How to Change your 403(b) or 457(b) Contribution Percentage(s)
Step-by-step instructions

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 System. The following tutorial covers making your elections or changing your election percentage(s).

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

1. To enroll in a 403(b) and/or a 457(b)* retirement plan, visit: https://nb.fidelity.com/public/nb/umretirement/home
   *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:
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**

<table>
<thead>
<tr>
<th>EasyEnroll</th>
<th>Standard Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>In less than a minute, start saving in your workplace savings plan the quick and easy way - with EasyEnroll. You’ll simply:</td>
<td>The longer enrollment process lets you customize your choices, including savings rate and investment options, before enrolling.</td>
</tr>
<tr>
<td>1. Choose a Starter Package selected by your employer to enroll.</td>
<td></td>
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<tr>
<td>2. Afterward, log in to NetBenefits at any time to modify details.</td>
<td></td>
</tr>
</tbody>
</table>

**How do I change my contribution percentage?**

1. To make a change to your 403(b) or 457(b) contribution percentage(s), visit

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 green *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:

   **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 button:

   **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 Desired Election box. Review your changes under Contribution Amount Total and hit the Change Contribution Amount button to confirm (Note: the Roth option is only available for 403(b) plan elections):
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)</td>
<td>First of the month following change in contributions</td>
<td>First of the month following change in contributions</td>
</tr>
<tr>
<td>403(b)</td>
<td>Next available paycheck</td>
<td>Next available paycheck (may be 1-2 paycheck cycles)</td>
</tr>
</tbody>
</table>

For more information about Fidelity options, visit: [https://collaborate.umsystem.edu/sites/hrpublic/documents/RETIRE/CURRENT/VRPGettingStartedGuide.pdf](https://collaborate.umsystem.edu/sites/hrpublic/documents/RETIRE/CURRENT/VRPGettingStartedGuide.pdf)