

**2026 JRS II Estimated Lump Sum Amounts**  
**based on \$290,000 limit and assumptions (JRS II and IRS) as of 06/18/2026**

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	2026 Lump Sum Amount After Mortality Adjustment	Years of Service Credit									
		1	2	3	4	5	6	7	8	9	10+
40	\$ 1,128,000	\$ 113,000	\$ 226,000	\$ 339,000	\$ 451,000	\$ 564,000	\$ 677,000	\$ 790,000	\$ 903,000	\$ 1,016,000	\$ 1,128,000
41	\$ 1,187,000	\$ 119,000	\$ 237,000	\$ 356,000	\$ 475,000	\$ 594,000	\$ 712,000	\$ 831,000	\$ 950,000	\$ 1,069,000	\$ 1,187,000
42	\$ 1,249,000	\$ 125,000	\$ 250,000	\$ 375,000	\$ 500,000	\$ 625,000	\$ 750,000	\$ 875,000	\$ 999,000	\$ 1,124,000	\$ 1,249,000
43	\$ 1,315,000	\$ 131,000	\$ 263,000	\$ 394,000	\$ 526,000	\$ 657,000	\$ 789,000	\$ 920,000	\$ 1,052,000	\$ 1,183,000	\$ 1,315,000
44	\$ 1,383,000	\$ 138,000	\$ 277,000	\$ 415,000	\$ 553,000	\$ 692,000	\$ 830,000	\$ 968,000	\$ 1,107,000	\$ 1,245,000	\$ 1,383,000
45	\$ 1,456,000	\$ 146,000	\$ 291,000	\$ 437,000	\$ 582,000	\$ 728,000	\$ 874,000	\$ 1,019,000	\$ 1,165,000	\$ 1,310,000	\$ 1,456,000
46	\$ 1,532,000	\$ 153,000	\$ 306,000	\$ 460,000	\$ 613,000	\$ 766,000	\$ 919,000	\$ 1,073,000	\$ 1,226,000	\$ 1,379,000	\$ 1,532,000
47	\$ 1,613,000	\$ 161,000	\$ 323,000	\$ 484,000	\$ 645,000	\$ 806,000	\$ 968,000	\$ 1,129,000	\$ 1,290,000	\$ 1,451,000	\$ 1,613,000
48	\$ 1,697,000	\$ 170,000	\$ 339,000	\$ 509,000	\$ 679,000	\$ 849,000	\$ 1,018,000	\$ 1,188,000	\$ 1,358,000	\$ 1,528,000	\$ 1,697,000
49	\$ 1,787,000	\$ 179,000	\$ 357,000	\$ 536,000	\$ 715,000	\$ 893,000	\$ 1,072,000	\$ 1,251,000	\$ 1,429,000	\$ 1,608,000	\$ 1,787,000
50	\$ 1,881,000	\$ 188,000	\$ 376,000	\$ 564,000	\$ 752,000	\$ 940,000	\$ 1,128,000	\$ 1,317,000	\$ 1,505,000	\$ 1,693,000	\$ 1,881,000
51	\$ 1,982,000	\$ 198,000	\$ 396,000	\$ 595,000	\$ 793,000	\$ 991,000	\$ 1,189,000	\$ 1,388,000	\$ 1,586,000	\$ 1,784,000	\$ 1,982,000
52	\$ 2,090,000	\$ 209,000	\$ 418,000	\$ 627,000	\$ 836,000	\$ 1,045,000	\$ 1,254,000	\$ 1,463,000	\$ 1,672,000	\$ 1,881,000	\$ 2,090,000
53	\$ 2,204,000	\$ 220,000	\$ 441,000	\$ 661,000	\$ 882,000	\$ 1,102,000	\$ 1,322,000	\$ 1,543,000	\$ 1,763,000	\$ 1,984,000	\$ 2,204,000
54	\$ 2,325,000	\$ 232,000	\$ 465,000	\$ 697,000	\$ 930,000	\$ 1,162,000	\$ 1,395,000	\$ 1,627,000	\$ 1,860,000	\$ 2,092,000	\$ 2,325,000
