

# 403(b)(7)

## 2025 Fast Facts



To learn more,  
contact your  
employer or me.

As a financial professional I can help you to develop an investment and savings strategy to suit your needs.

### What is a 403(b) plan?

A 403(b) plan is a defined contribution retirement plan, available only to public schools and certain tax-exempt organizations. It is one of the most effective ways to help build your retirement savings because it allows you to make contributions through convenient payroll deductions. Plus, you have control over how much you contribute and how your savings are invested.

### Participant 403(b) salary deferrals

The maximum salary deferral a participant is permitted is the lesser \$23,500 or 100% of compensation plus catch-up contribution (if applicable). Salary deferrals can be deferred as traditional (pre-tax) and/or Roth (after-tax).

### Contribution Maximums by Age

Age	Salary deferral	Catch-up	Total salary deferral
Under age 50	\$23,500	N/A	\$23,500
Ages 50 <sup>1</sup> -59	\$23,500	\$7,500	\$31,000
60-63 <sup>2</sup>	\$23,500	\$11,250	\$34,750
64 and over	\$23,500	\$7,500	\$31,000

If employer contributions are permitted, the overall maximum contribution that can be deposited between employee salary deferrals and employer contributions is \$70,000. Catch-up contributions are not included in the determination of this amount.

### Invesco 403(b)(7) program

1. Roth 403(b).<sup>3</sup>
2. Loan feature: \$75 one-time initiation fee.<sup>3</sup>
3. Low annual account maintenance fee: \$30 per participant.<sup>4</sup>

### Why Invesco for your 403(b)(7)

Invesco is a global asset management firm with decades of experience serving the needs of retirement plan participants and plan sponsors, as well as their advisors. We offer investments across every major asset class, including US and international fixed income portfolios and target risk funds. We also provide innovative asset allocation strategies to help investors pursue specific investment and risk management objectives.

### Investor services and support

1. Online account access to view your account and perform certain transactions at [invesco.com/us](https://invesco.com/us) and access to investment information, market insights and educational resources.
2. Easy to read quarterly statements
3. Fund exchanges via phone.
4. Invesco Client Services is available to answer investor services and account questions, at 800 959 4246, Monday through Friday from 7:00am to 6:00pm CT.

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1. Contributions can begin, January 1 of the year the participant turns age 50.
  2. Beginning January 1, 2025, participants ages 60-63 may make a higher catch-up contribution up to the amount indicated. Contributions may begin January 1 of the year the participant turns 60 and must cease by December 31 of the year they turn 63.
  3. Optional plan feature, please check with your employer.
  4. The annual account maintenance fee is waived across all retirement account types if total assets held by the participant in any retirement or non-retirement accounts held directly at Invesco, excluding 529 plans, are \$50,000 or greater on the date that fees are assessed. Fund expenses apply.

**Before investing, investors should carefully read the prospectus and/or summary prospectus and carefully consider the investment objectives, risks, charges and expenses. For this and more complete information about the fund(s), investors should ask their financial professionals for a prospectus/summary prospectus or visit [invesco.com/fundprospectus](https://invesco.com/fundprospectus).**

A target risk fund is a type of asset allocation fund that holds a diversified mix of stocks, bonds, and other investments to create a desired risk profile. The fund manager of a target risk fund is responsible for overseeing all the securities owned within the fund to ensure that the level of risk is not greater or less than the fund's target risk exposure.

This does not constitute a recommendation of any investment strategy or product for a particular investor. Investors should consult a financial professional before making any investment decisions.

Diversification does not guarantee a profit or eliminate the risk of loss.

Note: Not all products, materials or services available at all firms. Advisors, please contact your home office.

The information contained here is not tax advice. Please consult your tax advisor about your particular situation.

All data provided by Invesco unless otherwise noted.