

**A Plan Designed to Provide
Security for Employees of**



**Ameren Retirement Plan
Benefits for Ameren Illinois Company
(formerly AmerenIP) Contract Employees**

Amended and Restated January 1, 2022

This document is a Summary Plan Description ("SPD") for the Ameren Retirement Plan and is applicable to certain employees who are represented by a collective bargaining agreement with Ameren Illinois Company (formerly AmerenIP) (or one of its subsidiaries) and the IBEW Local 51, IBEW Local 51-(formerly 1306), IBEW Local 309, IBEW Local 702, Laborers Local 12 Counties, Pipefitters Local 101, Pipefitters Local 360, Laborers Local 459, IBEW Local 51 MDF-(formerly 1306MDF), Laborers Local 100, IBEW Local 51 MDF, and were hired prior to October 15, 2012.

Although every effort has been made to provide accurate information in this SPD, the possibility of error always exists. The estimates of benefit values in this SPD do not represent a guarantee of the benefits reported.

This SPD describes the applicable portions of the Plan as in effect on January 1, 2022. For administrative information about the Plan and your rights under the Employee Retirement Income Security Act of 1974, as amended (ERISA), please turn to the **GENERAL INFORMATION** section of this SPD.

This SPD does not constitute a contract of employment nor is it intended to be a complete description of the Ameren Retirement Plan as applicable to employees represented by the unions listed above. While this SPD should answer most of your questions, it does not provide all of the details of the Ameren Retirement Plan, which can be found in the documents comprising the official plan document. The official plan document is always used in cases requiring a legal interpretation of the Ameren Retirement Plan. If there is any difference or conflict between the documents comprising the official plan document and this SPD, the provisions of the documents comprising the official plan document will govern. To request a copy of the documents comprising the official plan document, please contact 877.7my.Ameren (877.769.2637).

Ameren Corporation reserves the right to change, amend, modify or terminate the Plan, including the portions of the Plan described in this SPD at any time, at its sole discretion, but subject to any collective bargaining obligations.

Ameren Retirement Plan

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Ameren Retirement Plan Benefits for Ameren Illinois Company (formerly AmerenIP) Contract Employees)

Introduction

This SPD describes the key features of the Ameren Retirement Plan ("Plan") as they apply to certain employees who are represented by a collective bargaining agreement with Ameren Illinois Company (formerly AmerenIP) (or one of its subsidiaries) and the IBEW Local 51, IBEW Local 51-(formerly 1306), IBEW Local 309, IBEW Local 702, Laborers Local 12 Counties, Pipefitters Local 101, Pipefitters Local 360, Laborers Local 459, IBEW Local 51 MDF-(formerly 1306MDF), Laborers Local 100, IBEW Local 51 MDF, and were hired prior to October 15, 2012.

The Plan, as it applies to the above employees, is sometimes referred to in this SPD as the "IP Contact Plan".

Please keep in mind that this is only a summary of certain provisions of the Plan and does not cover all Plan details. If you need additional information about the Plan, refer to the official Plan and trust documents that govern the Plan's operations and the payment of all benefits. Those documents set forth all

of the details and provisions concerning the Plan and are subject to amendment. If any questions arise that this SPD does not cover or, in case this SPD appears to conflict with the official Plan and trust documents, the text of the official Plan and trust documents will always take precedence and determine how the questions will be resolved. Contact **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637) to review Plan materials.

IF YOU HAVE QUESTIONS ABOUT YOUR RETIREMENT BENEFITS

Call the **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637)

or

Log on to *myAmeren Benefits Web* at www.myAmeren.com

We urge you to read this SPD in order to familiarize yourself with the Plan's provisions. Should you have any questions, please call **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637) or by going online to www.myAmeren.com.

Definitions

It is important that you understand the following terms as they apply to your benefit under the IP Contract Plan:

Ameren means the Company and all control group affiliates of the Company, including those control group affiliates that have not adopted the Plan.

Ameren Company means the Company and all control group affiliates of the Company that have adopted the Plan. As used throughout this SPD, the term generally refers to Ameren Illinois Company (sometimes referred to as Ameren IP).

Company means Ameren Corporation.

Early Retirement Date means the first day of any month, prior to your 65th birthday, and coinciding with or after your attainment of age 55, on which you elect to terminate employment with an Ameren Company.

Employment Year is the 12-consecutive month period starting with your most recent date of hire, and each anniversary thereafter.

Hour of Service means, in general, each hour for which you are paid by Ameren, including time off for vacations and holidays.

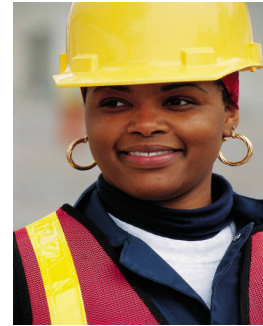
Plan Administrator means the Administrative Committee.

Eligibility And Participation

Who Is Eligible To Participate

You are eligible to participate in the IP Contract Plan if you:

- Are an employee of the Ameren Illinois Company (formerly known as AmerenIP) and were hired before October 15, 2012.
- Are at least age 21.
- Have completed 1,000 Hours of Service during an Employment Year.
- Are covered by a collective bargaining agreement with the Ameren Illinois Company (formerly known as Ameren IP) or one of its subsidiaries that provides for benefits under the Ameren Retirement Plan – IP Union Supplement.



For employees hired on or after October 15, 2012, or rehired after June 30, 2013 into employment covered by an applicable collective bargaining agreement, please refer to the Ameren Retirement Plan - Union Cash Balance Supplement.

