

Non-Eligible Positions

Certain employees may receive pay from the county but not be eligible for CERF if they are covered under a separate retirement program established by the State of Missouri. The following positions are not eligible:

Circuit Clerks –

Circuit Clerks or any Deputy Circuit Clerks who are members of MOSERS. *However, Deputy Circuit Clerks who do not participate in MOSERS and work at least 1,000 hours per year for the county are eligible.*

Court Employees –

Employees who are hired, fired, or whose work and responsibilities are controlled by a Circuit Judge or Associate Circuit Judge. *However, employees who are hired and/or fired by the county and are directly compensated from county funds are eligible.*

Election Employees –

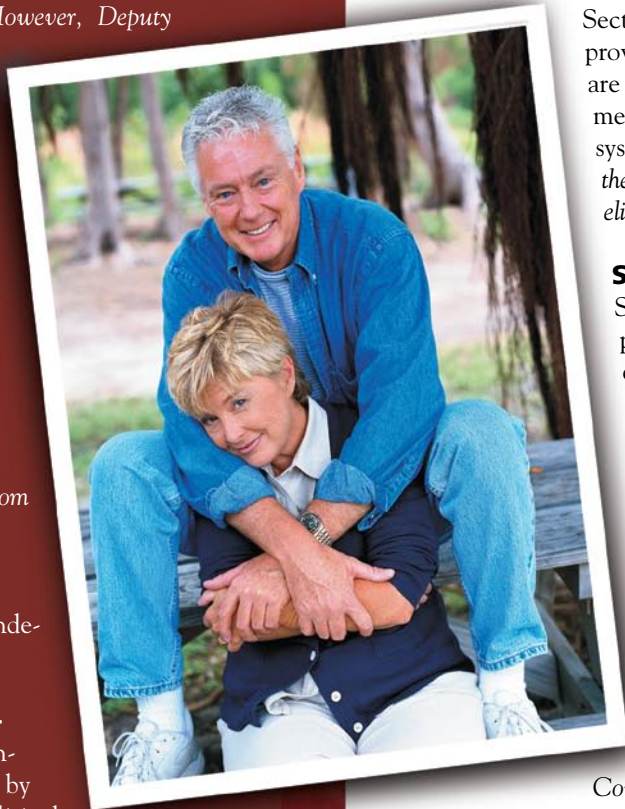
Directors and employees of independent election boards.

Extension Employees –

Missouri law states that extension employees are employed by the University, which is a political subdivision of the State of Missouri. State employees are not eligible.

Juvenile Employees –

Missouri courts have consistently ruled that Juvenile employees are employees of the Circuit Court. Additionally, HB 971, effective August 28, 1998, states that Juvenile employees are not eligible for CERF.



Nurses/County Health –

Employees of a health unit established pursuant to Chapter 205, RSMo. *However, Nurses who are controlled by the County Commission, rather than a Chapter 205 unit, are eligible.*

Prosecuting Attorneys –

Section 50.1000(8), RSMo 1994, provides that Prosecuting Attorneys are not eligible because they are members of a separate retirement system. *However, other employees of the Prosecuting Attorney's office are eligible.*

Sheriff -

Section 50.1000(8), RSMo 1994, provides that Sheriffs are not eligible because they are members of a separate retirement system. *However, other employees of the Sheriff's department are eligible.*

911/Emergency Management –

911 and Emergency Management employees who are controlled by an independent board. *However, 911 and Emergency Management employees who are hired and/or fired directly by the County Commission are eligible.*

In addition, employees of counties that are statutorily excluded from the County Employees' Retirement Fund are not eligible for this plan.



CERF
COUNTY EMPLOYEES'
RETIREMENT FUND

How to reach us...

County Employees' Retirement Fund

2121 Schotthill Woods Drive
Jefferson City, MO 65101
Toll-free: (877) 632-2373
Fax: (573) 761-4404
E-mail: admin@mocerf.org
Website: www.mocerf.org

Great-West Retirement Services

100 N. Tucker, Suite 100
St. Louis, MO 63101
Toll-free: (877) 895-1394
Fax: (314) 241-2181
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The purpose of this brochure is to enable a member to more easily understand benefits provided under the CERF Pension Plan. If we have omitted or misstated any of the plan's provisions when explaining the topics covered by this brochure, the official plan rules contained in the Code of State Regulations will remain the final authority.

OTHER AVAILABLE BROCHURES:

"Creditable Service in the CERF Pension Plan"

"Benefits for your Survivors in the CERF Pension Plan"

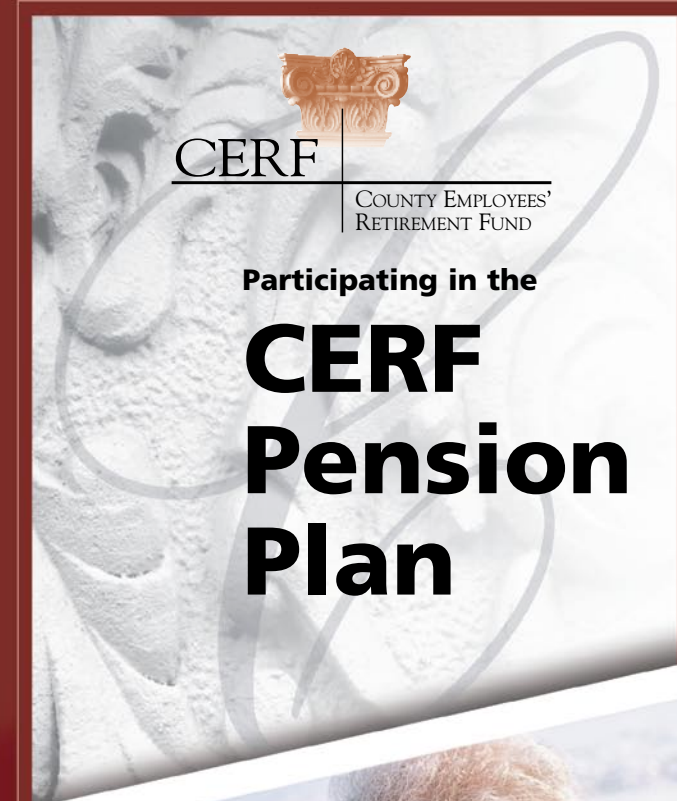
"When You Retire in the CERF Pension Plan"