55	\$ 2,453,000	\$ 245,000	\$ 491,000	\$ 736,000	\$ 981,000	\$ 1,227,000	\$ 1,472,000	\$ 1,717,000	\$ 1,963,000	\$ 2,208,000	\$ 2,453,000
56	\$ 2,590,000	\$ 259,000	\$ 518,000	\$ 777,000	\$ 1,036,000	\$ 1,295,000	\$ 1,554,000	\$ 1,813,000	\$ 2,072,000	\$ 2,331,000	\$ 2,590,000
57	\$ 2,736,000	\$ 274,000	\$ 547,000	\$ 821,000	\$ 1,094,000	\$ 1,368,000	\$ 1,641,000	\$ 1,915,000	\$ 2,188,000	\$ 2,462,000	\$ 2,736,000
58	\$ 2,890,000	\$ 289,000	\$ 578,000	\$ 867,000	\$ 1,156,000	\$ 1,445,000	\$ 1,734,000	\$ 2,023,000	\$ 2,312,000	\$ 2,601,000	\$ 2,890,000
59	\$ 3,054,000	\$ 305,000	\$ 611,000	\$ 916,000	\$ 1,222,000	\$ 1,527,000	\$ 1,832,000	\$ 2,138,000	\$ 2,443,000	\$ 2,749,000	\$ 3,054,000
60	\$ 3,229,000	\$ 323,000	\$ 646,000	\$ 969,000	\$ 1,292,000	\$ 1,615,000	\$ 1,938,000	\$ 2,260,000	\$ 2,583,000	\$ 2,906,000	\$ 3,229,000
61	\$ 3,417,000	\$ 342,000	\$ 683,000	\$ 1,025,000	\$ 1,367,000	\$ 1,708,000	\$ 2,050,000	\$ 2,392,000	\$ 2,734,000	\$ 3,075,000	\$ 3,417,000
62	\$ 3,618,000	\$ 362,000	\$ 724,000	\$ 1,085,000	\$ 1,447,000	\$ 1,809,000	\$ 2,171,000	\$ 2,533,000	\$ 2,894,000	\$ 3,256,000	\$ 3,618,000
63	\$ 3,834,000	\$ 385,000	\$ 771,000	\$ 1,154,000	\$ 1,542,000	\$ 1,927,000	\$ 2,302,000	\$ 2,688,000	\$ 3,063,000	\$ 3,449,000	\$ 3,834,000
64	\$ 4,066,000	\$ 409,000	\$ 824,000	\$ 1,234,000	\$ 1,644,000	\$ 2,041,000	\$ 2,437,000	\$ 2,899,000	\$ 3,284,000	\$ 3,694,000	\$ 4,066,000
65	\$ 4,318,000	\$ 442,000	\$ 884,000	\$ 1,327,000	\$ 1,761,000	\$ 2,191,000	\$ 2,611,000	\$ 3,063,000	\$ 3,516,000	\$ 3,949,000	\$ 4,318,000
66	\$ 4,594,000	\$ 485,000	\$ 951,000	\$ 1,434,000	\$ 1,904,000	\$ 2,371,000	\$ 2,807,000	\$ 3,284,000	\$ 3,766,000	\$ 4,211,000	\$ 4,594,000
67	\$ 4,896,000	\$ 538,000	\$ 1,026,000	\$ 1,557,000	\$ 2,045,000	\$ 2,581,000	\$ 3,027,000	\$ 3,563,000	\$ 4,074,000	\$ 4,574,000	\$ 4,896,000
68	\$ 5,226,000	\$ 601,000	\$ 1,114,000	\$ 1,697,000	\$ 2,217,000	\$ 2,811,000	\$ 3,287,000	\$ 3,846,000	\$ 4,414,000	\$ 4,974,000	\$ 5,226,000
69	\$ 5,586,000	\$ 675,000	\$ 1,219,000	\$ 1,867,000	\$ 2,427,000	\$ 3,041,000	\$ 3,597,000	\$ 4,194,000	\$ 4,814,000	\$ 5,434,000	\$ 5,586,000
70	\$ 6,000,000	\$ 760,000	\$ 1,344,000	\$ 2,070,000	\$ 2,681,000	\$ 3,331,000	\$ 3,927,000	\$ 4,564,000	\$ 5,214,000	\$ 5,874,000	\$ 6,000,000