Notwithstanding the foregoing, you are not eligible to participate in the IP Contract Plan if you are (i) classified as an independent contractor, (ii) a member of a collective bargaining unit for which either a separate retirement plan has been established pursuant to collective bargaining negotiations or no separate retirement plan has been established after collective bargaining which has included discussion of retirement benefits, unless such collective bargaining provided coverage under this Plan, (iii) not a resident of the United States, the Virgin Islands or Puerto Rico, or (iv) an individual who is a party to a written employment agreement with an Ameren Company under which the individual agrees to and waives participation in the employee benefit plans sponsored by Ameren.

When Participation Begins

You are enrolled automatically in the IP Contract Plan on the first day of the month on or after the date on which you meet all of the eligibility requirements.

If you became a participant in the IP Contract Plan when the age requirement was different than it is today, your participation is based on the requirement in effect at that time. Past age requirements were:

FROM	TO	MINIMUM AGE
July 1949	February 1966	30
March 1966	December 1984	25
January 1985	Today	21

Who Pays The Cost Of The Plan

Currently, the Ameren Companies pay the entire cost of the Plan. Participants are not allowed to make contributions to the Plan. Employer contributions are paid directly into a trust fund for the benefit of Plan participants and beneficiaries.

If you participated when the Plan required you to make employee contributions, when you elect to receive your pension, the money you contributed to the Plan and the interest it has accrued (which you have not previously withdrawn) will be paid to you as part of your pension. (See **WITHDRAWALS OF EMPLOYEE CONTRIBUTIONS** regarding the requirements to withdraw employee contributions and accrued interest from the Plan.)

What happens if I transfer?

Transfer on or after July 1, 2022

If you **transfer into a position covered by this document on or after July 1, 2022**, you will begin accruing the benefits described in this document on the first of the month following or coincident with your date of transfer. Your benefits from the prior plan will be "frozen". In other words, you will stop earning a benefit in your prior plan upon your transfer. Your final pension benefit will be the sum of your prior benefit plus your benefit under this document. This is commonly referred to as an "A+B" benefit, where A is your frozen benefit and B is your benefit that begins accruing after you transfer.

Transfers prior to July 1, 2022

Special rules apply if you transferred **either into or out of a position covered by this document** prior to July 1, 2022.

For more information contact **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637) or log on to www.myAmeren.com and go to "View My Pension".

Vesting Service

You earn one year of vesting service for each Employment Year in which you receive credit for at least 1,000 Hours of Service). You are fully vested in the Plan when you complete five years of vesting service, reach your Early Retirement Date, or attain age 65. If you leave Ameren before retirement, you may be entitled to a benefit, provided you are vested (see the **IF YOU LEAVE EMPLOYMENT BEFORE YOU RETIRE** section).

Break-In-Service

A break-in-service is any Employment Year in which you complete fewer than 501 Hours of Service. Your number of years of breaks-in-service may cause you to lose years of vesting service and benefit credits that you have already earned.

You will not incur a break-in-service as a result of absences:

- For service in the uniformed services of the United States, as protected by law (generally not to exceed five years).
- For parental leave of up to 12 months due to:
 - Pregnancy.

- Childbirth.
- The placement of a child in connection with an adoption.
- Caring for the child during the period immediately following the birth or placement for adoption.

If You Are Re-Employed

If you leave Ameren before you are vested and are later re-employed, the vesting service you earned during your previous period of employment will be reinstated if the length of your break-in-service does not exceed the greater of the length of your prior vesting service or five years. In addition, your benefit credits from your previous employment will be included in your career benefit credit if the length of your break-in-service does not exceed the greater of the length of your prior vesting service or five years. Such benefit credits will be included on the date of your reemployment, unless you are reemployed after one or more one-year breaks-in-service, in which case, your benefit credits will be included again once you complete one year of vesting service following your re-employment.

KEEP YOUR ADDRESS UP-TO-DATE

It is your responsibility to keep your address information current. Call **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637) each time your address changes.

If you leave Ameren after you are vested and are later re-employed before you begin to collect a monthly benefit, the vesting service you earned during your previous period of employment will be reinstated and your benefit credits from your previous employment will be included in your career benefit credit upon your re-employment.

If you leave Ameren, begin to collect a monthly benefit, and later are re-employed, the payment of your benefit will be suspended. During the period of your re-employment you will earn pension credits under the Ameren Retirement Plan - Union Cash Balance Supplement, if you are eligible to participate in the Union Cash Balance Supplement. When you again retire, your pension under the IP Contract Plan can resume.

USERRA

If you leave Ameren to perform uniformed service for a period generally not to exceed five years, some provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) may apply to you if you return to employment with Ameren. You must give advance notice to Ameren of your military leave and satisfy certain other requirements, including timely return to employment with Ameren when your military leave ends.



When You May Retire

The IP Contract Plan offers a variety of retirement dates to give you the flexibility to decide when you want to retire.

Normal Retirement

In general, you are eligible for a normal retirement pension when you reach your 65th birthday.

If you elect to retire on or after your 65th birthday, your benefit is calculated as of the first day of the month after you terminate employment with Ameren. (See the [HOW TO RECEIVE YOUR BENEFITS](#) section for information related to the payment of your benefit.)

Early Retirement

You can choose to retire early at any time after reaching age 55. Your benefit will be calculated as of the first day of the month you elect after you terminate employment with Ameren after reaching age 55 and before reaching age 65. (See the [HOW TO RECEIVE YOUR BENEFITS](#) section for information related to the payment of your benefit.)

Late Retirement

There is no mandatory retirement age at Ameren. You continue to accrue a retirement benefit if you work past age 65. Your monthly pension benefit will be calculated using your career benefit credit as of your late retirement date.

