Tutorial: How to Change your 403(b) or 457(b) Contribution Percentage(s)

You may make changes to your contribution percentages or enroll in a 403(b) or 457(b) plan at any time while you are employed with the University of Missouri. The following tutorial provides you with step-by-step instructions for making your elections or changing your election percentage(s).

How do I enroll in a voluntary retirement plan with the University of Missouri?

1. To enroll in a 403(b) and/or a 457(b)* retirement plan, visit umurl.us/Fidelity
   *Note: employee's whose core retirement plan is the Hybrid Plan or the Defined Contribution Plan are automatically enrolled in a 457(b) plan upon hire. Visit umurl.us/retplans for more information.

2. Log in with your username and password. If you are a first time user, click register to create a username and password.

3. Once logged in, click on the Retirement Savings banner:

4. Click Enroll next to the plan you wish to enroll in (457(b) or 403(b)):
5. Choose your enrollment process, following the on-screen prompts and start investing! If at any time during the enrollment process you need assistance, call Fidelity at 800-343-0860 to talk to a service representative.

How do I change my contribution percentage?
1. To make a change to your 403(b) or 457(b) contribution percentage(s), visit umurl.us/Fidelity
2. Log in with your username and password. If you are a first time user, click register to create a username and password.
3. Once logged in, click on the Retirement Savings banner:
4. Click on the plan you wish to make a contribution percentage change to:
5. Click Contributions in the banner:
6. Click **Contribution Amount** under **Manage your Contribution Amount**:

![Manage Your Contribution Amount](Image)

7. Click **Begin Change Contributions**:

![Change Contributions](Image)

8. Enter or change your desired contribution percentage in the **Contribution Amount** box. Review your changes under Contribution Amount Total and click the **Change Contribution Amount** button to confirm (note: the Roth option is only available for 403(b) plan elections):

![Contribution Amount](Image)

9. If you make changes to your contribution percentage, review the below table to understand the timing of that change taking effect on your paycheck:

<table>
<thead>
<tr>
<th>Changing Contributions</th>
<th>Salaried Employee (Monthly)</th>
<th>Bi-Weekly Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>457(b) or 403(b)</td>
<td>Next available paycheck</td>
<td>Next available paycheck (It may be 1-2 paycheck cycles)</td>
</tr>
</tbody>
</table>

For more information about Fidelity options, visit: [https://uminfopoint.umsystem.edu/sites/hr/Benefits/RETIRE/CURRENT/VRPGettingStartedGuide.pdf](https://uminfopoint.umsystem.edu/sites/hr/Benefits/RETIRE/CURRENT/VRPGettingStartedGuide.pdf)