71	\$ 6,480,000	\$ 857,000	\$ 1,491,000	\$ 2,311,000	\$ 2,971,000	\$ 3,611,000	\$ 4,217,000	\$ 4,884,000	\$ 5,554,000	\$ 6,214,000	\$ 6,480,000
72	\$ 7,030,000	\$ 967,000	\$ 1,661,000	\$ 2,594,000	\$ 3,301,000	\$ 3,921,000	\$ 4,567,000	\$ 5,244,000	\$ 5,924,000	\$ 6,584,000	\$ 7,030,000
73	\$ 7,660,000	\$ 1,091,000	\$ 1,856,000	\$ 2,924,000	\$ 3,711,000	\$ 4,441,000	\$ 5,117,000	\$ 5,804,000	\$ 6,484,000	\$ 7,164,000	\$ 7,660,000
74	\$ 8,380,000	\$ 1,231,000	\$ 2,079,000	\$ 3,311,000	\$ 4,161,000	\$ 4,981,000	\$ 5,667,000	\$ 6,354,000	\$ 7,034,000	\$ 7,714,000	\$ 8,380,000
75	\$ 9,200,000	\$ 1,387,000	\$ 2,344,000	\$ 3,771,000	\$ 4,641,000	\$ 5,561,000	\$ 6,327,000	\$ 7,014,000	\$ 7,684,000	\$ 8,354,000	\$ 9,200,000
76	\$ 10,140,000	\$ 1,561,000	\$ 2,664,000	\$ 4,291,000	\$ 5,181,000	\$ 6,111,000	\$ 6,987,000	\$ 7,674,000	\$ 8,344,000	\$ 9,024,000	\$ 10,140,000
77	\$ 11,210,000	\$ 1,755,000	\$ 3,044,000	\$ 4,941,000	\$ 5,881,000	\$ 6,811,000	\$ 7,767,000	\$ 8,464,000	\$ 9,154,000	\$ 9,844,000	\$ 11,210,000
78	\$ 12,420,000	\$ 1,971,000	\$ 3,484,000	\$ 5,711,000	\$ 6,741,000	\$ 7,781,000	\$ 8,787,000	\$ 9,504,000	\$ 10,214,000	\$ 10,904,000	\$ 12,420,000
79	\$ 13,780,000	\$ 2,211,000	\$ 3,994,000	\$ 6,611,000	\$ 7,781,000	\$ 8,941,000	\$ 9,967,000	\$ 10,744,000	\$ 11,554,000	\$ 12,354,000	\$ 13,780,000
80	\$ 15,300,000	\$ 2,477,000	\$ 4,584,000	\$ 7,741,000	\$ 8,981,000	\$ 10,261,000	\$ 11,367,000	\$ 12,244,000	\$ 13,104,000	\$ 13,954,000	\$ 15,300,000
81	\$ 16,990,000	\$ 2,771,000	\$ 5,264,000	\$ 9,081,000	\$ 10,381,000	\$ 11,741,000	\$ 12,767,000	\$ 13,684,000	\$ 14,544,000	\$ 15,394,000	\$ 16,990,000
82	\$ 18,860,000	\$ 3,095,000	\$ 6,044,000	\$ 10,641,000	\$ 11,711,000	\$ 13,261,000	\$ 14,367,000	\$ 15,244,000	\$ 16,084,000	\$ 16,924,000	\$ 18,860,000
83	\$ 20,920,000	\$ 3,451,000	\$ 6,934,000	\$ 12,181,000	\$ 13,261,000	\$ 14,941,000	\$ 16,117,000	\$ 17,044,000	\$ 17,924,000	\$ 18,764,000	\$ 20,920,000
84	\$ 23,180,000	\$ 3,841,000	\$ 7,954,000	\$ 13,941,000	\$ 15,041,000	\$ 16,861,000	\$ 18,067,000	\$ 19,044,000	\$ 20,024,000	\$ 20,904,000	\$ 23,180,000
85	\$ 25,740,000	\$ 4,267,000	\$ 9,114,000	\$ 15,961,000	\$ 17,241,000	\$ 19,041,000	\$ 20,367,000	\$ 21,344,000	\$ 22,324,000	\$ 23,204,000	\$ 25,740,000
