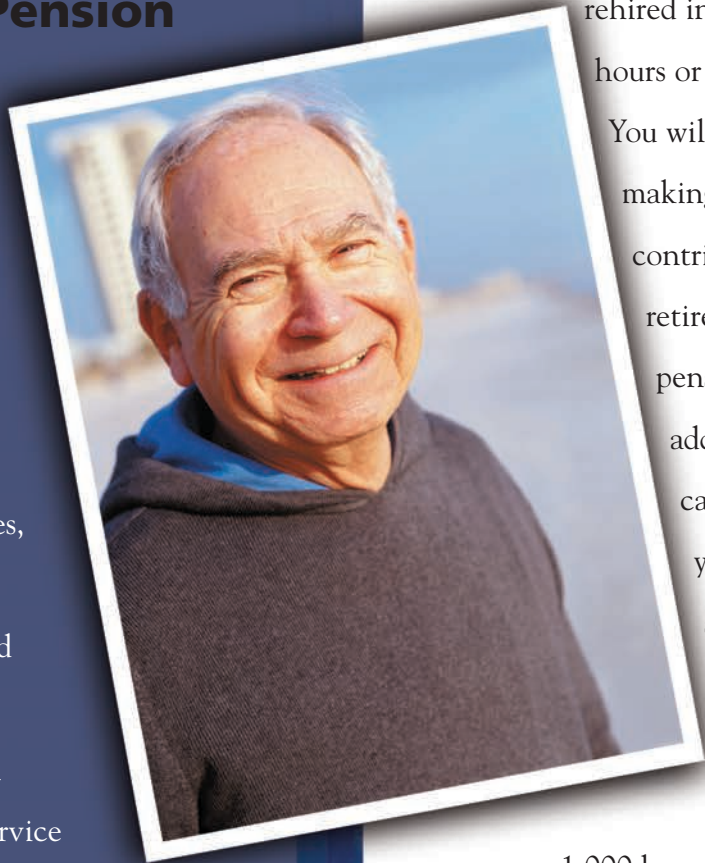


## Vested Employees Who Are Not Receiving a Pension

If you were vested in a previous period of service and have returned to work, your pension will be based on your creditable service before, and after, your rehire date. In most cases, if you were re-employed before June 10, 1999, and remained employed on January 1, 2000, you will receive credit for your service prior to August 28, 1994.



### Retirees Returning to Work

If you are retired and receive a benefit from CERF, your benefit will be suspended if you are rehired in a full-time (1,000 hours or more), eligible position. You will also be subject to making the required CERF contribution. When you retire again, your original pension will resume and an additional benefit will be calculated on your later years of creditable service. 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. You will not earn additional credit for the part-time service.



### How to reach us...

#### County Employees' Retirement Fund

2121 Schotthill Woods Drive  
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Toll-free: (877) 632-2373  
Fax: (573) 761-4404  
E-mail: [admin@mocerf.org](mailto:admin@mocerf.org)  
Website: [www.mocerf.org](http://www.mocerf.org)

#### Empower Retirement (formerly Great-West Retirement Services)

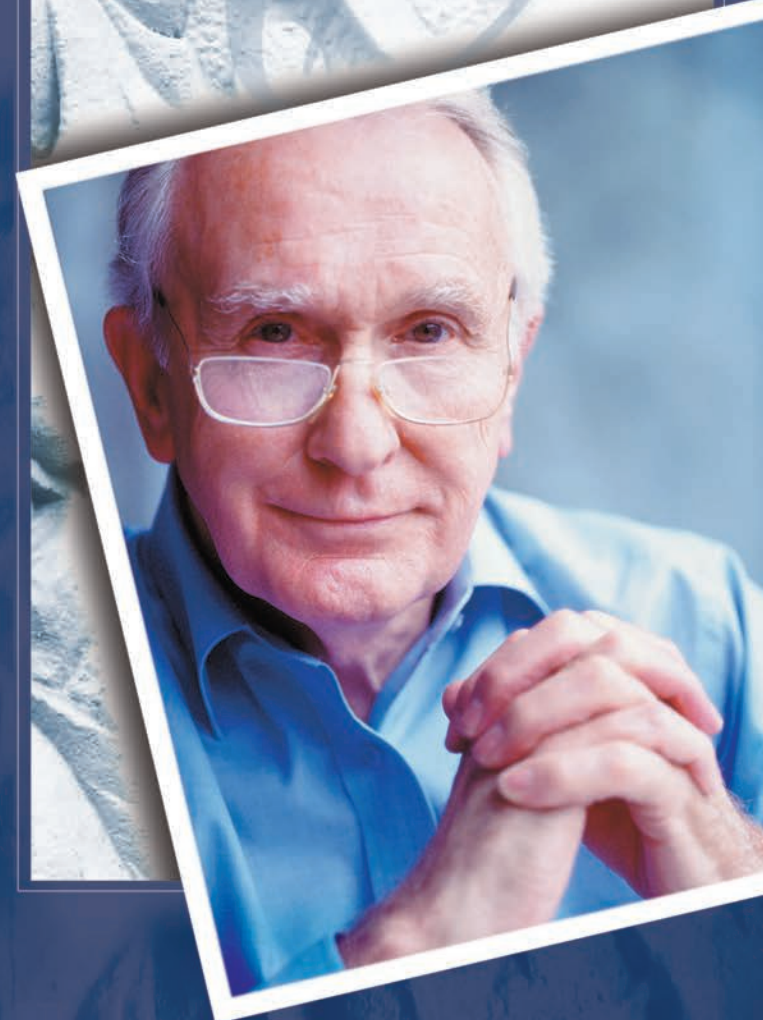
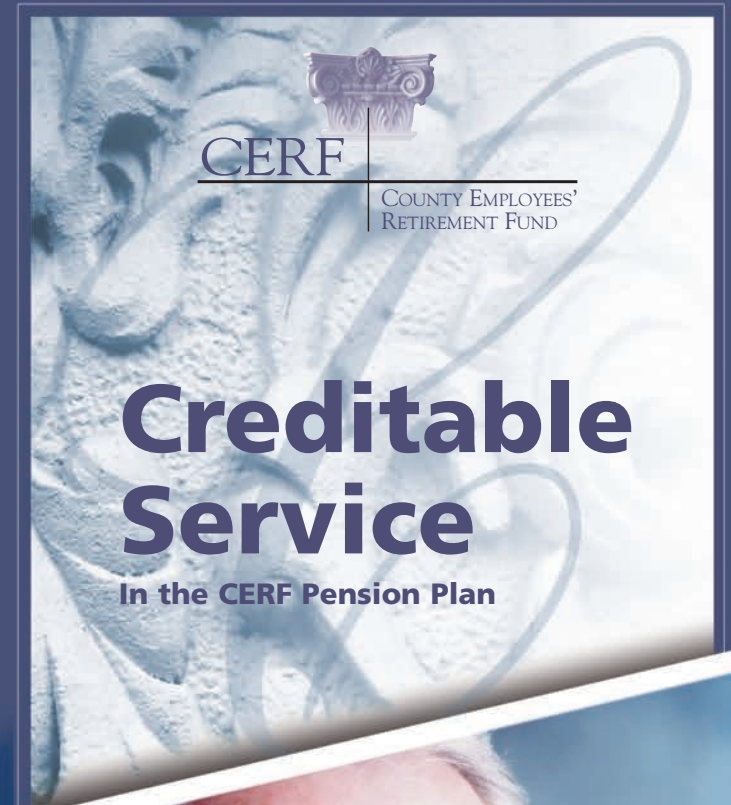
133 South 11th Street, Suite 230  
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The purpose of this brochure is to enable a member to more easily understand benefits provided under the CERF Pension Plan. If we have omitted or misstated any of the plan's provisions when explaining the topics covered by this brochure, the official plan rules contained in the Code of State Regulations will remain the final authority.

