational soccer
- | Undergoes surgery but never able to return to Full Duty
- | USPS is unable to accommodate medical restrictions

EXAMPLE FEDERAL EMPLOYEE

John's Disability Retirement Annuity



JOHN'S TOTAL BENEFIT

\$446,400

+ 15 Creditable Years of Service