

415(b) Benefit Limits for 2026

Under IRS rules, there’s a limit on the annual benefit payments a retiree can receive from TCDRS. This limit depends on the retiree’s age at retirement and adjusts yearly based on inflation (using the Consumer Price Index). The chart below shows the current 415(b) limits. Other factors, like the payment option chosen or the retiree’s relationship with their beneficiary, can also affect these limits.

Age at Retirement	Annual Limit
50	\$133,019
51	\$141,365
52	\$150,335
53	\$159,987
54	\$170,386
55	\$181,601
56	\$193,695
57	\$206,738
58	\$220,834
59	\$236,086
60	\$252,614
61	\$270,536
62	\$290,000
63	\$290,000
64	\$290,000
65	\$290,000
66	\$312,086
67	\$336,242
68	\$362,755
69	\$391,923
70	\$424,081
71	\$459,599
72	\$498,903
73	\$542,491
74	\$590,938
75	\$644,876