



403(b)(7) 2026 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. It also allows you control over the amount contributed and how your savings will be invested.

Participant 403(b) salary deferrals

The maximum amount you can contribute through salary deferrals is the lesser of \$24,500 or 100% of your compensation. If you are age 50 or older, you may also be able to make additional catch-up contributions.

You may choose to make your salary deferrals as traditional (pre-tax) and/or Roth (after-tax) if available.

Please note: If you are eligible for catch-up contributions and you earn \$150,000 or more in FICA¹ wages in 2025, federal rules require your catch-up contributions to be made as Roth (after-tax).

Please check with your employer if your plan allows extra contributions for ages 60–63 and if Roth 403(b) contributions are permitted.

Contribution Maximums by Age

Age	Salary deferral	Catch-up	Total salary deferral
Under age 50	\$24,500	N/A	\$24,500
Ages 50 ² -59	\$24,500	\$8,000	\$32,500
60-63 ³	\$24,500	\$11,250	\$35,750
64 and over	\$24,500	\$8,000	\$32,500

Invesco 403(b)(7) program

1. Choose from a wide range of mutual fund investment options.
2. Roth 403(b).⁴
3. Loan feature: \$75 one-time initiation fee.⁴
4. Annual maintenance fee: \$30 per participant.⁵

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.

Get started

Access the Invesco 403(b)(7) Participant Application at [Invesco.com](https://www.invesco.com)/us under Resources & Tools/Forms & Literature, under the Retirement tab.

Investor services and support

1. Online account access to view your account at 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 at 800 959 4246 is available to answer investor services and account questions, Monday through Friday from 7:00am to 6:00pm CT.

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1. FICA stands for the Federal Insurance Contributions Act which is a mandatory payroll tax that is deducted from each paycheck to fund Social Security and Medicare programs.
 2. Contributions can begin, January 1 of the year the participant turns age 50.
 3. Contributions may begin January 1 of the year the participant turns 60 and must cease by December 31 of the year they turn 63.
 4. Optional plan feature, please check with your employer if this feature is available.
 5. 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.

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.