How Your Benefit Is Calculated

There are several steps for calculating your annual retirement benefit under the Plan. Your actual retirement benefit depends on benefit credits for periods after January 1, 1994 and the benefits, if any, that you had earned under the Plan's prior benefit formula on January 1, 1994. You earn benefit credits during each payroll period that you work for the Ameren Company while you are eligible to participate in the IP Contract Plan and are a participant. Your benefit credit shall not be reduced to take into account any period of unpaid absence during a payroll period. However, if you are absent without pay for the entire payroll period, you will not receive a benefit credit for the payroll period. Your benefit credit will be determined using your regularly scheduled hours; overtime is not taken into account. Your benefit credit is calculated each pay period as follows:

$$\begin{array}{l} \text{Base Earnings} \\ \times \text{Hours Per Pay Period} \\ \hline \times \text{Applicable Plan Multiplier} \\ \hline \text{Benefit Credit} \end{array}$$

For payroll periods beginning on January 1, 1994 and ending on December 31, 1997, the applicable Plan multiplier is 0.0220 (2.2%) and this percentage is the rate that benefit credit accumulates each pay period during this time. For payroll periods beginning January 1, 1998 through June 30, 2005, the multiplier is 0.0240, representing a benefit credit rate of 2.4%. For payroll periods beginning on or after July 1, 2005, the multiplier shall be governed by the terms of any applicable collective bargaining agreements between the Company and the unions that represent the Company's employees. Note: Based on the current collective bargaining agreement in effect on July 1, 2021, the multiplier is 0.024 (2.4%).

Normal Retirement Benefit

Your benefit credits are added together to determine your career benefit credit. Your career benefit credit is used to determine your monthly normal retirement pension benefit, which is based on the following formula:

$$\frac{\text{Career Benefit Credit}}{\div 12 \text{ (months)}} = \text{Monthly Pension}$$

This formula calculates a monthly pension benefit that is a single life annuity payable at age 65. This amount is adjusted for pension benefits payable in other forms. The following example shows how your benefit may be calculated:

Example 1

If you terminate employment at age 65 and your last pay period was 80 hours and your base earnings for your last pay period was \$50 per hour, your last benefit credit would be calculated as follows:

$$\begin{array}{r} \$50.00 \\ \times 80 \\ \hline \times 0.0240 \\ \hline \$96.00 \end{array}$$

If you had a total career benefits credit of \$9,000.00 before your last benefit credit, here is how your monthly pension benefit would be calculated:

$$\begin{array}{r} 96.00 \\ + \$9,000.00 \\ \hline \$9,096.00 \\ \div 12 \text{ (months)} \\ \hline \$758.00 \text{ MONTHLY PENSION BENEFIT*} \end{array}$$

*You will also receive any benefits payable by Social Security in addition to your pension benefit from the Plan.

Note: If you were a participant in the Plan prior to January 1, 1994, your accrued benefit through January 1, 1994 will be determined under the Plan terms then in effect and will be in addition to the retirement benefit described above.

Early Retirement Pension

If you terminate employment on or after your Early Retirement Date and prior to age 65, you are entitled to receive an early retirement pension under the Plan. Your benefit is calculated using the same formula as for the normal retirement pension (see **NORMAL RETIREMENT BENEFIT**). Your benefit is then reduced using an early retirement reduction factor if you elect to receive your benefit before age 62.

If your pension payments begin on or after your Early Retirement Date and before age 62, they are reduced according to the following table to account for the longer period of time you are expected to receive a pension benefit from the Plan:

AGE AT ANNUITY STARTING DATE	EARLY RETIREMENT FACTORS
62 – 64	1.00
61	0.96
60	0.92
59	0.82
58	0.76
57	0.70
56	0.64
55	0.58

The appropriate factor listed on the previous page will be adjusted based on your age in years and completed months if your pension starting date is not on your date of birth.

Example 2

If you terminate employment at age 61 with a benefit calculated as in Example 1, and you decide to start receiving payments at age 61, your benefit will be reduced as follows:

$$\$758.00 \times \text{Age 61 factor}$$

OR

$$\begin{array}{r} \$758.00 \\ \times .96 \\ \hline \$727.68 \text{ MONTHLY EARLY RETIREMENT BENEFIT*} \end{array}$$

*Once you are eligible to receive a benefit from Social Security, you will receive those benefits in addition to your benefits from the Plan.

Note: The benefits calculated in Examples 1 and 2 are monthly benefits for your life only.

30-Days Notice Required

To receive early retirement benefits, you must submit a request to the Plan Administrator and such request must be received by the Plan Administrator not less than thirty days prior to the proposed date of commencement of the benefit (unless the Plan Administrator, in its discretion, waives the thirty days' notice requirement).

If You Leave Employment Before You Retire

If You Are Not Vested

If you terminate employment before becoming vested under the Plan, you are not entitled to receive a Plan benefit.

If You Are Vested

If you are vested in your Plan benefit when you leave Ameren before age 55 for any reason other than death, you can request to begin receiving your pension on the first day of the month on or after reaching age 55 (or as of the first day of any subsequent month before your 65th birthday); provided your request is received by the Plan Administrator not less than 30 days nor more than 90 days prior to your requested beginning date (unless the Plan Administrator waives this notice requirement).

If you elect to receive your pension before age 65, your benefit is multiplied by an actuarial factor that takes into account your age:

AGE AT RETIREMENT	ACTUARIAL REDUCTION FACTOR
65	1.000
64	0.914
63	0.839
62	0.771
61	0.712
60	0.659
59	0.611
58	0.570
57	0.531
56	0.497
55	0.466

The appropriate factor listed above will be adjusted based on your age in years and completed months if your pension starting date is not on your date of birth.

