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 <u>umurl.us/Fidelity</u>
 *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 <u>umurl.us/retplans</u> 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:

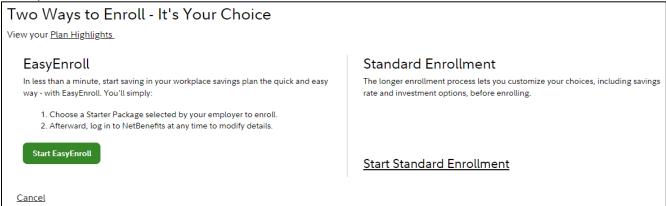


4. Click *Enroll* next to the plan you wish to enroll in (457(b) or 403(b)):



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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.

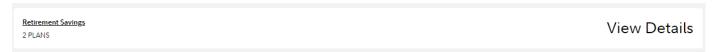


How do I change my contribution percentage?

- 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:

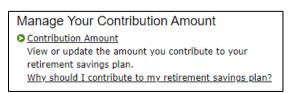


5. Click Contributions in the banner:

Summary	Contributions	Investments	Withdrawals/Loans	Rollovers	Bank/Tax Information	Plan Information

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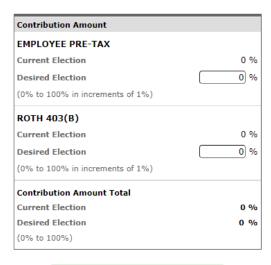
6. Click Contribution Amount under Manage your Contribution Amount:



7. Click 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 (note: the Roth option is only available for 403(b) plan elections):



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

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