

2024 JRS II Estimated Lump Sum Amounts
based on \$275,000 limit and assumptions (JRS II and IRS) as of 12/15/2023

These values are for illustrative purposes only, and do not replace the CalPERS 415(b) Limit Testing process. Any lump sum payment should be tested before distribution

Age	2024 Lump Sum Amount After Mortality Adjustment (No Service)	Years of Service Credit									
		1	2	3	4	5	6	7	8	9	10+
40	\$ 1,067,000	\$ 107,000	\$ 213,000	\$ 320,000	\$ 427,000	\$ 533,000	\$ 640,000	\$ 747,000	\$ 853,000	\$ 960,000	\$ 1,067,000
41	\$ 1,122,000	\$ 112,000	\$ 224,000	\$ 337,000	\$ 449,000	\$ 561,000	\$ 673,000	\$ 786,000	\$ 898,000	\$ 1,010,000	\$ 1,122,000
42	\$ 1,181,000	\$ 118,000	\$ 236,000	\$ 354,000	\$ 472,000	\$ 590,000	\$ 708,000	\$ 827,000	\$ 945,000	\$ 1,063,000	\$ 1,181,000
43	\$ 1,242,000	\$ 124,000	\$ 248,000	\$ 373,000	\$ 497,000	\$ 621,000	\$ 745,000	\$ 870,000	\$ 994,000	\$ 1,118,000	\$ 1,242,000
44	\$ 1,307,000	\$ 131,000	\$ 261,000	\$ 392,000	\$ 523,000	\$ 654,000	\$ 784,000	\$ 915,000	\$ 1,046,000	\$ 1,177,000	\$ 1,307,000
45	\$ 1,376,000	\$ 138,000	\$ 275,000	\$ 413,000	\$ 550,000	\$ 688,000	\$ 826,000	\$ 963,000	\$ 1,101,000	\$ 1,238,000	\$ 1,376,000
46	\$ 1,448,000	\$ 145,000	\$ 290,000	\$ 434,000	\$ 579,000	\$ 724,000	\$ 869,000	\$ 1,014,000	\$ 1,158,000	\$ 1,303,000	\$ 1,448,000
47	\$ 1,524,000	\$ 152,000	\$ 305,000	\$ 457,000	\$ 610,000	\$ 762,000	\$ 914,000	\$ 1,067,000	\$ 1,219,000	\$ 1,372,000	\$ 1,524,000
48	\$ 1,604,000	\$ 160,000	\$ 321,000	\$ 481,000	\$ 642,000	\$ 802,000	\$ 962,000	\$ 1,123,000	\$ 1,283,000	\$ 1,444,000	\$ 1,604,000
49	\$ 1,688,000	\$ 169,000	\$ 338,000	\$ 507,000	\$ 675,000	\$ 844,000	\$ 1,013,000	\$ 1,182,000	\$ 1,351,000	\$ 1,520,000	\$ 1,688,000
50	\$ 1,777,000	\$ 178,000	\$ 355,000	\$ 533,000	\$ 711,000	\$ 889,000	\$ 1,066,000	\$ 1,244,000	\$ 1,422,000	\$ 1,599,000	\$ 1,777,000
51	\$ 1,873,000	\$ 187,000	\$ 375,000	\$ 562,000	\$ 749,000	\$ 937,000	\$ 1,124,000	\$ 1,311,000	\$ 1,499,000	\$ 1,686,000	\$ 1,873,000
52	\$ 1,975,000	\$ 197,000	\$ 395,000	\$ 592,000	\$ 790,000	\$ 987,000	\$ 1,185,000	\$ 1,382,000	\$ 1,580,000	\$ 1,777,000	\$ 1,975,000
53	\$ 2,083,000	\$ 208,000	\$ 417,000	\$ 625,000	\$ 833,000	\$ 1,041,000	\$ 1,250,000	\$ 1,458,000	\$ 1,666,000	\$ 1,874,000	\$ 2,083,000
54	\$ 2,197,000	\$ 220,000	\$ 439,000	\$ 659,000	\$ 879,000	\$ 1,098,000	\$ 1,318,000	\$ 1,538,000	\$ 1,757,000	\$ 1,977,000	\$ 2,197,000
