



Leaving County Employment?

Your CERF Pension options depend on your vesting status. You are vested when you have 8 years of at least 1,000 hours of continuous creditable service in an eligible position.

VESTED

If you ARE vested, you are entitled to receive monthly pension payments. Normal retirement is age 62, but you can receive a reduced benefit as early as age 55.

Some participants are vested at a young age, and want to take their pension as a lump-sum payment. State statutes DO NOT allow CERF to do this. If you are vested, you will get a pension, but you cannot take it as a lump sum.

NOT VESTED

If you ARE NOT vested, you will receive a refund of any payments you made to CERF. Please allow 60-90 days for this payment to be processed.

If your refund is \$200 or more, contributions will be refunded in a lump sum payment directly to you, or you can roll it to another qualified plan.

Refunds of contributions can be sent via check or direct deposit. Please contact CERF to request a Form 2A.