



University of Missouri System

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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.

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



UM Voluntary Retirement Plans



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

Retirement Savings 2 PLANS	View Details
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4. Click *Enroll* next to the plan you wish to enroll in:

UM 457(B) 457(b):72954		Enroll
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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.

Two Ways to Enroll - It's Your Choice

EasyEnroll

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

- Choose a Starter Package selected by your employer to enroll.
- 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

How do I change my contribution percentage?

- To make a change to your 403(b) or 457(b) contribution percentage(s), visit <https://nb.fidelity.com/public/nb/umretirement/home>
- 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 Remember Me | Register



- Once logged in, click on the green *Retirement Savings* banner:

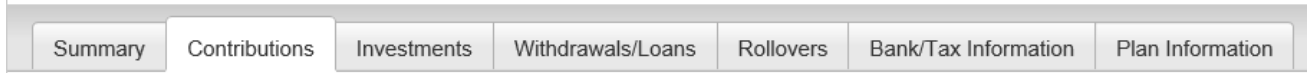


- Click on the plan you wish to make a contribution percentage change to:





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.



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):

Contribution Amount	
EMPLOYEE VOLUNTARY	
Current Election	0 %
Desired Election	<input type="text" value="0"/> %
(0% to 100% in increments of 1%)	
ROTH 403(B)	
Current Election	4 %
Desired Election	<input type="text" value="5"/> %
(0% to 100% in increments of 1%)	
Contribution Amount Total	
Current Election	4 %
Desired Election	5 %
(0% to 100%)	





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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)	First of the month following change in contributions	First of the month following change in contributions
403(b)	Next available paycheck	Next available paycheck (may be 1-2 paycheck cycles)

For more information about Fidelity options, visit:

<https://collaborate.umsystem.edu/sites/hrpublic/documents/RETIRE/CURRENT/VRPGettingStartedGuide.pdf>