

How To Change Your Deferred Compensation Contributions

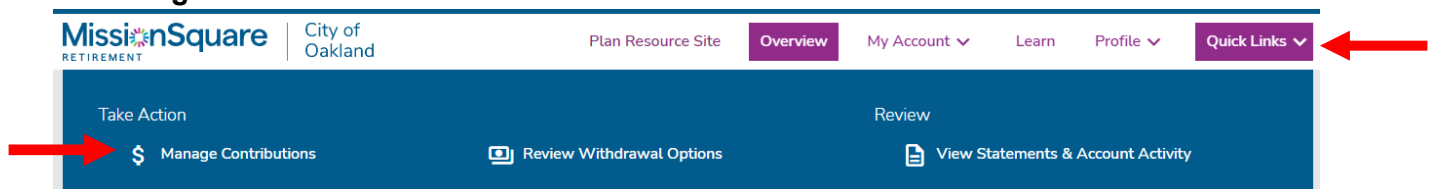
Normal Deferred Compensation Pre-tax and Roth Contribution

Contribution changes for normal deferred compensation pre-tax and Roth deferrals can be done:

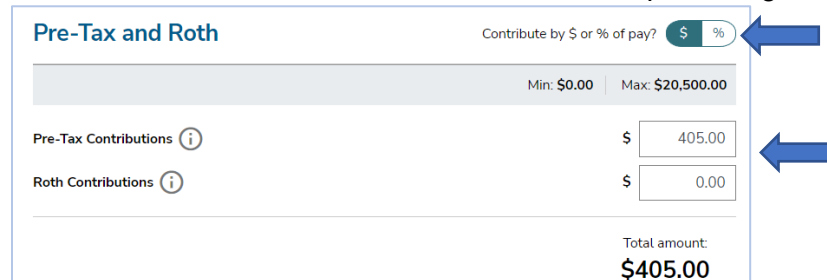
- ❖ Online on the Mission Square Website
- ❖ On the Mission Square mobile app
- ❖ Paper Contribution Change Form

The Mission Square Website

1. Log on to your Mission Square account at [MissionSquare Retirement Account Access \(icmarc.org\)](https://icmarc.org)
2. Click **View Accounts**
3. Click **Quick Links**
4. Click **Manage Contributions**



4. Click **Change Contribution Amount** box (scroll down the page)
5. Select "\$" or "%"
6. Enter your **Pre-Tax Contribution** and/or **Roth Contribution** amount or percentage and click **Continue**.



