

2026 JRS II Estimated Lump Sum Amounts
based on \$290,000 limit and assumptions (JRS II and IRS) as of 1/5/2026

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 (No Service)	Years of Service Credit									
		1	2	3	4	5	6	7	8	9	10+
40	\$ 1,128,000	\$ 113,000	\$ 226,000	\$ 338,000	\$ 451,000	\$ 564,000	\$ 677,000	\$ 790,000	\$ 903,000	\$ 1,015,000	\$ 1,128,000
41	\$ 1,187,000	\$ 119,000	\$ 237,000	\$ 356,000	\$ 475,000	\$ 594,000	\$ 712,000	\$ 831,000	\$ 950,000	\$ 1,068,000	\$ 1,187,000
42	\$ 1,249,000	\$ 125,000	\$ 250,000	\$ 375,000	\$ 500,000	\$ 625,000	\$ 749,000	\$ 874,000	\$ 999,000	\$ 1,124,000	\$ 1,249,000
43	\$ 1,314,000	\$ 131,000	\$ 263,000	\$ 394,000	\$ 526,000	\$ 657,000	\$ 789,000	\$ 920,000	\$ 1,052,000	\$ 1,183,000	\$ 1,314,000
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	\$ 873,000	\$ 1,019,000	\$ 1,164,000	\$ 1,310,000	\$ 1,456,000
46	\$ 1,532,000	\$ 153,000	\$ 306,000	\$ 460,000	\$ 613,000	\$ 766,000	\$ 919,000	\$ 1,072,000	\$ 1,225,000	\$ 1,379,000	\$ 1,532,000
47	\$ 1,612,000	\$ 161,000	\$ 322,000	\$ 484,000	\$ 645,000	\$ 806,000	\$ 967,000	\$ 1,129,000	\$ 1,290,000	\$ 1,451,000	\$ 1,612,000
48	\$ 1,697,000	\$ 170,000	\$ 339,000	\$ 509,000	\$ 679,000	\$ 848,000	\$ 1,018,000	\$ 1,188,000	\$ 1,357,000	\$ 1,527,000	\$ 1,697,000
49	\$ 1,786,000	\$ 179,000	\$ 357,000	\$ 536,000	\$ 714,000	\$ 893,000	\$ 1,072,000	\$ 1,250,000	\$ 1,429,000	\$ 1,607,000	\$ 1,786,000
50	\$ 1,880,000	\$ 188,000	\$ 376,000	\$ 564,000	\$ 752,000	\$ 940,000	\$ 1,128,000	\$ 1,316,000	\$ 1,504,000	\$ 1,692,000	\$ 1,880,000
51	\$ 1,982,000	\$ 198,000	\$ 396,000	\$ 594,000	\$ 793,000	\$ 991,000	\$ 1,189,000	\$ 1,387,000	\$ 1,585,000	\$ 1,783,000	\$ 1,982,000
52	\$ 2,089,000	\$ 209,000	\$ 418,000	\$ 627,000	\$ 836,000	\$ 1,045,000	\$ 1,253,000	\$ 1,462,000	\$ 1,671,000	\$ 1,880,000	\$ 2,089,000
53	\$ 2,203,000	\$ 220,000	\$ 441,000	\$ 661,000	\$ 881,000	\$ 1,101,000	\$ 1,322,000	\$ 1,542,000	\$ 1,762,000	\$ 1,983,000	\$ 2,203,000
54	\$ 2,324,000	\$ 232,000	\$ 465,000	\$ 697,000	\$ 929,000	\$ 1,162,000	\$ 1,394,000	\$ 1,627,000	\$ 1,859,000	\$ 2,091,000	\$ 2,324,000
55	\$ 2,452,000	\$ 245,000	\$ 490,000	\$ 736,000	\$ 981,000	\$ 1,226,000	\$ 1,471,000	\$ 1,716,000	\$ 1,962,000	\$ 2,207,000	\$ 2,452,000
56	\$ 2,589,000	\$ 259,000	\$ 518,000	\$ 777,000	\$ 1,035,000	\$ 1,294,000	\$ 1,553,000	\$ 1,812,000	\$ 2,071,000	\$ 2,330,000	\$ 2,589,000