How Your Benefit Is Paid

If the present value of all benefits payable to you under the Plan when you leave Ameren is \$1,000 or less, your benefit is paid to you in a single cash lump sum. This lump sum payment is paid as soon as practicable after your termination of employment.

If the present value of your Plan benefits is more than \$1,000, you have some choices about how your benefit is paid and, depending upon your payment choice, who your beneficiary will be. However, the Plan also has what are called "normal" forms of payment that are based on your marital status.

NOTE: REQUIRED PAYMENTS

If the present value of your benefit is more than \$1,000, federal law requires that the payment of your benefit begin no later than:

- April 1 of the calendar year following the later of:
 - The calendar year you attain age 72 (70½ if you reach 70½ before January 1, 2020).
 - The calendar year you terminate employment with Ameren.

Normal Forms Of Payment

If You Are Unmarried

If you are unmarried on the date your pension begins, the normal form of payment under the Plan is a monthly single life annuity. Under this form of payment, your full benefit is paid to you for your lifetime only. No pension benefits are payable after your death.

If You Are Married

If you are married before the date your pension begins, the normal form of payment is a monthly annuity where you will receive the greater of:

- The amount you would have received under the joint and survivor annuity described above.
- The applicable monthly single life annuity, multiplied by a factor of .9000 and reduced by .0050 for each year that your spouse is more than 10 years younger than you.



Under this form of annuity, 50% of the monthly benefit you receive under this payment option will be continued after your death for the life of your surviving spouse.

Optional Forms Of Payment

You may elect an optional form of benefit payment instead of the normal form of payment applicable to you, as summarized above. Your election must be made by properly completing and providing the applicable election form to my**Ameren Pension Benefits** during a specific 30-day election period (which may be reduced to 8 days with your consent, and if you are married, with your spouse's consent), and not more than 90 days before your benefit payments begin. If you are married, your spouse must consent to the decision to receive an optional form of payment on the election form and the form must be notarized. Any consent by your spouse is irrevocable. You may contact my**Ameren Pension Benefits** at 877.7my.Ameren (877.769.2637) regarding any questions you may have concerning the optional forms of payment. Once your payments begin, you cannot change your payment election. (See the **HOW TO RECEIVE YOUR BENEFITS** section regarding when you should contact my**Ameren Pension Benefits** to start your benefit and to elect an optional payment form.)

Level Income Option

If you terminate employment with Ameren before age 62 you may select the level income option if you commence your benefit before age 62. Using this option, you can receive a higher pension before age 62. Then, when you become eligible for federal Social Security benefits at age 62, the Plan's monthly payments to you decrease. Your total income from both sources should remain approximately the same throughout your retirement.

Note: If you are married and elect the 50% joint & survivor annuity (see below) with level income option ("LIO") and you die before or after age 62, your surviving spouse will

receive the survivor portion of the regular 50% joint & survivor annuity, instead of 50% of the LIO amount.

For example:

Option	Benefit Payable at Requested Benefit Commencement Date	
	To You	To Your Survivor After Your Death
Single Life Annuity	\$1,491.85	\$0.00
50% Joint & Survivor Annuity	\$1,367.74	\$683.87
50% J&S w/Lev Inc Pre-Age 62	\$2,332.05	\$683.87
50% J&S w/Lev Inc Post-Age 62	\$876.05	\$683.87

Single Life Annuity

You receive a monthly pension payable for your lifetime only. No benefits are payable after your death.

Joint And Survivor Annuity

You receive a lower monthly pension for your life so that a benefit can be paid to your beneficiary after your death. Beginning with the first payment following your death, your beneficiary, if living, will receive 50% (or any other percentage you choose) of your adjusted monthly pension for his or her life. If you are married, your spouse is automatically your beneficiary unless he or she consents, in writing, to another beneficiary. That written statement must be notarized. If you are unmarried, you can designate anyone you choose as your beneficiary. In either case, a court order may override your designation. If your spouse is not your beneficiary, there are certain limitations on the maximum percentage of your pension that your beneficiary may receive (contact my**Ameren Pension Benefits** for more information).

If your beneficiary dies before payments begin and you have not designated another beneficiary or elected another form of payment, your benefit will be paid in the normal form (see **NORMAL FORMS OF PAYMENT**). You may change your beneficiary with your spouse's consent by contacting my**Ameren Pension Benefits** at 877.7my.Ameren (877.769.2637) or by logging on to **myAmeren Benefits Web** at www.myAmeren.com. You may not change your form of payment or designate a new beneficiary after your payments begin.

WITHDRAWALS OF EMPLOYEE CONTRIBUTIONS

If you participated in the Plan before April 1, 1979, the Plan contains employee contributions made by you and associated accrued interest which have not been withdrawn. You may not take a withdrawal of your employee contributions and accrued interest while you remain actively employed by Ameren. However, you can withdraw the balance of this amount if you have terminated your employment and have not yet begun to collect your pension benefit. If you are married, you must have your spouse's written and notarized consent to make a withdrawal. **If you elect to withdraw all or a portion of your employee contributions and accrued interest, the amount of your pension benefit will be reduced, so you should contact myAmeren Pension Benefits regarding the effect of a withdrawal.**

In The Event Of Your Death Before Your Pension Begins

If you die prior to the date your pension becomes payable, your beneficiary may be eligible for a pre-retirement death benefit, as explained below.

Employee Contributions

If you were a participant in the Plan when employee contributions were required and you are employed by Ameren on the date of your death, the beneficiary you have previously named will receive these contributions and interest remaining in the Plan in one lump sum payment after your death.

