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COUNTY EMPLOYEES'
RETIREMENT FUND

CERF PLAN

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MEMBER SELF-SERVICE PORTAL

CARS COUNTY PORTAL

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SPOTLIGHT AND NEWSLETTER

RETIREE SPOTLIGHT DIXIE WAGNER



If you ever doubt what a difference CERF can make in a retiree's life, just talk to Dixie Wagner. Dixie, 68, retired from Taney County in January 2015. She now lives in Ozark, to be closer to her two grandchildren.

She worked for the county for 26 years, starting as a part-time employee in voter registration. As she transitioned to full-time, the county gave her more and more duties. And it was with employee benefits that she found the most satisfaction... [Read More](#)

CERF FORMS

CERF ONLINE SERVICES

As a reminder, because e-mail is not secure, never include a date of birth or Social Security number in an e-mail to CERF.



County Employees' Retirement Fund

Member Self-Service Portal

Please Enter Your E-mail

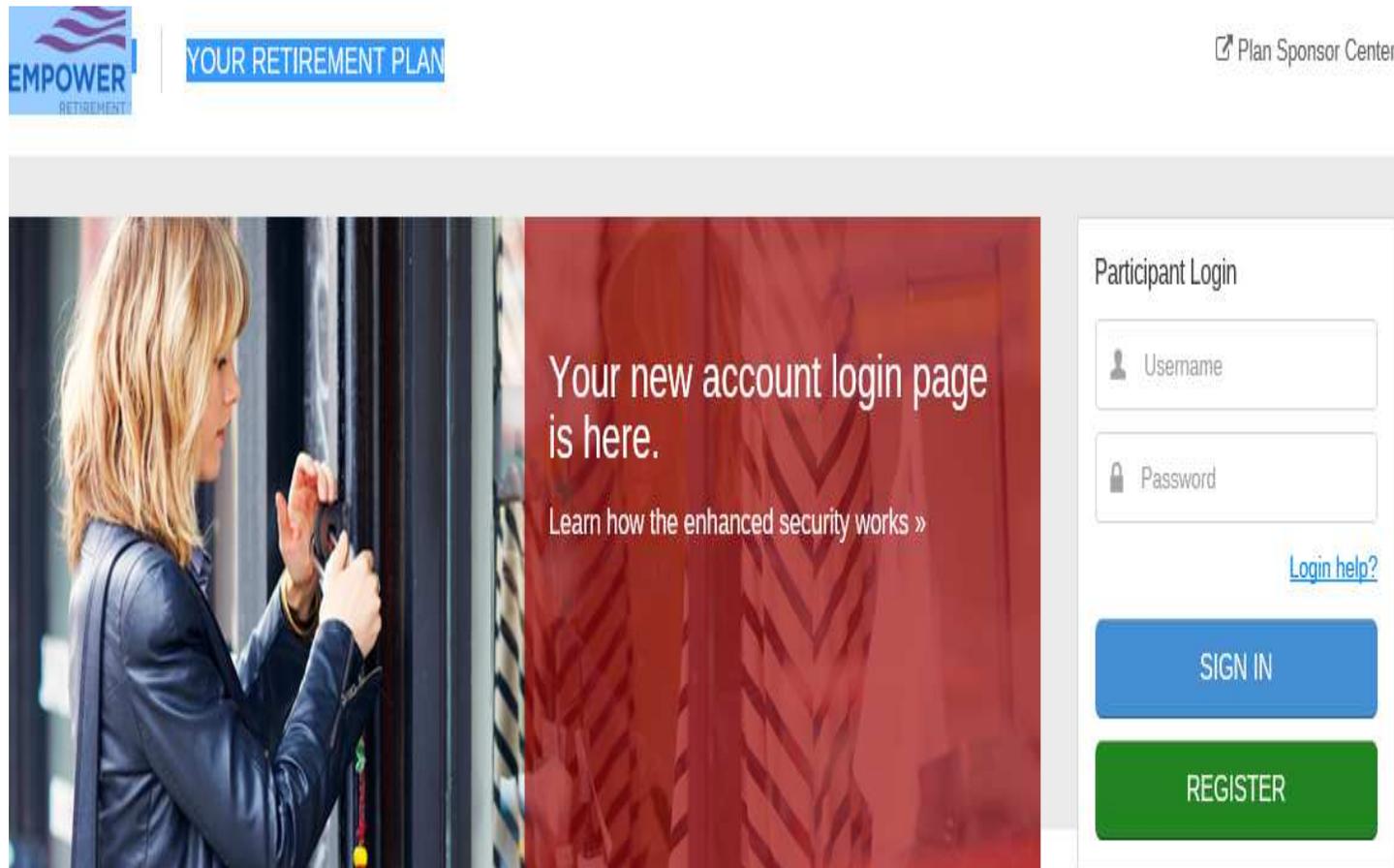
[Sign In](#)

[Register](#)

[NEW!! CARS Member Self-Service Portal](#)

The new Member Self-Service Portal allows members to view their annual statements, run a benefit estimate, view beneficiary information, update personal information, and obtain CERF contact information.

