



## NOTICE & ACKNOWLEDGMENT OF BENEFIT LIMITATIONS

*Calendar Year 2026*

To all persons who first become a member of the Orange County Employees Retirement System:

By virtue of your employment with \_\_\_\_\_,

Print Agency Name Here

you will become a member of the Orange County Employees Retirement System (OCERS) and be eligible to receive retirement benefits from OCERS pursuant to the applicable provisions of the County Employees Retirement Law of 1937, Government Code §§ 31450 et seq.

State and federal laws impose limitations on the amount public retirement systems, including OCERS, can pay in retirement benefits to any of its members while retaining its status as a tax-qualified pension plan. Limitations are adjusted annually to reflect changes in the cost of living.

**For the calendar year 2026, Internal Revenue Code section 415 and California Government Code section 31899.3 place a limitation of \$290,000 on persons who retire at age 62.** The limitation applies to any person who first becomes a member of the Orange County Employees Retirement System on or after January 1, 1990. The limitation is subject to age adjustments.

In addition, persons who become new members of OCERS, on or after January 1, 2013, may be required to enroll in a retirement plan that complies with the California Public Employees' Pension Reform Act of 2013 (PEPRA) – e.g., OCERS Plans U, V, and W. For these members, California Government Code section 7522.10 places a limit on the pensionable compensation used to calculate their retirement benefit. **For the calendar year 2026, the limit on pensionable compensation is \$191,679.**

Therefore, as you accrue rights to retirement benefits as an OCERS member, in no event will such rights entitle you to exceed the limitations, above, or any other limitations imposed on public retirement systems by state or federal law.

The Orange County Employees Retirement System

***I acknowledge that I have read and been given a copy of this notice:***

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name