



## 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](https://umurl.us/Fidelity)

\*Note: employee's whose core retirement plan is the Hybrid Plan or the Defined Contribution Plan are automatically enrolled in the 457(b) pre-tax plan upon hire. Visit [umurl.us/retplans](https://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.

Your Account ?	Username ?	Password ?		
Fidelity			Log in	Remember Me   Register



UM Voluntary Retirement Plans



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

<u>Retirement Savings</u> 2 PLANS	View Details
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4. Click *Enroll* next to the plan you wish to enroll in (457(b) or 403(b)):

<u>UM 457(B)</u> 457(b):72954	Enroll
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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.

### Two Ways to Enroll - It's Your Choice

View your [Plan Highlights](#).

#### EasyEnroll

In less than a minute, start saving in your workplace savings plan the quick and easy way - with EasyEnroll. You'll simply:

1. Choose a Starter Package selected by your employer to enroll.
2. Afterward, log in to NetBenefits at any time to modify details.

[Start EasyEnroll](#)

#### Standard Enrollment

The longer enrollment process lets you customize your choices, including savings rate and investment options, before enrolling.

[Start Standard Enrollment](#)

[Cancel](#)

## 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](https://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.

Your Account ? Username ? Password ?

Fidelity

[Log in](#) ☐ Remember Me | [Register](#)



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

[Retirement Savings](#)  
2 PLANS

[View Details](#)

4. Click on the plan you wish to make a contribution percentage change to:

[UM 457\(B\)](#)  
457(b):72954

[UM 403\(B\)](#)  
403(b):50405

5. Click *Contributions* in the banner:

[Summary](#) [Contributions](#) [Investments](#) [Withdrawals/Loans](#) [Rollovers](#) [Bank/Tax Information](#) [Plan Information](#)



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6. Click *Contribution Amount* under *Manage your Contribution Amount*:

**Manage Your Contribution Amount**  
[Contribution Amount](#)  
View or update the amount you contribute to your retirement savings plan.  
[Why should I contribute to my retirement savings plan?](#)

7. Click *Begin Change Contributions*:

**Change Contributions**  
Use this longer process to choose your own contribution amounts.  
  
[Begin Change Contributions](#)

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:

Contribution Amount	
<b>EMPLOYEE PRE-TAX</b>	
Current Election	0 %
Desired Election	<input type="text" value="0"/> %
(0% to 100% in increments of 1%)	
<b>ROTH 403(B)</b>	
Current Election	0 %
Desired Election	<input type="text" value="0"/> %
(0% to 100% in increments of 1%)	
<b>Contribution Amount Total</b>	
Current Election	0 %
Desired Election	0 %
(0% to 100%)	

[Change Contribution Amount](#)

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:

Changing Contributions	Salaried Employee (Monthly)	Bi-Weekly Employee
457(b) or 403(b)	Next available paycheck	Next available paycheck (It may be 1-2 paycheck cycles)

For more information about Fidelity options, visit:

<https://uminfopoint.umsystem.edu/sites/hr/Benefits/RETIRE/CURRENT/VRPGettingStartedGuide.pdf>