You don’t have to know all the answers—We’re here to help.

We’re Craig and Ben, your UM System Retirement Program Retirement Planners. We are licensed professionals experienced in helping people plan for their financial futures. We can help you plan for both the expected and unexpected life events—from basic budgeting to complex financial situations. Our service is complimentary and planning partners are welcome to join.

- **Register for a Virtual 1:1 Consultation:**
  Search University of Missouri > Virtual Appointment

- **Join us for a Virtual Group Event:**
  Search University of Missouri > Virtual Event.

- **Attend a Live Web Workshop:**
  Log in to your account for a listing of times and topics.

We look forward to seeing you soon!

*Investing involves risk, including risk of loss.*

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Welcome to the UM Retirement Program

Register on Fidelity NetBenefits® and:

- Enroll in about 5 minutes.
- To ensure you receive the full University matching contribution, you will be automatically enrolled at a contribution rate of 8% of your pretax eligible earnings. Learn about your UM Plans at www.umsystem.edu/totalewards.
- Review plan details and investment options.
- Add your beneficiary (Beneficiary does not carry over from other benefits.)
- Add your preferred email address in the Profile section.
- Establish two-factor authentication to help prevent fraud.*
- Change your contribution amount and investment elections at any time.

Schedule a complimentary consultation with your Fidelity Retirement Planner

Plan for your financial future by meeting with a Fidelity Retirement Planner dedicated to the UM System.

Schedule your confidential consultation today. Or, call 800-642-7131.

Learn about what happens during a 1:1 meeting.

- Power of Small Amounts
  Use this tool to see what a difference even a small increase in contributions to your Plan can make.

- Contribution Calculator
  Helps you determine the maximum elective salary deferral contribution you make in your plan.

- Financial Wellness Checkup
  Answer a few questions to see your personal financial wellness score in each of our 4 categories: budgeting, debt management, savings, and protection.

- Get the match
  Did you know that the match is 100% of 8% you contribute, if eligible? Log in and review your contribution amount today.

- Go mobile.
  Download the NetBenefits® app today for an Apple or Android device or for the Microsoft Surface.

- Questions?
  Fidelity is here to help.
  Call 800-343-0860

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*Two-factor authentication requires a mobile number be added to your account profile. To turn on 2-factor authentication at login, visit the Security Center in Profile and select the 2-Factor Authentication link.

There is a maintenance period when some services may not be available.

System availability and response times may vary.

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