

Federated City Employees' Retirement System
415(b) Benefit Limit for Retirements in 2025 *
(before adjustments**)

January - June Retirements												
Age												
Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
48	\$ 113,776	\$ 114,342	\$ 114,911	\$ 115,484	\$ 116,059	\$ 116,637	\$ 117,218	\$ 117,802	\$ 118,390	\$ 118,980	\$ 119,573	\$ 120,169
49	120,769	121,376	121,987	122,601	123,218	123,838	124,462	125,089	125,719	126,352	126,989	127,629
50	128,272	128,924	129,580	130,239	130,902	131,568	132,237	132,911	133,587	134,268	134,951	135,639
51	136,330	137,031	137,735	138,444	139,156	139,872	140,592	141,315	142,043	142,774	143,510	144,249
52	144,992	145,746	146,504	147,266	148,032	148,803	149,577	150,356	151,139	151,926	152,718	153,514
53	154,314	155,126	155,943	156,764	157,589	158,419	159,254	160,093	160,937	161,786	162,639	163,497
54	164,360	165,236	166,116	167,001	167,891	168,787	169,687	170,593	171,503	172,419	173,339	174,265
55	175,197	176,140	177,090	178,044	179,004	179,970	180,941	181,918	182,900	183,888	184,881	185,880
56	186,885	187,902	188,925	189,955	190,990	192,031	193,078	194,131	195,190	196,255	197,327	198,405
57	199,489	200,588	201,693	202,806	203,924	205,049	206,181	207,320	208,465	209,617	210,776	211,942
58	213,114	214,303	215,499	216,702	217,912	219,130	220,355	221,587	222,827	224,074	225,328	226,590
59	227,860	229,148	230,443	231,746	233,058	234,377	235,704	237,039	238,383	239,735	241,095	242,463
60	243,840	245,236	246,640	248,053	249,474	250,905	252,344	253,793	255,250	256,717	258,192	259,677
61	261,171	262,686	264,211	265,746	267,290	268,843	270,407	271,981	273,564	275,158	276,762	278,376
62 or older	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000

July - December Retirements												
Age												
Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
48	\$ 113,854	\$ 114,421	\$ 114,990	\$ 115,563	\$ 116,138	\$ 116,716	\$ 117,298	\$ 117,882	\$ 118,469	\$ 119,059	\$ 119,653	\$ 120,249
49	120,849	121,456	122,067	122,681	123,298	123,918	124,541	125,168	125,798	126,432	127,068	127,708
50	128,351	129,004	129,659	130,318	130,981	131,647	132,317	132,990	133,666	134,347	135,030	135,718
51	136,409	137,110	137,814	138,523	139,235	139,950	140,670	141,394	142,121	142,853	143,588	144,327
52	145,070	145,824	146,582	147,344	148,110	148,880	149,654	150,433	151,216	152,003	152,795	153,590
53	154,390	155,202	156,018	156,839	157,664	158,494	159,328	160,167	161,010	161,859	162,712	163,569
54	164,432	165,307	166,187	167,072	167,962	168,857	169,757	170,662	171,572	172,487	173,407	174,333
55	175,264	176,207	177,156	178,110	179,070	180,035	181,006	181,982	182,964	183,951	184,945	185,943
56	186,948	187,965	188,987	190,016	191,050	192,091	193,137	194,190	195,249	196,314	197,385	198,462
57	199,545	200,644	201,749	202,861	203,979	205,104	206,235	207,373	208,518	209,669	210,828	211,993
58	213,165	214,353	215,548	216,751	217,961	219,178	220,402	221,633	222,872	224,119	225,372	226,634
59	227,903	229,190	230,484	231,787	233,097	234,415	235,742	237,076	238,419	239,770	241,129	242,496
60	243,872	245,266	246,670	248,081	249,502	250,931	252,370	253,817	255,273	256,738	258,213	259,696
61	261,189	262,703	264,226	265,759	267,302	268,854	270,417	271,989	273,571	275,163	276,765	278,377
62 or older	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000

* 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