



## **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)

---

# **Clerk Bulletin**

**September 2025**

## **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 \$145,000 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 \$145,000 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 and Benefits Overview Seminars**

CERF and Empower will host an online Benefits Overview Webinar from 10:00 – 11:00 AM on October 28<sup>th</sup>.

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. These will be the last seminars for 2025.

## **Timetable for End of December Terminations**

Many employees will end their county employment on December 31, 2025, and be eligible to commence their CERF Pension benefit on January 1, 2026.

Here are some helpful tips and timelines:

CERF needs Form 2V (Termination Vested) and 2B (Designation of Survivor) 30 to 90 days prior to commencement of CERF Pension benefits. Participants can sign and date these forms as early as October 3<sup>rd</sup> of this year. Form 2V also requires completion by the county and signature of the County Clerk.

Please have all immediate retirees contact your county's Benefits Specialist at CERF. If you are not sure who your Benefits Specialist is, call CERF toll-free, 877-632-2373.

## **Medical Leave**

For CERF to honor medical leave as a service credit, your county must have a written medical leave policy stating the number of months allowed for a period up to 12 months. If your county simply follows the Family Medical Leave Act of 1993, a written statement to that effect must be included in your county personnel handbook.

## **Surveyors and Coroners**

Some counties have unique situations regarding surveyors or coroners.

If the county has an elected or appointed county surveyor or coroner, that individual should be enrolled in CERF, regardless of how or if that person is compensated.