Voluntary Retirement Plan Enrollment and Changes

Start a Voluntary Retirement Plan

1. Begin at www.netbenefits.com/umretirement and click on the green box labeled Enroll on the right side of the screen or use the Register link at the top of the screen if you have not yet established online access through this UM/Fidelity page. You will be prompted to create a user id and password. This takes some time because Fidelity requires establishment of security questions as well. Once created, use them to log in. Leave the "your account" setting on Fidelity.
2. Once you are logged in, you will see two green boxes with the 403(b) and 457(b) plan names. Choose the appropriate plan and click anywhere in the green box for that plan. Follow the steps to enroll.
   a. If you are choosing Fidelity as your vendor, continue to follow all of their on-screen prompts in setting up the contribution, account, investments options, etc.
   b. If you are choosing TIAA-CREF as your vendor, follow the prompts until you are directed to the TIAA-CREF webpage to choose your investments. You will then create your username and password to set up an account and investment options with TIAA-CREF.
3. At the end, you will hit the submit button and should receive an confirmation back from the vendor on the account set up and options.

Change or stop my payroll contributions

1. Visit the www.netbenefits.com/umretirement page and log in. If you have not yet established online access through this UM/Fidelity page, you will need to create a username and password by choosing "Register". Follow the on-screen instructions to create your username and password. Once created, use them to log in. . .leave the "your account" setting on Fidelity.
   ***You will use this UM/Fidelity page to change your contribution amount whether you use Fidelity or TIAA-CREF as your vendor.**
2. Click in the green box for the account you wish to make changes to (using Quick links also lets you make changes; the navigation is longer however). On the next screen you should see your current contributions. Click on the "change" link, then on the next page click on contribution amount. It will then show you were current contribution %, and then you can change it underneath with the new "desired" contribution %. Then click on the change contribution amount button at bottom.
3. Advance the screens until you come to a confirmation page and can go no further.

Change my investment fund and or allocations

1. If you have a Fidelity Account:
   a. Login to your Fidelity account and select your plan type (403b, 457b, 401a)
   b. Click on the "quick links" and choose "change investments
   c. Follow on-screen instructions and complete your changes

    d. Submit
2. If you have a TIAA-CREF Account:
    a. Login to your TIAA-CREF account and select your plan
    b. Follow their screen prompts in changing investments
    c. Submit

*If phone help is more convenient, please call Fidelity directly at 1-800-343-0860.