"When You Terminate Non-Vested in the CERF Pension Plan"

"Participating in the CERF 401(a) Savings Plan"

"Participating in the CERF 457 Savings Plan"

10/08



Participation

Participation in the CERF Pension Plan is mandatory for eligible employees hired on or after January 1, 2000 and working at least 1,000 hours during the year.

If you are an eligible employee who is scheduled to work at least 1,000 hours during the year, you will become a participant automatically on your date of hire. If you are hired into an eligible part-time position, but will work at least 1,000 hours in a calendar year, you will enroll immediately upon hire as well.

If you are hired on a part-time basis to work less than 1,000 hours during the year, you will not be enrolled in CERF at the time of hire. However, if you reach 1,000 hours in a calendar year, you become eligible for CERF and will enroll as follows:

- If you reach 1,000 hours on or before June 30, you will enroll on July 1 of the current year.
- If you reach 1,000 hours after June 30, you will enroll on January 1 of the following year.
- If you are hired in a full-time position, then change to part-time status, you will remain in CERF and continue to make the required contributions regardless of the number of hours you work. This part-time service will be calculated using the 91-hour rule. As a participant, whether full-time or part-time, you will remain in CERF until you terminate county employment for a period greater than 30 days. Please keep your address updated with CERF in order to continue to receive important information regarding your benefits.

Employee Contributions

Effective with the signing of HB 1455, all participants hired on or after February 25, 2002, are required to contribute an additional 4% of their gross compensation to CERF, starting January 1, 2003. These employees are not required to make up the additional 4% contributions for the period of February 25 through December 31, 2002.

Any part of the additional 4% contribution can be paid by the county on behalf of an employee, or it can be paid by the employee. Each county is responsible for determining how it will be paid.

To further explain –

- A non-LAGERS participant hired on or after February 25, 2002, will contribute 6% of gross salary.
- An active non-LAGERS participant who was employed with the county prior to February 25, 2002, will continue making 2% contributions. However, if he terminates employment for more than 30 days, and is later rehired in an eligible position, he will be required to make a 6% contribution.

- Additionally, non-LAGERS participants are required to make a .7% contribution to the 401(a) plan.
- A LAGERS participant hired on or after February 25, 2002, will contribute 4% of gross salary.
- An active LAGERS participant who was employed with the county prior to February 25, 2002, is not required to make contributions. However, if he terminates employment for more than 30 days, and is later rehired in an eligible position, he will be required to contribute 4%.

NOTE: Contributions are required on all compensation, which includes regular wages, vacation, sick leave, overtime and bonuses.

Changing LAGERS Status

If your status as a LAGERS or non-LAGERS participant changes, the following will occur:

- You will receive the full benefit for those years of creditable service in which you were a non-LAGERS participant and made the required contributions.
- You will receive two-thirds of the full benefit for those years of creditable service in which you were a LAGERS participant and made the required contributions.
- If you receive a refund of contributions from LAGERS, you will be required to make up the mandatory contributions you would have paid to CERF had you not been in LAGERS. Your benefit for the period you were in LAGERS, for which you later received a refund, will be calculated at the non-LAGERS rate.
- If you retire from LAGERS and return to work in the county but are not accruing additional service credit in LAGERS, you are considered a non-LAGERS participant for this period of time. In this case, you must make the mandatory contributions to CERF. Again, for this period of time, your CERF benefit will be calculated at the non-LAGERS benefit rate.

Becoming Vested in Your Contributions

“Vesting” means that you have a permanent right to your pension benefit. In the CERF Pension Plan, you are entitled to a benefit after eight years of continuous creditable service during which you have received pay for 1,000 hours in each of those eight years.

Once you become vested, you are eligible to receive a full benefit at age 62, or an actuarially-reduced benefit as early as age 55.

Required Minimum Distribution Rule

As a vested member, you must begin receiving a required minimum distribution of your pension benefit on April 1 of the calendar year following the later of the year in which you reach age 70^{1/2}, or the year in which you separate from service. If you have not applied for pension benefits prior to this deadline, the only option available to you will be a single life annuity with no survivor benefit.

If you leave county employment before you become vested, you will receive a refund of the contributions you made to the plan. Your contributions will be refunded in a lump-sum payment either directly to you or you may elect to have your contributions rolled over to an eligible retirement plan. The refund will be made as soon as administratively possible. In order to elect a rollover to another plan, the full amount of distribution must equal \$200 or more. You may also elect a partial rollover if that portion of your distribution is at least \$500 or more. Any refund of pre-tax contributions paid directly to you require tax withholding at a rate of 20%.



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