If you die after you begin receiving your pension payments, if you did not withdraw your employee contributions and accrued interest prior to your death and if your pension payments will not continue to your beneficiary after your death, your beneficiary will be paid any remaining amount in one lump sum. If your pension payments do continue after your death, upon the death of the beneficiary receiving the pension payments, any remaining amount of your employee contributions and accrued interest will be paid to the beneficiary you select. If you are married, your spouse is automatically your beneficiary unless he or she consents, in writing, to another beneficiary. That written statement must be notarized. If you are unmarried, you can designate anyone you choose as your beneficiary. In either case, a court order may override your designation. If your beneficiary dies and you have not designated another beneficiary, your benefit will be paid to your surviving spouse, if any, otherwise to the executor or administrator of your estate or to your heirs at law.

During Employment

After Reaching Age 50

If you are age 50 or older, are married to the same person throughout the twelve-month period preceding your death (an "eligible surviving spouse"), and are employed by Ameren or receiving Ameren provided disability benefits when you die, your eligible surviving spouse will receive a benefit equal to 50% of the monthly amount you would have received had you retired on your date of death and elected a single life annuity. There are no further reductions made to this benefit for your age at death or for the refund of your employee contributions. However, if you are 50 or older and your spouse is more than 10

years younger than you, the surviving spouse annuity will be reduced by 0.5% (1/2 of one percent) for each year in excess of the ten year age difference.

Payment of this survivor annuity will begin on the first day of the month following the later of your death or the date you would have reached age 65; provided, however, your eligible surviving spouse may elect to begin receiving payments as of the first day of the month following your death but before the date you would have reached age 65. Payment will end with the death of your eligible surviving spouse.

Before Age 50

If you are under age 50, vested in the Plan, married to an eligible surviving spouse and employed by Ameren or receiving Ameren-provided disability benefits when you die, your eligible surviving spouse will receive a monthly single life annuity. The benefit will be calculated so your eligible surviving spouse receives 50% of the benefit you would have received if you had terminated employment on the date of your death, then survived to age 55, elected a joint and survivor annuity for your eligible surviving spouse and then died on the day after your 55th birthday. No reduction is taken from this benefit for the refund of employee contributions. This benefit will be reduced to reflect the fact that payments commenced before you reached age 65. (see [EARLY RETIREMENT PENSION](#)).

Payment of this survivor annuity will begin on the first day of the month following the later of your death or the date you would have reached age 65; provided, however, your eligible surviving spouse may elect to begin receiving payments as of the first day of any month following the date you would have reached age 55 but before the date you would have reached age 65. Payment will end with the death of your eligible surviving spouse.

After Termination Of Employment

After Reaching Age 55

If you are married to an eligible surviving spouse, terminated employment with Ameren after reaching age 55 and have not started to receive your benefits at the time of your death, your eligible surviving spouse will receive a single life annuity. The benefit will be equal to the amount that would have been payable to your eligible surviving spouse if you had elected to receive a joint and survivor annuity on the first day of the month before your death, reduced by any withdrawals of employee contributions and accrued interest you may have received. This benefit will reflect reduction by the applicable early retirement factor (see [EARLY RETIREMENT PENSION](#)).

Payment of this survivor annuity will begin on the first day of the month following the later of your death or the date you would have reached 65; provided, however, your eligible surviving spouse may elect to begin receiving payments as of the first day of any month following your death but before the date you would have reached age 65. Payment will end with the death of your eligible surviving spouse.

Before Age 55

If you are married to an eligible surviving spouse, vested in the Plan and you terminated your employment with Ameren before age 55, and then die before receiving your benefits, your eligible surviving spouse will receive a monthly single life annuity.

If you die on or before your 55th birthday, the benefit will be equal to 50% of the amount you would have received if you had lived, retired at age 55 and elected a joint and survivor annuity for your eligible surviving spouse and then died the day after your 55th birthday, reduced by any withdrawals of employee contributions and accrued interest you may have received.

If you die after your 55th birthday, the benefit will be equal to 50% of what you would have received if you retired and started receiving a joint and survivor annuity on the day before your death, reduced by any withdrawals of employee contributions and accrued interest you may have received.

In either case, the benefit will be reduced to reflect the fact that payments commence before you reached age 65 (see **EARLY RETIREMENT PENSION**).

Payment of this survivor annuity will begin on the first day of the month following the later of your death or the date you would have reached 65; provided, however, your eligible surviving spouse may elect to begin receiving payments as of the first day of any month following the date you would have reached age 55 but before the date you would have reached age 65. Payment will end with the death of your eligible surviving spouse.

Cash Out

If you die before you begin to receive benefits, and your surviving spouse or other beneficiary is entitled to a death benefit, and the present value of the death benefit is \$1,000 or less, your spouse or beneficiary will be paid the present value of such death benefit in a lump sum payment as soon as administratively possible. If your beneficiary dies and you have not designated another beneficiary, your benefit will be paid to your surviving spouse, if any, otherwise to the executor or administrator of your estate or to your heirs at law.

How To Receive Your Benefits

You or your beneficiary may claim benefits under the Plan by contacting my**Ameren Pension Benefits** at 877.7my.Ameren (877.769.2637). You must also contact my**Ameren Pension Benefits** to select an optional form of pension payment. Following your request, you will be notified whether you or your beneficiary is entitled to any benefits, and, if so, the amount of the benefit. In order to receive your payment on the date your payments are scheduled to begin, you should contact my**Ameren Pension Benefits** at least 90 days before your scheduled payment date. The my**Ameren Pension Benefits** site may need this amount of time to perform its administrative and legal procedures related to paying your benefit to you. Payment of your vested benefit will begin as soon as administratively practical after you have properly completed your election forms and have returned your completed forms to your employer. You must complete and return the appropriate paperwork to my**Ameren Pension Benefits** to claim your benefit.

