How to Enroll in the Duke 403(b) Plan

The Duke Faculty and Staff Retirement Plan allows you to contribute on a pre-tax basis and/or Roth after-tax basis up to your IRS limit. Follow these steps to set up your voluntary contributions, either pre-tax, Roth after-tax or both.

Step 1: Log on to Retirement Manager at: www.hr.duke.edu//benefits/retirement/manager/

If you are a returning user, enter your User ID and password

If you are a first-time user, click on the "I'm a New User" to create a security profile and password.

Step 2: If you are a first-time user, create a security profile and password. If you are a returning user, skip this step and go to Step 3.

Click on “I’m a new user” and follow these steps:

1 User verification:
   Select “Duke University and Health System” from the drop down list. On the next screen, select your personal information.

2 Set Up Security Profile:
   Step 1: Enter Your Information
   Step 2: Select Your Security Image
   Step 3: Answer Your Security Questions
   Step 4: Read and agree to Terms of Use
**Step 3:** Set up your 403(b) payroll deductions (Pre-tax, Roth after-tax or both).

From the “My Savings Manager” menu, select “Start or Change my Contributions” and follow these steps.

1. **Select a plan:**
   Select the “Faculty and Staff Retirement Plan” from the drop down list.

2. **Select pay date and click “Next”:**
   The dates listed in this menu are the pay dates available to make contribution changes. You can only make one contribution change per pay date, so if you would like to alter the contribution change for a payroll date, you will need to first delete your pending change. Contribution changes stay in “pending” status until the deadline to make changes. Once that date passes, you will not be able to delete or enter a new contribution change for that pay date.

3. **Enter your Pre-Tax voluntary contribution amount and select your Investment Carrier(s):**
   Following the prompts on the screen under Employee Contribution, select type of contribution change from the drop-down list, enter your contribution amount and select your investment carrier(s).
   **Please note:**
   - If you are currently contributing and would also like to set up Roth contributions, please make sure that the pre-tax contribution amount and investment carrier allocation is correct and continue with the following step.
   - The Maximum Option Program (MPO) is only available for your pre-tax contributions. If you select the MPO, then you will not be able to contribute on a Roth after-tax basis.

4. **Enter your Roth After-Tax voluntary contribution amount and select your Investment Carrier(s):**
   If you would like to contribute on a Roth after-tax basis, select type of contribution change from the drop-down list, enter your contribution amount and select your investment carrier(s).

   If you would **not** like to contribute on a Roth after-tax basis, please skip this section.

   Click “Next” to continue.

5. **For employees paid monthly, select your Investment Carrier(s) for your Duke contributions:**
   Select your investment carrier(s) for your Duke contributions.
6. Review your Contribution Change(s) and enter your email address:
   Carefully review your contribution changes and pay dates. You may use the “Cancel” button to return to the Plan Selection page to restart your contribution change. Once you are satisfied with your changes, enter your email address to receive a confirmation of your contribution changes and then click the “Submit” button.

7. Confirmation:
   Your contribution change details can be printed from this page.

---

**Step 4: Complete your Investment Carrier(s) enrollment form.**
If you have started a contribution with a new Investment Carrier, you must establish a new account with that carrier to properly route your contributions. To obtain your investment carrier enrollment form, please visit Duke’s website at: www.hr.duke.edu/forms/index.php

Before you invest in any fund, please consider the investment objectives, risks, charges and expenses. The fee disclosure information which includes fees and services associated with the plan is available at: www.hr.duke.edu/benefits/retirement/performance. You may also obtain a free prospectus by contacting your investment carrier directly.