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 though 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: $23,500 + $8,000 = $32,500

Plan Features

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

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