

MEBA Pension Trust Section 415 Limits for 2025

Age	Monthly Limit	Annual Limit
35	\$4,562.00	\$54,744.00
36	\$4,816.00	\$57,792.00
37	\$5,085.50	\$61,026.00
38	\$5,371.67	\$64,460.00
39	\$5,675.75	\$68,109.00
40	\$5,999.00	\$71,988.00
41	\$6,343.08	\$76,117.00
42	\$6,709.42	\$80,513.00
43	\$7,099.83	\$85,198.00
44	\$7,516.25	\$90,195.00
45	\$7,960.83	\$95,530.00
46	\$8,435.92	\$101,231.00
47	\$8,944.00	\$107,328.00
48	\$9,487.83	\$113,854.00
49	\$10,070.75	\$120,849.00
50	\$10,695.92	\$128,351.00
51	\$11,367.42	\$136,409.00
52	\$12,089.17	\$145,070.00
53	\$12,865.83	\$154,390.00
54	\$13,702.67	\$164,432.00
55	\$14,605.33	\$175,264.00
56	\$15,579.00	\$186,948.00
57	\$16,628.75	\$199,545.00
58	\$17,763.75	\$213,165.00
59	\$18,991.92	\$227,903.00
60	\$20,322.67	\$243,872.00 *
61	\$21,765.75	\$261,189.00 *
62-80	\$23,333.33	\$280,000.00

* For participants retiring under Plan Section 2.04 - Early Retirement Pension, the limit is the lesser of the adjusted value based on the assumptions above or the adjusted value based on the Plan's early retirement factors, and the annuity limits are \$259,512 and \$239,024 at ages 61 and 60, respectively.