



## County Employees' Retirement Fund

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# Clerk Bulletin

January 2026

## 2025 CERF Match Information

Salaries, hours, and employee contribution information for 2025 are due to CERF promptly. To process the eligible 457 Plan participants' match benefit, CERF needs this information (and any corrections to salaries previously reported) by February 28, 2026. To address any questions regarding the submissions, **we ask that all information be sent to the CERF office no later than February 16, 2026.**

CERF will calculate and pay the matching contributions based on information that the CAO has posted as of February 28, 2026. The amount calculated will not be adjusted upward if the information or records submitted are incomplete, inaccurate, or if any additional 457 Plan contributions for 2025 deposits appear in employee accounts after that date. The Board will, however, be entitled to recover any amounts over-credited to an employee's matching account (and earnings thereon) if the employer has provided inaccurate records or information regarding the amount of an employee's contributions to the 457 Plan.

Additionally, any corrections or submissions to Empower Retirement for the 457 Plan need to be received by Empower no later than February 28, 2026.

## 2026 Contribution Limits

The 2026 contribution limit for the 457 Plan is \$24,500. Employees age 50 and older can contribute an additional \$8,000, for a total of \$32,500.

Employees turning 60-63 in 2026 can contribute an additional \$11,250 versus the age 50 Catch-Up of \$8,000 (referred to as the Super Catch-Up).

As a reminder, 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.

## CERF Resources

Several resources exist for County Clerks and HR Personnel on the CERF website, such as CARS training and the County Clerk Handbook. These materials are updated periodically, especially the [County Clerk Handbook](#). We recommend downloading or printing a new copy of the handbook each year to review for updates.

## End-of-Year Payroll Reports

Please make sure payroll reports paid at the end of December and/or early January 2026 are uploaded to CARS as soon as administratively possible. There are always a large number of retirees at the end of the year, and this year is no exception.

## CARS Access

In February, CERF will send a specific list to the Clerk/HR office and the Treasurer regarding who is approved to have access to CARS. These documents need to be signed and returned to CERF promptly.

Also, as a reminder, staff within the county should not share the same username (email address) when logging into the Portal. Thanks for helping us protect everyone's privacy and security.

## Processing Refunds

When speaking with participants regarding a refund of contributions, please remember that refunds are normally processed 60-90 days from the termination date.

Before the refund can be processed:

- The participant must have more than a 30-day break in service.
- CERF must have salary/hours/contributions posted through the participant's termination date.
- CERF must confirm that the participant will not receive any additional pay.

You can find the information on our website [www.mocerf.org](http://www.mocerf.org) or contact CERF's Refunds Specialist, Melissa Colvin, at 573-632-4116.

## Pre-tax Contributions

Please make sure your payroll deductions for the pre-tax contributions to the CERF Pension Plan, 457 Savings Plan, and the .7% to the 401(a) component of the Savings Plan (non-LAGERS employees only) are set up to be exempt **ONLY** from state and federal income taxes. **The contributions ARE subject to Social Security, Medicare, and unemployment taxes.**

EXAMPLE		
LAGERS EMPLOYEES		NON-LAGERS EMPLOYEES
1,000.00	Gross Salary	1,000.00
-40.00	CERF Contribution*	-60.00
N/A	.7% (401(a) Savings Plan)	-7.00
-100.00	457 Plan	-100.00
860.00	Amount Used to Calculate State & Federal Income Taxes	833.00
*Rate based on employees hired on or after 2/25/2002		

## **Grant Policy Explained**

Some counties have asked if CERF contributions should be withheld if a grant is used to pay an employee's salary.

It depends on how the grant is handled within the county. If the person is hired and fired by the county and works at least 1,000 hours in a calendar year in an eligible position, then he or she must be enrolled in CERF and should have payroll contributions withheld. The compensation must go through county payroll, and the employee needs a W-2 from the county.

## **CERF GASB 68 Report**

The CERF GASB 68 report to be used for 2025 financial statement audits is now available at <https://www.mocerf.org/GASB.html>.