



# MASSACHUSETTS Department of Higher Education

## Take advantage of Massachusetts 403(b) Supplemental Retirement Savings 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 2025 limit is: \$23,500**

**If you are age 50 or over, your 2025 limit is: \$23,500 + \$7,500 = \$31,000**

### Plan Features

- **Employee only contributions**
- **Broad range of investment options**
- **Choice of post-tax (Roth) or pre-tax contributions**
- **Variety of payment options**
- Detailed information on the Plans providers, and enrollment process and rules of the plan. <http://www.mass.edu/403b>
- Any questions you may have can be directed to the 403(b)-mail box at [www.403\(b\)@dhe.mass.edu](mailto:www.403(b)@dhe.mass.edu)