55	\$ 2,318,000	\$ 232,000	\$ 464,000	\$ 695,000	\$ 927,000	\$ 1,159,000	\$ 1,391,000	\$ 1,623,000	\$ 1,855,000	\$ 2,086,000	\$ 2,318,000
56	\$ 2,448,000	\$ 245,000	\$ 490,000	\$ 734,000	\$ 979,000	\$ 1,224,000	\$ 1,469,000	\$ 1,713,000	\$ 1,958,000	\$ 2,203,000	\$ 2,448,000
57	\$ 2,585,000	\$ 258,000	\$ 517,000	\$ 775,000	\$ 1,034,000	\$ 1,292,000	\$ 1,551,000	\$ 1,809,000	\$ 2,068,000	\$ 2,326,000	\$ 2,585,000
58	\$ 2,731,000	\$ 273,000	\$ 546,000	\$ 819,000	\$ 1,092,000	\$ 1,365,000	\$ 1,638,000	\$ 1,912,000	\$ 2,185,000	\$ 2,458,000	\$ 2,731,000
59	\$ 2,886,000	\$ 289,000	\$ 577,000	\$ 866,000	\$ 1,154,000	\$ 1,443,000	\$ 1,732,000	\$ 2,020,000	\$ 2,309,000	\$ 2,597,000	\$ 2,886,000
60	\$ 3,052,000	\$ 305,000	\$ 610,000	\$ 915,000	\$ 1,221,000	\$ 1,526,000	\$ 1,831,000	\$ 2,136,000	\$ 2,441,000	\$ 2,746,000	\$ 3,052,000
61	\$ 3,229,000	\$ 323,000	\$ 646,000	\$ 969,000	\$ 1,292,000	\$ 1,615,000	\$ 1,937,000	\$ 2,260,000	\$ 2,583,000	\$ 2,906,000	\$ 3,229,000
62	\$ 3,419,000	\$ 342,000	\$ 684,000	\$ 1,026,000	\$ 1,368,000	\$ 1,710,000	\$ 2,051,000	\$ 2,393,000	\$ 2,735,000	\$ 3,077,000	\$ 3,419,000
63	\$ 3,349,000	\$ 335,000	\$ 670,000	\$ 1,005,000	\$ 1,340,000	\$ 1,675,000	\$ 2,009,000	\$ 2,344,000	\$ 2,679,000	\$ 3,014,000	\$ 3,349,000
64	\$ 3,275,000	\$ 328,000	\$ 655,000	\$ 983,000	\$ 1,310,000	\$ 1,638,000	\$ 1,965,000	\$ 2,293,000	\$ 2,620,000	\$ 2,948,000	\$ 3,275,000
65	\$ 3,199,000	\$ 320,000	\$ 640,000	\$ 960,000	\$ 1,280,000	\$ 1,600,000	\$ 1,920,000	\$ 2,240,000	\$ 2,559,000	\$ 2,879,000	\$ 3,199,000
66	\$ 3,122,000	\$ 312,000	\$ 624,000	\$ 937,000	\$ 1,249,000	\$ 1,561,000	\$ 1,873,000	\$ 2,185,000	\$ 2,497,000	\$ 2,810,000	\$ 3,122,000
67	\$ 3,043,000	\$ 304,000	\$ 609,000	\$ 913,000	\$ 1,217,000	\$ 1,521,000	\$ 1,826,000	\$ 2,130,000	\$ 2,434,000	\$ 2,738,000	\$ 3,043,000
68	\$ 2,961,000	\$ 296,000	\$ 592,000	\$ 888,000	\$ 1,185,000	\$ 1,481,000	\$ 1,777,000	\$ 2,073,000	\$ 2,369,000	\$ 2,665,000	\$ 2,961,000
69	\$ 2,878,000	\$ 288,000	\$ 576,000	\$ 863,000	\$ 1,151,000	\$ 1,439,000	\$ 1,727,000	\$ 2,015,000	\$ 2,302,000	\$ 2,590,000	\$ 2,878,000
70	\$ 2,793,000	\$ 279,000	\$ 559,000	\$ 838,000	\$ 1,117,000	\$ 1,396,000	\$ 1,676,000	\$ 1,955,000	\$ 2,234,000	\$ 2,514,000	\$ 2,793,000
71	\$ 2,706,000	\$ 271,000	\$ 541,000	\$ 812,000	\$ 1,082,000	\$ 1,353,000	\$ 1,624,000	\$ 1,894,000	\$ 2,165,000	\$ 2,435,000	\$ 2,706,000
72	\$ 2,617,000	\$ 262,000	\$ 523,000	\$ 785,000	\$ 1,047,000	\$ 1,309,000	\$ 1,570,000	\$ 1,832,000	\$ 2,094,000	\$ 2,356,000	\$ 2,617,000