57	\$ 2,734,000	\$ 273,000	\$ 547,000	\$ 820,000	\$ 1,094,000	\$ 1,367,000	\$ 1,640,000	\$ 1,914,000	\$ 2,187,000	\$ 2,461,000	\$ 2,734,000
58	\$ 2,888,000	\$ 289,000	\$ 578,000	\$ 866,000	\$ 1,155,000	\$ 1,444,000	\$ 1,733,000	\$ 2,022,000	\$ 2,310,000	\$ 2,599,000	\$ 2,888,000
59	\$ 3,052,000	\$ 305,000	\$ 610,000	\$ 916,000	\$ 1,221,000	\$ 1,526,000	\$ 1,831,000	\$ 2,136,000	\$ 2,442,000	\$ 2,747,000	\$ 3,052,000
60	\$ 3,227,000	\$ 323,000	\$ 645,000	\$ 968,000	\$ 1,291,000	\$ 1,613,000	\$ 1,936,000	\$ 2,259,000	\$ 2,581,000	\$ 2,904,000	\$ 3,227,000
61	\$ 3,414,000	\$ 341,000	\$ 683,000	\$ 1,024,000	\$ 1,366,000	\$ 1,707,000	\$ 2,049,000	\$ 2,390,000	\$ 2,731,000	\$ 3,073,000	\$ 3,414,000
62	\$ 3,615,000	\$ 361,000	\$ 723,000	\$ 1,084,000	\$ 1,446,000	\$ 1,807,000	\$ 2,169,000	\$ 2,530,000	\$ 2,892,000	\$ 3,253,000	\$ 3,615,000
63	\$ 3,551,000	\$ 355,000	\$ 710,000	\$ 1,065,000	\$ 1,420,000	\$ 1,775,000	\$ 2,131,000	\$ 2,486,000	\$ 2,841,000	\$ 3,196,000	\$ 3,551,000
64	\$ 3,484,000	\$ 348,000	\$ 697,000	\$ 1,045,000	\$ 1,394,000	\$ 1,742,000	\$ 2,090,000	\$ 2,439,000	\$ 2,787,000	\$ 3,136,000	\$ 3,484,000
65	\$ 3,414,000	\$ 341,000	\$ 683,000	\$ 1,024,000	\$ 1,366,000	\$ 1,707,000	\$ 2,049,000	\$ 2,390,000	\$ 2,731,000	\$ 3,073,000	\$ 3,414,000
66	\$ 3,342,000	\$ 334,000	\$ 668,000	\$ 1,002,000	\$ 1,337,000	\$ 1,671,000	\$ 2,005,000	\$ 2,339,000	\$ 2,673,000	\$ 3,007,000	\$ 3,342,000
67	\$ 3,266,000	\$ 327,000	\$ 653,000	\$ 980,000	\$ 1,306,000	\$ 1,633,000	\$ 1,960,000	\$ 2,286,000	\$ 2,613,000	\$ 2,940,000	\$ 3,266,000
68	\$ 3,188,000	\$ 319,000	\$ 638,000	\$ 956,000	\$ 1,275,000	\$ 1,594,000	\$ 1,913,000	\$ 2,232,000	\$ 2,550,000	\$ 2,869,000	\$ 3,188,000
69	\$ 3,107,000	\$ 311,000	\$ 621,000	\$ 932,000	\$ 1,243,000	\$ 1,553,000	\$ 1,864,000	\$ 2,175,000	\$ 2,485,000	\$ 2,796,000	\$ 3,107,000
70	\$ 3,022,000	\$ 302,000	\$ 604,000	\$ 907,000	\$ 1,209,000	\$ 1,511,000	\$ 1,813,000	\$ 2,116,000	\$ 2,418,000	\$ 2,720,000	\$ 3,022,000
71	\$ 2,936,000	\$ 294,000	\$ 587,000	\$ 881,000	\$ 1,174,000	\$ 1,468,000	\$ 1,761,000	\$ 2,055,000	\$ 2,348,000	\$ 2,642,000	\$ 2,936,000
72	\$ 2,847,000	\$ 285,000	\$ 569,000	\$ 854,000	\$ 1,139,000	\$ 1,423,000	\$ 1,708,000	\$ 1,993,000	\$ 2,277,000	\$ 2,562,000	\$ 2,847,000
73	\$ 2,756,000	\$ 276,000	\$ 551,000	\$ 827,000	\$ 1,102,000	\$ 1,378,000	\$ 1,654,000	\$ 1,929,000	\$ 2,205,000	\$ 2,481,000	\$ 2,756,000