Tax Regulations

Taxes, Withholding And Direct Rollover Rules

When you receive a distribution from the Plan it generally will be subject to federal income tax. It may also be subject to state and local taxes.

The following special rules apply if you receive a lump sum payment:

You may elect to have all or any portion of a lump sum benefit directly rolled over to your individual retirement account ("IRA") or another eligible qualified plan if your eligible rollover distributions are expected to total \$200 or more during the calendar year. The amount of your direct rollover (i.e., a payment by the Plan directly to another eligible qualified plan) must total at least \$500.

AN ELIGIBLE RETIREMENT PLAN

Eligible retirement plans include other tax-qualified plans, section 403(b) arrangements, and governmental Section 457(b) plans.

Generally, the taxable portion of any lump sum payment is subject to 20% automatic federal withholding tax. You may defer income tax and avoid the 20% withholding tax by directing the Plan to have all or a portion of the taxable part of this payment rolled over to an IRA or another eligible retirement plan.

If you do not elect to directly roll over all or a portion of your taxable distribution, payment of the taxable portion that is not rolled over will be made directly to you and you cannot elect out of the 20% withholding rules with respect to that amount.

If you have any portion of your lump sum distribution paid directly to you, you have the right to elect to roll over all or any part of it to an IRA or another eligible retirement plan within 60 days after you receive the distribution. Although the 20% withholding would apply, when you file your income taxes you might qualify for a refund up to the amount withheld if you deposit the entire distribution (including an amount equal to the 20% withheld). That means you would need to substitute money from other sources for the 20% withheld. In addition, if you terminate employment before age 55, take a lump sum distribution and do not roll it over, you may also pay a 10% penalty tax on the amount of your distribution. You may wish to consult with a tax advisor before taking a lump sum distribution.

These rollover and withholding rules apply to lump sum payments made to you, your surviving spouse and to spouses or former spouses who are alternate payees under QDROs (see [QUALIFIED DOMESTIC RELATIONS ORDERS](#)).

Certain types of distributions are not affected by these automatic rollover and withholding rules, such as annuity payments made either for your lifetime or for your lifetime and your beneficiary's lifetime.

The following special rules apply to monthly payments under the Plan:

Federal law requires that all other taxable payments you receive from the Plan be subject to federal income tax withholding unless you elect not to have withholding apply. Before

annuity payments are made, you or your beneficiary will be given a form on which you must indicate whether or not you want federal income tax withheld from your monthly benefit payment. If you do not complete and return this form, taxes will be withheld from each payment. The amount to be withheld will be determined in accordance with tax laws then in effect. As a result, when you make your benefit payment elections, you should file a withholding certificate that reflects your particular tax situation.

For More Tax Information

This information is intended only as a brief overview of some of the United States federal income tax considerations in effect as of January 1, 2022. These requirements are often complicated and may change from time to time. **Ameren cannot advise you regarding tax or legal considerations relating to the Plan. Therefore, if you have questions regarding benefit planning, you should seek advice from a personal advisor (e.g., legal counsel, tax advisor, investment advisor).**

Filing Claims for Benefits

The **myAmeren Pension Benefits** site will furnish you with information about your retirement benefit before you retire or upon request. You will also receive a retirement kit so that you may choose when your payments begin and apply for any optional methods of payment provided by the Plan. Your benefit cannot begin before myAmeren Pension Benefits receives and processes your completed forms.

If you fail to apply for benefits, your benefit will automatically be paid beginning on your Required Beginning Date in the normal form of payment, based on the marital status the Administrative Committee has on file for you.

Claims and Appeals and Plan Administration

Authorized Representative

You may authorize another individual to act on your behalf regarding your benefit claim and appeal. To designate an authorized representative, you must complete the required forms available by contacting the Administrative Committee.

Initial Claim

If you have been denied benefits to which you believe you are entitled, you may file a written claim for benefits with the Administrative Committee. The request must be addressed to:

Ameren Corporation
Administrative Committee
Employee Benefits Department
Mail Code 533
1901 Chouteau Avenue
P.O. Box 66149
St. Louis, Missouri 63166-6149

You must file a claim within one year of the earlier of when your benefits begin or you became aware or should have become aware that your position regarding your benefits under the Plan is different than reflected in the Plan's records.

Claims Review Procedure

Generally, the Administrative Committee will grant or deny your claim within 90 days from the date your claim is properly filed. The Administrative Committee may extend this review deadline by up to an additional 90 days in special circumstances. If an extension is necessary, you will receive, during the initial 90 days, written notice of the extension, the reasons for the extension, and the date that the Administrative Committee expects to make its decision. If an extension is necessary due to your failure to submit necessary information, the Administrative Committee's timeframe for making a benefit determination is tolled from the date the Administrative Committee sends you the extension notification until the date you respond to the request for additional information.

If your claim for benefits is denied either in whole or in part, you or your beneficiary will receive a written notice. The notice will include:

- The specific reason(s) for the denial,
- Specific reference to the Plan provisions on which the denial is based,
- A description of any additional information needed to complete their review of your claim and an explanation of why this information is necessary, and
- The steps you should take if you want to submit a request for review, the time limits for submitting an appeal, and a statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on appeal.

If the Administrative Committee does not respond to your claim within 90 days, you should treat your claim as being denied and submit a written appeal.