7. Verify your changes and click **Submit**

Mission Square Mobile App

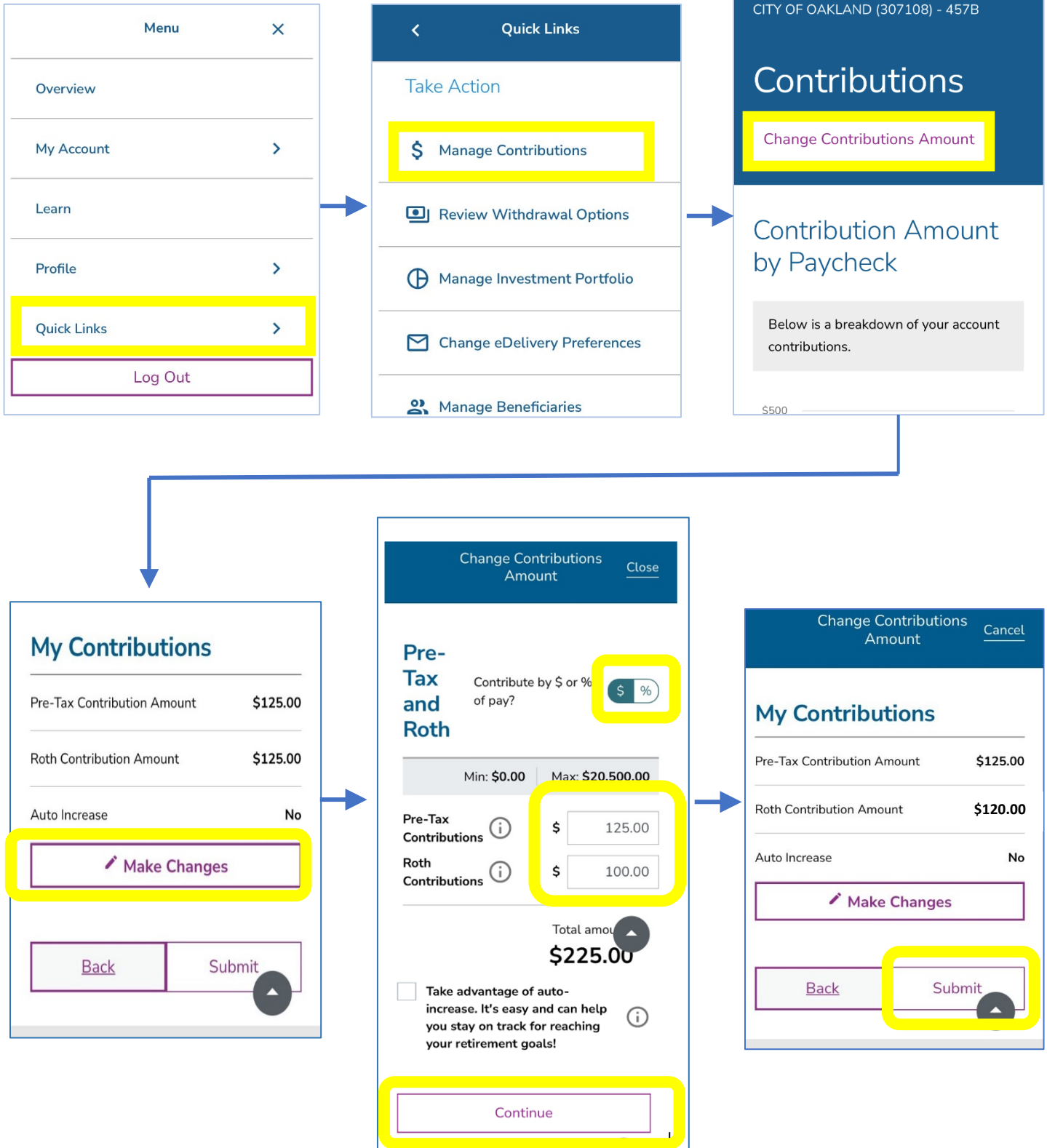
1. Download the Mission Square mobile app on your phone and log into your account.
2. Click **View Accounts**
3. Click the 3 lines in the upper right hand corner



3. Click **Quick Links**
4. Select **\$ Manage Contributions**
5. Click **Change Contributions Amount**
6. Select "\$" or "%"
7. Enter your **Pre-Tax Contribution** and/or **Roth Contribution** amount or percentage and click **Continue**.
8. **Click Submit**

Online and mobile app contribution changes made by **1:00 p.m. on the Wednesday** prior to the pay period end date, will take effect that pay period.

Mobile App Contribution Change Screens



Mission Square Normal Contribution Change Form

Complete and submit the Deferred Compensation Change Form to the Benefits Unit at jdelgado@oaklandca.gov

Link to form: [457-Deferred-Comp-Enrollment-Change-Form.pdf \(cao-94612.s3.amazonaws.com\)](https://cao-94612.s3.amazonaws.com/457-Deferred-Comp-Enrollment-Change-Form.pdf)

Paper contribution change forms **submitted by 1:00 p.m. the Monday** prior to the pay period end date, will take effect that pay period.

Age 50 Catch-Up Contributions

The Age 50 Catch-Up provision allows participants who are age 50 and over and participants who will become age 50 during the calendar year to make additional contributions. Age 50 Catch-Up contribution requests must be processed by the City of Oakland Benefits Unit. They cannot be processed online or on the Mission Square mobile app.

Complete and submit the **457 Deferred Compensation Age 50 Catch-Up Contribution Change form** and submit the Benefits Unit at jdelgado@oaklandca.gov

Link to form: [2024 457-Deferred Compensation Age 50 Catch-Up Form](#)
[2025 457-Deferred-Compensation-Age-50-Catch-up Form](#)

Special Pre-Retirement Contributions

The special Pre-Retirement Catch-Up allows eligible participants to contribution an additional amount over the normal deferral limit (up to double the regular limit), to make up for years in which they did not contribute the maximum amount they were eligible to contribute. Please review the Pre-Retirement Catch-Up form for additional information and instructions.

Complete and submit the 457 Deferred Compensation Pre-Retirement Catch-Up form and submit to the Benefits Unit at Jdelgado@oaklandca.gov

Link to form: [457-Deferred-Compensation-Pre-Retirement-Catch-Up-Form](#)

Nancy Agaiby, Mission Square Retirement Plan Specialist, can assist employees in determining eligibility and completing the form. Nancy Agaiby can be reached at (202) 407-1119 or nagaiby@missionsquare.org