86	\$ 28,520,000	\$ 4,731,000	\$ 10,434,000	\$ 18,281,000	\$ 19,811,000	\$ 21,541,000	\$ 22,867,000	\$ 23,944,000	\$ 24,924,000	\$ 25,804,000	\$ 28,520,000
87	\$ 31,540,000	\$ 5,235,000	\$ 11,914,000	\$ 20,981,000	\$ 22,811,000	\$ 24,161,000	\$ 25,567,000	\$ 26,644,000	\$ 27,524,000	\$ 28,404,000	\$ 31,540,000
88	\$ 34,920,000	\$ 5,781,000	\$ 13,564,000	\$ 24,111,000	\$ 25,941,000	\$ 27,611,000	\$ 28,467,000	\$ 29,524,000	\$ 30,304,000	\$ 31,184,000	\$ 34,920,000
89	\$ 38,680,000	\$ 6,371,000	\$ 15,404,000	\$ 27,781,000	\$ 29,611,000	\$ 30,541,000	\$ 31,567,000	\$ 32,544,000	\$ 33,324,000	\$ 34,204,000	\$ 38,680,000
90	\$ 42,840,000	\$ 7,007,000	\$ 17,454,000	\$ 31,941,000	\$ 33,811,000	\$ 34,861,000	\$ 35,667,000	\$ 36,444,000	\$ 37,124,000	\$ 37,804,000	\$ 42,840,000
91	\$ 47,420,000	\$ 7,691,000	\$ 19,734,000	\$ 36,741,000	\$ 38,261,000	\$ 39,441,000	\$ 40,467,000	\$ 41,144,000	\$ 41,724,000	\$ 42,304,000	\$ 47,420,000
92	\$ 52,440,000	\$ 8,425,000	\$ 22,264,000	\$ 42,281,000	\$ 43,961,000	\$ 45,361,000	\$ 46,467,000	\$ 47,144,000	\$ 47,724,000	\$ 48,304,000	\$ 52,440,000
93	\$ 57,920,000	\$ 9,211,000	\$ 25,064,000	\$ 48,681,000	\$ 50,041,000	\$ 51,541,000	\$ 52,767,000	\$ 53,444,000	\$ 54,024,000	\$ 54,604,000	\$ 57,920,000
94	\$ 63,880,000	\$ 10,051,000	\$ 28,154,000	\$ 55,581,000	\$ 56,761,000	\$ 58,361,000	\$ 59,667,000	\$ 60,344,000	\$ 60,924,000	\$ 61,504,000	\$ 63,880,000
95	\$ 70,340,000	\$ 10,947,000	\$ 31,564,000	\$ 63,141,000	\$ 64,161,000	\$ 65,761,000	\$ 66,967,000	\$ 67,644,000	\$ 68,224,000	\$ 68,804,000	\$ 70,340,000
96	\$ 77,420,000	\$ 11,901,000	\$ 35,324,000	\$ 71,541,000	\$ 72,361,000	\$ 74,061,000	\$ 75,367,000	\$ 76,044,000	\$ 76,624,000	\$ 77,204,000	\$ 77,420,000
97	\$ 85,140,000	\$ 12,925,000	\$ 39,484,000	\$ 80,881,000	\$ 81,661,000	\$ 83,561,000	\$ 84,967,000	\$ 85,644,000	\$ 86,224,000	\$ 86,804,000	\$ 85,140,000
98	\$ 93,520,000	\$ 14,011,000	\$ 44,084,000	\$ 91,281,000	\$ 92,161,000	\$ 94,261,000	\$ 95,767,000	\$ 96,444,000	\$ 97,024,000	\$ 97,604,000	\$ 93,520,000
99	\$ 102,580,000	\$ 15,161,000	\$ 49,164,000	\$ 102,941,000	\$ 103,961,000	\$ 106,261,000	\$ 107,867,000	\$ 108,544,000	\$ 109,124,000	\$ 109,704,000	\$ 102,580,000
100	\$ 112,340,000	\$ 16,377,000	\$ 54,784,000	\$ 115,981,000	\$ 117,161,000	\$ 119,661,000	\$ 121,467,000	\$ 122,344,000	\$ 123,224,000	\$ 124,104,000	\$ 112,340,000