Claims Review

No later than 60 days after receiving the denial from the Administrative Committee you, your beneficiary or an authorized representative may submit a written request for a review of the decision to deny your claim. You must direct your request to the Administrative Committee at the appropriate address listed above.

Your request for review should be accompanied by documents or records in support of the appeal. You, your beneficiary or a duly authorized representative may review all pertinent documents relating to the denial of your claim and submit issues and comments in writing.

The Administrative Committee will consider your request for review and within 60 days provide a written response to the request. The Administrative Committee may extend this review deadline by up to an additional 60 days in special circumstances. If an extension is necessary, you will receive, during the initial 60 days, written notice of the extension, the reasons for the extension, and the date that the Administrative Committee expects to

make its decision. If an extension is necessary due to your failure to submit necessary information, the Administrative Committee's time frame for making a benefit determination on review is tolled from the date the Administrative Committee sends you the extension notification until the date you respond to the request for additional information.

If your claim is denied on review, the Administrative Committee will notify you in writing or electronically. The claim denial will include:

- The specific reason or reasons why your appeal is denied.
- A reference to the specific Plan provisions on which the denial is based.
- Notice that you will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim.
- Notice of your right to bring an action under ERISA Section 502(a).

You may not pursue legal action against the Plan before the Administrative Committee's review period (as extended) has expired nor after three years following your receipt of the decision of the Administrative Committee. Any action brought by you involving benefits of the Plan shall be filed and conducted exclusively in the federal courts of the Eastern District of Missouri.

The Plan Administrator has discretionary authority to determine a claimant's eligibility for benefits and to interpret the terms of the Plan. Benefits under the Plan will be paid only if the Plan Administrator decides in its discretion that the claimant is entitled to such benefits. The decision of the Plan Administrator is final and non-reviewable unless found to be arbitrary and capricious by a court of competent review.

Additional Information

Plan Administration

The administration of the Plan is under the supervision of the Plan Administrator. To the fullest extent permitted by law, the Plan Administrator will have discretionary authority to determine all matters relating to the Plan, including but not limited to eligibility, coverage, and benefit determinations. The Plan Administrator will also have discretionary authority to determine all matters relating to interpretation and operation of the Plan. The Plan Administrator may delegate any of its duties and responsibilities to one or more persons or entities. Such delegation of authority must be in writing and must identify the delegate and the scope of the delegated responsibilities. Decisions by the Plan Administrator, or any authorized delegate, will be conclusive and final on all parties.

Assignment of Benefits

Except as required by law or applicable court order (for example, in the case of a QDRO, described below), your Plan benefits may not be pledged, assigned or garnished in payment of any debts. In addition, if you (or your provisional payee) are unable to care for your own affairs, any payments due may be paid to someone who is authorized to conduct your affairs. This may be a relative or a court-appointed guardian.

Qualified Domestic Relations Orders

The Plan will pay all or a portion of your benefit to an "Alternate Payee" in compliance with a Qualified Domestic Relations Order ("QDRO") issued by a court and approved by the Plan's representative. For the purposes of the Plan, a QDRO is any judgment, order, decree or approval of a property settlement agreement made on the basis of a domestic relations law that satisfies the Internal Revenue Code's QDRO requirements and does not require the Plan to make payments that are not otherwise permitted by the Plan. The order may relate to child support, alimony or marital property rights of a spouse, former spouse, child or other dependent and may direct payment of all or part of your Plan benefit to another person.

Ameren has partnered with QDRO Consultants, a third party administrator, to perform the administration, qualification, correspondence and "QDRO split" responsibilities of any QDROs.

Upon notification through a draft or finalized QDRO that an employee may be in the process of a divorce, QDRO Consultants will place a hold on the Participant's retirement benefit to prevent any withdrawals. The hold will remain until the employee provides proof that the retirement benefit is not affected, the account has been split by a QDRO, or there is no activity (neither written or verbal correspondence with QDRO Consultants) on the account for six months. At that time a letter will be sent to all parties involved informing them that unless some form of contact is made in the next 30 days, it will be assumed there is no QDRO and the QDRO hold will be released. If you retire or terminate while a QDRO hold is in effect, you may not receive payment from the Plan until the QDRO matter is resolved.

Once the QDRO review is completed, QDRO Consultants will issue a determination to all involved parties as to whether the Order is qualified.

Plan participants may obtain, without charge, a copy of the QDRO procedures by calling QDRO Consultants and asking for Ameren's QDRO Administration contact at 877.769.2637, option 4.

Reimbursement of Overpayment

In the event of an overpayment of any Plan benefit, the Plan reserves the right to seek reimbursement of overpayments (with appropriate interest) or to reduce future benefit payments in an amount equal to such overpayments (with appropriate interest) to the extent permitted by law.

Benefit Limitations

The Plan is governed by federal rules that limit the maximum amount of pension benefit that may be paid from the Plan. Limits typically increase from year to year based on inflation. You will be notified if your benefits are affected by these limitations.

When Benefits Are Not Paid

This SPD describes when and how the Plan pays retirement benefits to you and/or your survivors. You should know, however, those conditions under which benefits might be reduced or not paid at all. The following are some of those conditions:

- If you permanently leave Ameren before becoming vested, you are not eligible for a benefit from the Plan.
- If payment of your benefit begins as a single life annuity, no benefits are payable to anyone after your death.
- If you choose a payment method that continues an annuity to your spouse or other beneficiary after your death, the monthly annuity amount paid to you will be reduced because payment can be made over a longer period.
- If you receive a benefit that is found to be more or less than the benefit to which you are entitled, the Plan Administrator will adjust your future payments to correct the mistake.

It is important that you keep the Plan informed of your current address. Benefits cannot be paid to you if the Plan Administrator is unable to locate you.