#### OTHER AVAILABLE BROCHURES:

- "Participating in the CERF Pension Plan"
- "Benefits for your Survivors in the CERF Pension Plan"
- "When You Retire in the CERF Pension Plan"
- "When You Terminate Non-Vested in the CERF Pension Plan"
- "Participating in the CERF 401(a) Savings Plan"
- "Participating in the CERF 457 Savings Plan"



“Creditable service” is used to calculate the amount of your benefit under the CERF Pension Plan. For this reason, it is very important for you to understand how service is determined.

Creditable service is any period of employment in an eligible position in a participating county. Absences for sickness or injury that are 12 months or less in duration also count as creditable service, provided your absence is considered a medical leave by the county and you have not terminated employment.

There are, however, periods of employment that do not count as creditable service and are forfeited unless the service is purchased. These periods include:

- Any prior county service that you lost because you terminated employment before becoming vested;
- A period of service in which you were a part time employee and obtained 1,000 hours before you became a plan participant;
- Military leaves; or
- Any period in which you failed to make the required contributions for any reason.

### Buying Back Your Service Credit

For any period of employment you may have forfeited, you have 60 days after your rehire date to notify CERF if you want to repurchase that service. The CERF Administrative Office can advise you of the cost to purchase the service. You can purchase the service with a single payment or elect to have monthly installments deducted from your paycheck. Whether a single payment or monthly installments, these payments are made on an after-tax basis and will not reduce your current taxable income.

If you terminate employment before you finish buying back a period of service, you will receive credit for the period only if you make a lump-sum payment for the unpaid balance within 60 days of your termination date. Otherwise, that entire service period being purchased will be refunded and not credited. If you die before the balance is satisfied, your beneficiary will also have the opportunity to make a lump-sum payment on the outstanding balance.

If you leave employment before you become vested, but after 30 days you are rehired by a county into an eligible position, you will have to complete eight years of continuous service from your date of rehire to be eligible for a retirement benefit from CERF. However, if you terminate employment with the county and are rehired in an eligible position by the same or another participating county within 30 days, your service will be treated as continuous and your original hire date will be the date used when determining your eight years of vesting.

### Prior Service

Under the terms of the Pension Plan in effect before January 1, 2000, “prior service” (which is eligible service before August 28, 1994) was not included in your creditable service unless it was purchased. In most cases, if you were a county employee on June 10, 1999, and you were still in service on January 1, 2000, this prior service is automatically included in your benefit calculation at no cost to you.

Any period of employment in which you are not earning service credit under this plan will affect your eligibility to receive “free” credit for your prior service.

### When Benefits Are Not Paid

You may lose all or part of the benefits provided by this plan if you:

- Previously opted out of CERF and did not purchase the opted-out period of service in the required timeframe;
- Do not purchase service in which you were on a military leave of absence;

- Were on a medical leave beyond the timeframe allotted by your county, or 12 months (whichever occurs first), or on a leave of absence for other reasons.
- Are a part-time employee and do not purchase the period of service in which you earned your first 1,000 hours in the calendar year before you became a plan participant;
- Terminate employment before you become vested in this plan. (If you are later rehired, you may purchase this service for service credit);
- Transfer to an ineligible position within the county;
- Have not paid the required contributions;
- Choose not to purchase your prior service.

