



**CLINT ZWEIFEL**  
MISSOURI STATE TREASURER

## Enrollment and Payroll Direct Deposit Procedures for Employees

If you wish to participate in MOST—Missouri's 529 College Savings Plan and fund your account by payroll direct deposit, you can do so by enrolling online or submitting a paper enrollment application.

### ONLINE ENROLLMENT:

(Can take less than ten minutes. Entire process can take several days.)

#### Step 1

Visit the MOST 529 Plan website at [www.missouricollegesavings.com](http://www.missouricollegesavings.com) and select **Open an Account**.

#### Step 2

Read the **Program Description** before establishing an account. This document contains important information, including certain risks associated with, and the terms under which you agree to participate in, the MOST 529 Plan. Next, complete the **New Account Owners** section and select **continue**.

#### Step 3

Follow the step-by-step instructions for completing the sections for account owner information, beneficiary information, and investment selection. On the **Funding Your Account** page, you should select **Payroll Direct Deposit**.

#### Step 4

At the end of the enrollment process, you'll be asked to print the **Payroll Deduction Authorization Form** (see sample on back page). This form is prefilled with your name, the total payroll direct deposit amount, your account number, and the routing (ABA) number for the plan's bank. If you're funding more than one account by payroll direct deposit, the amount deducted per pay period should be the sum of all payroll contributions. Submit the **Payroll Deduction Authorization Form** to your employer's human resources, benefits, or payroll services representative responsible for administering payroll contributions to the plan.

#### Step 5

Your employer will update the payroll direct deposit amount in the payroll system and begin remitting contributions to the plan on your behalf.

After you've enrolled in the MOST 529 Plan, you can sign up for Upromise®, an optional service that helps you save money for college by giving you back a percentage of your eligible spending at hundreds of America's leading companies. You can also participate in Ugift®—Give College Savings, a simple way to invite family and friends to contribute to your MOST 529 account. For details, visit [www.missouricollegesavings.com](http://www.missouricollegesavings.com).

### PAPER ENROLLMENT APPLICATION:

(Entire process can take two to three weeks.)

#### Step 1

Download an enrollment kit from the **Forms** section at [www.missouricollegesavings.com](http://www.missouricollegesavings.com) or call **800-868-3585** Monday through Friday, 7 a.m. to 8 p.m., Central time, to have an enrollment kit mailed directly to you.

#### Step 2

Read the **Program Description**, which is included in the enrollment kit, before establishing an account. This document contains important information, including certain risks associated with, and the terms under which you agree to participate in, the MOST 529 Plan.

#### Step 3

Complete the **Enrollment Application** and select "Payroll Direct Deposit" as the method of funding your account in the "Initial Contribution" section of the form.

#### Step 4

Return the completed application to MOST—Missouri's 529 College Savings Plan, P.O. Box 219212, Kansas City, MO 64121-9212.

#### Step 5

Once the application is processed, you'll receive a **Payroll Deduction Authorization Form** (see sample on back page) in the mail. This form is prefilled with your name, the total payroll direct deposit amount, your account number, and the routing (ABA) number for the plan's bank. If you're funding more than one account by payroll direct deposit, the amount deducted per pay period should be the sum of all payroll contributions. Submit the **Payroll Deduction Authorization Form** to your employer's human resources, benefits, or payroll services representative responsible for administering payroll contributions to the plan.

#### Step 6

Your employer will update the payroll direct deposit amount in the payroll system and begin remitting contributions to the plan on your behalf.

**If you are not a Missouri taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.**

You'll print (online enrollment) or receive this form in the mail (paper enrollment) and then submit it to your employer. It's different from the **Employee Payroll Direct Deposit Form** available on the MOST 529 website.

## Payroll Deduction Authorization Form

<b>Step 1. (FOR EMPLOYEES): Complete this form and return to your employer.</b> Please print this page, sign it, include your Social Security number and the date, and submit it to the HR, benefits, or payroll representative responsible for administering payroll deduction contributions to the Program. Your employer will initiate or change your payroll deduction after they receive this form.		
Employee Name:	Sample Employee	
Total amount to be deducted per pay period:	\$0.00	
_____	_____	_____
Employee Signature	Employee SSN	Date
<b>Step 2. (FOR EMPLOYERS): Establish payroll deduction instructions on your payroll system.</b> When updating ACH direct deposit instructions for this employee, please make sure that you provide the following information with your transmittal:		
<b>1. ABA Number</b>	<b>011001234 (Mellon Bank)</b>	
<b>2. Account Number</b>	<b>537 +[9 digit account #]</b>	
<b>3. Code Transmittal for Checking</b>		
<b>For Employers Transmitting Funds by Check</b> If you are submitting payroll deduction contributions by check, please mail the check to the appropriate address below, along with a corresponding list containing the name, account number, and contribution amount for each participating employee:		
<b>By U.S. mail:</b>	<b>By registered, certified, or overnight mail:</b>	
MOST—Missouri's 529 College Savings Plan P.O. Box 219212 Kansas City, MO 64121-9212	MOST—Missouri's 529 College Savings Plan 2534 Madison Avenue, Suite 3 Kansas City, MO 64108	
If you have any questions, please call 800-868-3585 Monday through Friday, 7 a.m. to 8 p.m., Central time.		

*Not actual size*

The Upromise service is offered by Upromise, Inc., an affiliate of Upromise Investments, Inc., (the Program Manager for the MOST 529 Plan), and is a separate service from MOST—Missouri's 529 College Savings Plan. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Go to [www.upromise.com](http://www.upromise.com) to learn more.

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