



Keeping In Touch

1099-Rs to be Mailed

1099-Rs for pension payments during calendar year 2022 will be mailed by the end of January 2023.

Form 1099-R provides each payee with detailed information on pension income and tax withholding for the previous year.

Withholdings

You may change or stop income tax withholding at any time. Look for the Form W-4P at mocerf.org under Retiree, Pension Plan Forms, or call (877) 632-2373. As a reminder, federal tax tables change in January of each year; therefore, you may see a slight change in your February benefit payment. Please note that a new Form W-4P was recently issued by the IRS and will be effective January 1, 2023.

Retirees Returning to Work

If you are retired and receiving a benefit from CERF, your benefit will be suspended if you are rehired in a full-time (1,000 hours or more), eligible position or rehired as an appointed or elected official. You will be subject to making the required CERF contributions. If you are rehired as a part-time employee, however, and work less than 1,000 hours in a calendar year, your pension will continue without interruption.

Member Self-Service Portal

You can access the Member-Self Service Portal, which is located under the Member Portal tab at www.mocerf.org. It's an easy way to view details for the next scheduled pension payment, see pension payment history, and print 1099-R tax forms. For help logging on, call CERF at (877) 632-2373.



Age is an issue
of mind over matter.
If you don't mind,
it doesn't matter.

– Mark Twain

Need to update your information?

If you've moved, changed your telephone number, or need to update your banking information, let CERF know. It's important to keep us updated, so your benefit payments can continue uninterrupted.

CERF's Cost of Living Adjustments are:

- Based on the Consumer Price Index (CPI)
- Given at the discretion of CERF's Board of Trustees annually
- Cannot exceed 1% in a given year
- Go into effect July 1st of each year

Interesting facts:

Oldest CERF member – 101 years of age
Number of members older than 90 years old – 133
Average age at retirement – 63
Average years of service at retirement – 13.6
Retired members and beneficiaries – 6,398



Changing Benefit Elections

Benefit elections are generally irrevocable, by state statute.

If you selected the Joint and Survivor Annuity and your co-annuitant dies before you, your benefit will increase to the Single Life Annuity amount.

If you selected a 10-Year Certain and Life Annuity and your beneficiary dies during the first 10 years after you retire, you may select a new beneficiary for the remainder of those 10 years.