Trouble registering? Call 877-632-2373



The screenshot displays the top navigation bar of the portal. On the left is the "EMPOWER RETIREMENT" logo. In the center is a blue button labeled "YOUR RETIREMENT PLAN". On the right is a link for "Plan Sponsor Center". Below the navigation bar is a large banner image. The left side of the banner shows a woman in a dark jacket looking at a screen. The right side of the banner has a red background with the text "Your new account login page is here." and a link "Learn how the enhanced security works »". To the right of the banner is a "Participant Login" form. The form includes a "Username" field with a person icon, a "Password" field with a lock icon, a "Login help?" link, a blue "SIGN IN" button, and a green "REGISTER" button.

EMPOWER RETIREMENT

YOUR RETIREMENT PLAN

Plan Sponsor Center

Your new account login page is here.

[Learn how the enhanced security works »](#)

Participant Login

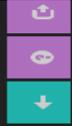
Username

Password

[Login help?](#)

SIGN IN

REGISTER



Home

Your Account

Employment Information

Benefit Calculation

My Profile

Personal Information

Beneficiary Information

Home

Home X

Welcome Janet L. Price

Welcome to the County Employees' Retirement Fund (CERF) Member Self-Service Portal. This secure portal is available for active members, terminated vested members, and retired members to view their information on file with CERF. The Member Self-Service Portal is also accessible from iOS and Android devices.

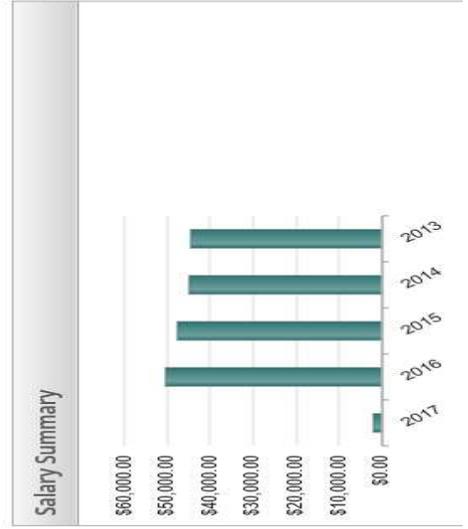
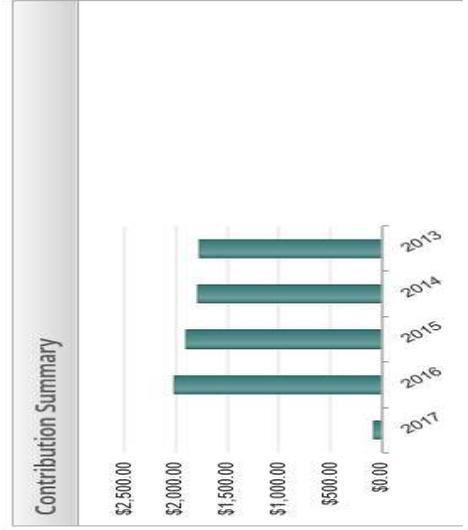
Personal Information [VIEW MORE](#)

Employment Info [VIEW MORE](#)

Beneficiary Information [VIEW MORE](#)

Benefit Calculation [VIEW MORE](#)

Annual Statement [VIEW MORE](#)



Contact Information

Benefit Contact: Nancy Griffin
Phone: (877) 632-2373 X 4126

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 pre-tax for state and federal income tax withholding and are required on all compensation, including, but not limited to, 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

Being vested 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 or IRA. The refund will be made as soon as administratively possible. In order to elect a rollover, 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%.



CERF
COUNTY EMPLOYEES'
RETIREMENT FUND

Greene County Policy Manual

County Employees' Retirement Fund (CERF) Pension Plan

The County Employees' Retirement Fund (CERF) was established by Senate Bill 579, effective August 28, 1994. Effective January 1, 1997, CERF began paying annuity payments to eligible retirees. Full-time employees and authorized part-time employees who are employed in a position normally requiring 1,000 hours of work each year will be enrolled in the CERF plan upon employment. Circuit Court employees including juvenile services personnel and bailiffs are ineligible for CERF. After an employee has completed eight years of credited service, they will be vested in CERF. For those participants who were hired before February 22, 2002, the entire amount contributed to CERF is paid through the collection of fees and penalties from the Assessor, Collector of Revenue, and Recorder of Deeds offices. Those employees hired on or after February 22, 2002 are required to pay four (4) percent of their wages through payroll deduction. Non-LAGERS participants (employees in positions requiring less than 1,500 hours of work per year) are required to pay two (2) percent of their wages through a payroll deduction in addition to the four (4) percent if hired after February 22, 2002. The normal retirement age according to CERF is age 62 for eligible employees. There are early retirement provisions that allow an employee to receive a reduced retirement amount beginning at age 55. All active employees are also covered by a \$10,000 life insurance benefit. For further information regarding CERF, employees may contact Nancy Griffin at the County Employee's Retirement Fund, 1-877-632-2373 ext. 4126, or County Clerk's office at 417-829-6297.

Greene County Policy Manual

CERF Smart Savings Plan.

Employees who are members of the CERF Pension Plan may participate in the deferred compensation plan sponsored by CERF (Great West). The CERF Smart Savings Plan provides employees the opportunity to "defer" a portion of their income before taxes into a savings plan for retirement. In addition, each year the CERF Board may provide a matching contribution (up to the plan limits) to participant's contributions. After an employee has completed **five** years of service (from date of hire), they will be vested on the matching contribution provided by CERF.



**COUNTY EMPLOYEES'
RETIREMENT FUND**