



## **County Employees' Retirement Fund**

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# **Clerk Bulletin**

**November 2025**

## **January 1, 2026 Retirees**

CERF needs the Form 2V (Termination Vested) and 2B (Designation of Survivor) 30 to 90 days prior to commencement of CERF Pension benefits. Participants need to sign and date these forms by **November 30**. Form 2V should be completed by the Clerk's office. The Clerk's signature and date is required on page 2. The employee should review the information provided, then sign and date the 2V. The participant should complete, sign and date the Form 2B.

An employee terminating from the Clerk's Office (or Human Resource department) cannot certify their own paperwork. For example, if the Form 2V is for the Clerk, another individual with appropriate payroll knowledge should certify both the 2V and payroll documents.

Please have all immediate retirees contact the CERF Benefits Specialist for your county.

## **2025 Refunds Cut-Off**

The cut-off for processing refunds for the year will be at 3:00 p.m. on Wednesday, December 17<sup>th</sup>.

## **Seasonal Employees**

As a reminder, please review seasonal employees and submit term forms for those who have not been on a payroll for an extended period of time or are no longer working so their account can be reconciled.

## **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. More information to follow in future bulletins.

## **Pre-Retirement Seminar**

CERF and Empower will host an online Pre-Retirement Webinar from 10:00 – 11:00 AM on December 17<sup>th</sup>. Empower will send registration information to employees.

## CERF Eligibility

Questions arise from time to time about who is eligible for CERF and who is not. Here is a brief overview of **non-eligible** positions:

**Circuit Clerks** or any **Deputy Circuit Clerks** who are members of MOSERS. In addition, employees who are hired, fired, or whose work and responsibilities are directed and controlled by the Circuit Clerk are not eligible.

**Court Employees.** Employees who are hired, fired, or whose work and responsibilities are controlled by a Circuit Judge or Associate Circuit Judge.

**Election Employees.** Directors and employees of independent election boards. Employees who work on elections and are employees of the County Clerk's office are eligible.

**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.** Employees who work for the Juvenile Department are not county employees for purposes of CERF. Missouri courts have consistently ruled that Juvenile employees, including detention center workers, 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 are eligible.

**Prosecuting Attorneys.** Elected 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.** Elected 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.

## Empower

Ben Harris is leaving Empower and will no longer be working with CERF members. Empower will make a representative available for virtual visits to those counties Ben was scheduled to visit in December. Empower is working to fill the position with a qualified applicant. CERF and Empower will notify counties when the position has been filled. In the meantime, members who need assistance with their CERF Savings Plan may contact Empower at 1-800-701-8255 with their questions or to schedule an appointment for a retirement readiness meeting over the phone.

## CERF Staff Retirement

Nancy Griffin, long time CERF employee, will retire December 31, 2025. We are in the process of transitioning her counties to other CERF Benefits Specialists. We wish Nancy the best in her retirement!