74	\$ 2,662,000	\$ 266,000	\$ 532,000	\$ 799,000	\$ 1,065,000	\$ 1,331,000	\$ 1,597,000	\$ 1,863,000	\$ 2,129,000	\$ 2,396,000	\$ 2,662,000
75	\$ 2,563,000	\$ 256,000	\$ 513,000	\$ 769,000	\$ 1,025,000	\$ 1,282,000	\$ 1,538,000	\$ 1,794,000	\$ 2,051,000	\$ 2,307,000	\$ 2,563,000
76	\$ 2,464,000	\$ 246,000	\$ 493,000	\$ 739,000	\$ 986,000	\$ 1,232,000	\$ 1,478,000	\$ 1,725,000	\$ 1,971,000	\$ 2,217,000	\$ 2,464,000
77	\$ 2,364,000	\$ 236,000	\$ 473,000	\$ 709,000	\$ 945,000	\$ 1,182,000	\$ 1,418,000	\$ 1,655,000	\$ 1,891,000	\$ 2,127,000	\$ 2,364,000
78	\$ 2,263,000	\$ 226,000	\$ 453,000	\$ 679,000	\$ 905,000	\$ 1,132,000	\$ 1,358,000	\$ 1,584,000	\$ 1,811,000	\$ 2,037,000	\$ 2,263,000
79	\$ 2,163,000	\$ 216,000	\$ 433,000	\$ 649,000	\$ 865,000	\$ 1,081,000	\$ 1,298,000	\$ 1,514,000	\$ 1,730,000	\$ 1,947,000	\$ 2,163,000
80	\$ 2,063,000	\$ 206,000	\$ 413,000	\$ 619,000	\$ 825,000	\$ 1,031,000	\$ 1,238,000	\$ 1,444,000	\$ 1,650,000	\$ 1,856,000	\$ 2,063,000
81	\$ 1,964,000	\$ 196,000	\$ 393,000	\$ 589,000	\$ 786,000	\$ 982,000	\$ 1,178,000	\$ 1,375,000	\$ 1,571,000	\$ 1,768,000	\$ 1,964,000
82	\$ 1,866,000	\$ 187,000	\$ 373,000	\$ 560,000	\$ 746,000	\$ 933,000	\$ 1,120,000	\$ 1,306,000	\$ 1,493,000	\$ 1,679,000	\$ 1,866,000
83	\$ 1,769,000	\$ 177,000	\$ 354,000	\$ 531,000	\$ 708,000	\$ 885,000	\$ 1,061,000	\$ 1,238,000	\$ 1,415,000	\$ 1,592,000	\$ 1,769,000
84	\$ 1,673,000	\$ 167,000	\$ 335,000	\$ 502,000	\$ 669,000	\$ 837,000	\$ 1,004,000	\$ 1,171,000	\$ 1,339,000	\$ 1,506,000	\$ 1,673,000
85	\$ 1,579,000	\$ 158,000	\$ 316,000	\$ 474,000	\$ 632,000	\$ 790,000	\$ 948,000	\$ 1,106,000	\$ 1,263,000	\$ 1,421,000	\$ 1,579,000
86	\$ 1,488,000	\$ 149,000	\$ 298,000	\$ 446,000	\$ 595,000	\$ 744,000	\$ 893,000	\$ 1,041,000	\$ 1,190,000	\$ 1,339,000	\$ 1,488,000
87	\$ 1,399,000	\$ 140,000	\$ 280,000	\$ 420,000	\$ 559,000	\$ 699,000	\$ 839,000	\$ 979,000	\$ 1,119,000	\$ 1,259,000	\$ 1,399,000
88	\$ 1,311,000	\$ 131,000	\$ 262,000	\$ 393,000	\$ 525,000	\$ 656,000	\$ 787,000	\$ 918,000	\$ 1,049,000	\$ 1,180,000	\$ 1,311,000
89	\$ 1,224,000	\$ 122,000	\$ 245,000	\$ 367,000	\$ 490,000	\$ 612,000	\$ 735,000	\$ 857,000	\$ 979,000	\$ 1,102,000	\$ 1,224,000
90	\$ 1,139,000	\$ 114,000	\$ 228,000	\$ 342,000	\$ 456,000	\$ 570,000	\$ 683,000	\$ 797,000	\$ 911,000	\$ 1,025,000	\$ 1,139,000