



MASSACHUSETTS Department of Higher Education

Take advantage of Massachusetts 403(b) Supplemental Retirement Plan

- **Supplement your retirement benefits**
- **Build an emergency fund for retirement**
- **Reduce your current taxable income**
- **Contributions made through the payroll system**

Internal Revenue Service sets contribution limits each year.

If you are under age 50, your 2026 limit is: \$24,500

If you are age 50 or over, your 2026 limit is: \$24,500 + \$8,000 = \$32,500

If you are aged 60 to 63*, your 2026 limit is: \$24,500 + \$11,250 = \$35,750

*If you turn 60 to 63 at any time during the year, you are subject to the "age 60 to 63" limit
If you turn 64+ at any time during the year, you revert to the "age 50 or over" limit

Plan Features

- **Employee contributions only**
- **Broad range of investment options**
- **Choice of post-tax (Roth) or pre-tax contributions**
- **Variety of payment options**

Detailed information about the plan's providers, enrollment process and rules of the plan: <http://www.mass.edu/403b>

Any questions you may have can be directed to the 403(b) mailbox at: 403bplan@dhe.mass.edu