73	\$ 2,527,000	\$ 253,000	\$ 505,000	\$ 758,000	\$ 1,011,000	\$ 1,264,000	\$ 1,516,000	\$ 1,769,000	\$ 2,022,000	\$ 2,275,000	\$ 2,527,000
74	\$ 2,436,000	\$ 244,000	\$ 487,000	\$ 731,000	\$ 974,000	\$ 1,218,000	\$ 1,462,000	\$ 1,705,000	\$ 1,949,000	\$ 2,192,000	\$ 2,436,000
75	\$ 2,344,000	\$ 234,000	\$ 469,000	\$ 703,000	\$ 938,000	\$ 1,172,000	\$ 1,406,000	\$ 1,641,000	\$ 1,875,000	\$ 2,109,000	\$ 2,344,000
76	\$ 2,251,000	\$ 225,000	\$ 450,000	\$ 675,000	\$ 900,000	\$ 1,125,000	\$ 1,350,000	\$ 1,576,000	\$ 1,801,000	\$ 2,026,000	\$ 2,251,000
77	\$ 2,157,000	\$ 216,000	\$ 431,000	\$ 647,000	\$ 863,000	\$ 1,079,000	\$ 1,294,000	\$ 1,510,000	\$ 1,726,000	\$ 1,942,000	\$ 2,157,000
78	\$ 2,064,000	\$ 206,000	\$ 413,000	\$ 619,000	\$ 826,000	\$ 1,032,000	\$ 1,238,000	\$ 1,445,000	\$ 1,651,000	\$ 1,857,000	\$ 2,064,000
79	\$ 1,970,000	\$ 197,000	\$ 394,000	\$ 591,000	\$ 788,000	\$ 985,000	\$ 1,182,000	\$ 1,379,000	\$ 1,576,000	\$ 1,773,000	\$ 1,970,000
80	\$ 1,878,000	\$ 188,000	\$ 376,000	\$ 563,000	\$ 751,000	\$ 939,000	\$ 1,127,000	\$ 1,314,000	\$ 1,502,000	\$ 1,690,000	\$ 1,878,000
81	\$ 1,786,000	\$ 179,000	\$ 357,000	\$ 536,000	\$ 715,000	\$ 893,000	\$ 1,072,000	\$ 1,250,000	\$ 1,429,000	\$ 1,608,000	\$ 1,786,000
82	\$ 1,696,000	\$ 170,000	\$ 339,000	\$ 509,000	\$ 678,000	\$ 848,000	\$ 1,018,000	\$ 1,187,000	\$ 1,357,000	\$ 1,526,000	\$ 1,696,000
83	\$ 1,607,000	\$ 161,000	\$ 321,000	\$ 482,000	\$ 643,000	\$ 803,000	\$ 964,000	\$ 1,125,000	\$ 1,285,000	\$ 1,446,000	\$ 1,607,000
84	\$ 1,519,000	\$ 152,000	\$ 304,000	\$ 456,000	\$ 607,000	\$ 759,000	\$ 911,000	\$ 1,063,000	\$ 1,215,000	\$ 1,367,000	\$ 1,519,000
85	\$ 1,432,000	\$ 143,000	\$ 286,000	\$ 430,000	\$ 573,000	\$ 716,000	\$ 859,000	\$ 1,003,000	\$ 1,146,000	\$ 1,289,000	\$ 1,432,000
86	\$ 1,348,000	\$ 135,000	\$ 270,000	\$ 404,000	\$ 539,000	\$ 674,000	\$ 809,000	\$ 944,000	\$ 1,079,000	\$ 1,213,000	\$ 1,348,000
87	\$ 1,267,000	\$ 127,000	\$ 253,000	\$ 380,000	\$ 507,000	\$ 634,000	\$ 760,000	\$ 887,000	\$ 1,014,000	\$ 1,140,000	\$ 1,267,000
88	\$ 1,189,000	\$ 119,000	\$ 238,000	\$ 357,000	\$ 476,000	\$ 595,000	\$ 714,000	\$ 832,000	\$ 951,000	\$ 1,070,000	\$ 1,189,000
89	\$ 1,115,000	\$ 112,000	\$ 223,000	\$ 335,000	\$ 446,000	\$ 558,000	\$ 669,000	\$ 781,000	\$ 892,000	\$ 1,004,000	\$ 1,115,000
90	\$ 1,046,000	\$ 105,000	\$ 209,000	\$ 314,000	\$ 418,000	\$ 523,000	\$ 627,000	\$ 732,000	\$ 837,000	\$ 941,000	\$ 1,046,000