



## County Employees' Retirement Fund

2121 Schotthill Woods Drive

Jefferson City, MO 65101

Phone: (877) 632-2373

Fax: (573) 761-4404

Web Site: [www.mocerf.org](http://www.mocerf.org)

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# Clerk Bulletin

December 2025

## County Elected and Appointed Officials

As a reminder, all county elected and appointed officials serving in a CERF-eligible position must be enrolled in CERF. County elected and appointed officials are considered full-time regardless of the number of hours worked. The 1,000 hour threshold for enrolling part-time employees does not apply to elected or appointed officials.

If you have an elected or appointed county surveyor or coroner, they should be enrolled in CERF, even if they do not receive compensation from the county.

If you have questions regarding CERF enrollment, please contact your CERF Benefits Specialist.

## Moving to an Ineligible Position

If an employee terminates employment, is vested, and the termination is due to them moving to either a Sheriff or Prosecuting Attorney position, please include this information on Form 2V. This is included under the Employment Information Section of the 2V.

Is Termination due to moving to either a Sheriff or Prosecuting Attorney position?    Y / N (Circle One)

If an employee terminates employment, is NOT vested, and the termination is due to them moving to either a Sheriff or Prosecuting Attorney position, please check the box for NOT leaving county employment but changing to an ineligible position and include Sheriff or Prosecuting Attorney under the New Position information. This is included under the Employment Information Section of the term non-vested information in CARS.

☐ NOT leaving county employment but changing to an ineligible position.

New position \_\_\_\_\_

## End-of-Year Payroll Reports

Please make sure payroll reports paid at the end of December and/or January 2026 are uploaded to CARS as soon as administratively possible. There are always a large number of retirees at the end of the year. This year is no exception.

## Enrollment Information

When completing enrollment information within CARS, please make sure employee cell phone numbers are entered in the "cell phone number" field instead of the "home phone number" field.

## **CARS Access**

In early 2026, CERF will send a list to the Treasurer and the Clerk/HR offices to verify the users approved to have access to CARS. The documents need to be signed and returned to CERF promptly.

As a reminder, staff within the county should not share the same username when logging into the portal. Also, please contact the CERF office as soon as possible when there is a change in staff with CARS access. This will help CERF protect everyone's privacy and security.

## **457 Roth Catch Up Contributions**

Under the SECURE 2.0 Act, effective January 1, 2026, 457 catch-up contributions made by employees age 50 and over (including those eligible for the "super catch-up" for ages 60 - 63) who earned more than \$150,000 in FICA wages during 2025 must be made on a Roth (post-tax) basis rather than as traditional pre-tax deferrals. Once you have the final 2025 W-2 files, flag any employee whose Box 3 exceeds \$150,000 and notify CERF of these individuals. CERF and Empower will then work with you on next steps to ensure any catch-up elections for those individuals are to a Roth account.

## **Forms, Contributions Reminder**

When participants terminate their employment with the county, please submit the appropriate forms in a timely manner.

Form 2V (for vested participants) should be submitted 30-90 days prior to the commencement date. If the member is a future retiree, the 2V can be submitted within fifteen (15) days of termination.

Form 2N (for non-vested participants) should be submitted within fifteen (15) days of termination.

Also, contributions to the 457 and 401(a) Plans should be submitted to Empower within five (5) days of payroll.

## **Use Current Forms**

When submitting forms to CERF and Empower, please use the most up-to-date forms. CERF and Empower change wording on forms when necessary. It is not good practice to keep hard copies of old forms, such as Form 2V for vested participants. It is best to download forms from our website, [www.mocerf.org](http://www.mocerf.org), to ensure that you have the current version.

## **Empower**

As we look to hire a new Empower Retirement Plan Advisor, Crystal Thompson will be taking CERF appointments. Below is the link to her calendar to schedule an appointment:

<https://govparent239819.timetap.com>

## **Thanks for a Great Year!**

Finally, a big thank you to all Clerks' offices, HR offices and Benefits departments. We couldn't provide the CERF benefits without your dedication and support, and we appreciate all you do for our members.