

Federated City Employees' Retirement System
415(b) Benefit Limit for Retirements in 2026 *
(before adjustments**)

January - June Retirements												
Age												
Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
48	\$ 117,921	\$ 118,507	\$ 119,097	\$ 119,690	\$ 120,286	\$ 120,885	\$ 121,487	\$ 122,092	\$ 122,700	\$ 123,312	\$ 123,926	\$ 124,544
49	125,165	125,794	126,426	127,062	127,701	128,344	128,989	129,639	130,291	130,947	131,606	132,269
50	132,935	133,611	134,290	134,973	135,659	136,349	137,042	137,739	138,440	139,145	139,853	140,565
51	141,281	142,007	142,736	143,470	144,207	144,949	145,694	146,444	147,197	147,954	148,716	149,482
52	150,251	151,032	151,817	152,606	153,399	154,197	154,999	155,806	156,617	157,432	158,252	159,076
53	159,904	160,745	161,590	162,440	163,295	164,154	165,018	165,887	166,761	167,639	168,523	169,411
54	170,304	171,211	172,122	173,039	173,960	174,887	175,819	176,757	177,699	178,647	179,600	180,559
55	181,523	182,500	183,483	184,471	185,465	186,465	187,470	188,482	189,498	190,521	191,550	192,584
56	193,625	194,678	195,737	196,802	197,874	198,951	200,035	201,125	202,222	203,325	204,434	205,550
57	206,672	207,810	208,954	210,106	211,264	212,429	213,601	214,779	215,965	217,158	218,357	219,564
58	220,778	222,009	223,247	224,492	225,745	227,005	228,273	229,549	230,832	232,123	233,421	234,728
59	236,042	237,375	238,716	240,065	241,422	242,787	244,161	245,543	246,934	248,333	249,740	251,157
60	252,582	254,026	255,479	256,941	258,413	259,893	261,383	262,882	264,390	265,908	267,435	268,971
61	270,517	272,085	273,663	275,251	276,848	278,456	280,074	281,703	283,341	284,990	286,649	288,319
62 or older	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000
July - December Retirements												
Age												
Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
48	\$ 118,003	\$ 118,590	\$ 119,180	\$ 119,772	\$ 120,368	\$ 120,967	\$ 121,570	\$ 122,175	\$ 122,783	\$ 123,395	\$ 124,009	\$ 124,627
49	125,248	125,877	126,510	127,146	127,785	128,427	129,073	129,722	130,375	131,031	131,690	132,353
50	133,019	133,695	134,374	135,057	135,743	136,433	137,126	137,823	138,524	139,229	139,937	140,649
51	141,365	142,091	142,820	143,554	144,291	145,033	145,778	146,527	147,281	148,038	148,800	149,565
52	150,335	151,115	151,900	152,689	153,483	154,280	155,082	155,889	156,699	157,514	158,334	159,158
53	159,987	160,827	161,672	162,522	163,377	164,236	165,100	165,969	166,843	167,721	168,604	169,493
54	170,386	171,292	172,203	173,119	174,041	174,967	175,899	176,836	177,779	178,726	179,679	180,637
55	181,601	182,578	183,560	184,548	185,541	186,540	187,545	188,556	189,572	190,594	191,622	192,656
56	193,695	194,748	195,807	196,872	197,943	199,020	200,104	201,193	202,289	203,392	204,501	205,616
57	206,738	207,875	209,019	210,169	211,327	212,491	213,662	214,840	216,024	217,216	218,415	219,621
58	220,834	222,064	223,301	224,545	225,797	227,056	228,323	229,598	230,880	232,170	233,467	234,773
59	236,086	237,418	238,757	240,106	241,462	242,826	244,199	245,581	246,970	248,368	249,775	251,190
60	252,614	254,057	255,510	256,971	258,441	259,920	261,409	262,906	264,413	265,930	267,456	268,991
61	270,536	272,102	273,679	275,265	276,861	278,467	280,084	281,711	283,348	284,995	286,653	288,321
62 or older	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000	290,000

* No forfeiture of accrued benefits is assumed upon death prior to retirement

** Adjustments for the benefit limit are needed if the participant has:

° After tax contributions

° A form of benefit payment other than a single life annuity or qualified joint and survivor annuity.

° Less than 10 years of service.

° A hire date before 1/1/1990