**Section 4440.180 Benefits Not Taken into Account for 415(b) Limit**

For purposes of this Section, the following benefits shall not be taken into account in applying these limits:

a) Any ancillary benefit that is not directly related to retirement income benefits;

b) That portion of any joint and survivor annuity that constitutes a qualified joint and survivor annuity;

c) Any other benefit not required under IRC section 415(b)(2) and related Treasury Regulations (26 CFR 1.415(b)) to be taken into account for purposes of the limitation of IRC section 415(b)(1).