



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.

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
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 <input type="checkbox"/> Remember Me Register



UM Voluntary Retirement Plans



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

Contribution Amount
EMPLOYEE PRE-TAX
Current Election 0 %
Desired Election %
(0% to 100% in increments of 1%)
ROTH 403(B)
Current Election 0 %
Desired Election %
(0% to 100% in increments of 1%)
Contribution Amount Total
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>