Employer Information

Upon your written request to the Plan Administrator, you will be provided with a complete list of each Ameren Company participating in the Plan. Also, upon your written request to the Plan Administrator, you will be provided with information regarding whether a certain employer is an Ameren Company participating in the Plan and, if it is, its address and Employer Identification Number.

Plan Amendment and Termination

While the Company expects to continue the Plan indefinitely, it has the right to amend, partially terminate or fully terminate the Plan at any time through action of its Board of Directors. The Company may also delegate its authority to amend or terminate the Plan. These actions would not decrease any benefit you had accrued under the Plan. Your accrued benefit under the Plan would be 100% vested and non-forfeitable on termination of the Plan. If the Plan were completely terminated, the assets of the trust would be distributed to participants as soon as possible. In the discretion of the Company, plan benefits may be annuitized with an insurance company.

Top-Heavy Provisions

Under a complicated set of IRS rules set out in the Plan document, the Plan may become a "top heavy plan." A top heavy plan is one where more than 60% of the contributions or benefits have been allocated to "key employees." Key employees are generally officers and other owners. The Plan Administrator is responsible for determining whether the Plan is a top heavy plan each year. In the unlikely event the Plan becomes top heavy in any year, non-key employees may be entitled to certain minimum benefits and special rules

will apply. If the Plan becomes top heavy, the Plan Administrator will advise you of your rights under the top heavy rules.

No Rights To Continued Employment

This SPD does not constitute an implied or express contract or guarantee of employment. Similarly, your eligibility or your right to benefits under the Plan should not be interpreted as an implied or express contract or guarantee of employment. Ameren's employment decisions are made without regard to benefits to which you are entitled upon employment.

Plan Financing

Currently, the Plan is financed entirely by employer contributions, which are put into a trust fund. Prior to April 1, 1979, Ameren and participants contributed to the Plan. Each year, an actuary determines how much Ameren must contribute to cover current and future Plan expenses.

Payment of Plan Expenses

Expenses incident to the administration of the Plan and Trust such as actuarial, legal, accounting, premiums to the Pension Benefit Guaranty Corporation (PBGC), trustee fees and other administrative costs may be paid from the Plan.

IRS Approval

The Plan is subject to the continuing approval of the IRS and it may be necessary to make amendments from time to time to accommodate changes in IRS regulations.

General Plan Information

Plan Name	Ameren Retirement Plan
Type of Plan	Defined Benefit
Type of Administration	Contract Administration
Plan Year/Fiscal Year	January 1 through December 31. Plan records are maintained on this basis.
Plan Number	005
Plan Sponsor	Ameren Corporation 1901 Chouteau Avenue P. O. Box 66149, Mail Code 533 St. Louis, MO 63166-6149 877.7my.Ameren (877.769.2637)

Plan Sponsor's Employer Identification Number	43-1723446
Plan Administrator	<p>Administrative Committee Ameren Corporation 1901 Chouteau Avenue P. O. Bo 66149, Mail Code 533 St. Louis, MO 63166-6149 877.7my.Ameren (877.769.2637)</p> <p>The Plan Administrator maintains Plan records and is responsible for its overall administration. The Plan Administrator will also answer any questions you may have about the Plan.</p>
Contribution Methodology	Company contributions are actuarially determined.
Trustee	The Bank of New York Mellon 135 Santilli Highway, 026-0037 Everett, MA 02149
Agent for Service of Legal Process	<p>General Counsel Ameren Services Company 1901 Chouteau Ave. P. O. Box 66149, Mail Code 1300 St. Louis, MO 63166-6149 877.7my.Ameren (877.769.2637)</p> <p>Legal process can also be served on Ameren Corporation, the Plan Administrator and/or the Plan Trustee.</p>
Collective Bargaining Agreement	The Plan is maintained under a collective bargaining agreement. You or your beneficiary may obtain a copy of the agreement for examination upon written request to the Plan Administrator.

Your Rights Under ERISA

This section is included to satisfy the requirements of the U.S. Department of Labor for SPDs.

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office, and at other specified locations, such as work sites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA).
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining

agreements, and copies of the latest annual report (Form 5500 Series) and updated SPD. The Plan Administrator may make a reasonable charge for the copies.

- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan Administrator must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties on the people who are responsible for the operation of the employee benefit plan. The people who operate the Plan, called fiduciaries of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan Administrator and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in a federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in your telephone directory or the Division of Technical

Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, D.C., 20210. You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in state or Federal court, but only after you have exhausted the Plan's claims and appeals procedure, as described in the **CLAIMS AND APPEALS** section above. The requirement to exhaust the Plan's claims and appeals procedures applies for all purposes including: (i) the recovery of benefits under the Plan, (ii) the enforcement of rights under the terms of the Plan, and (iii) the clarification of rights to future benefits under the terms of the Plan.

Pension Benefit Guaranty Corporation

Your pension benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the Plan terminates (ends) without enough money to pay all benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under the Plan, but some people may lose certain benefits.

The PBGC guarantee generally covers:

- Normal and early retirement benefits;
- Disability benefits, if you become disabled before the Plan terminates; and
- Certain benefits for your survivors.

The PBGC guarantee generally does not cover:

- Benefits greater than the maximum guaranteed amount set by law for the year in which the Plan terminates;
- Some or all of the benefit increases and new benefits based on Plan provisions that have been in place for fewer than five years at the time the Plan terminates;
- Benefits that are not vested because you have not worked long enough for the Ameren;
- Benefits for which you have not met all of the requirements at the time the Plan terminates;
- Certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the Plan's normal retirement age; and
- Non-pension benefits such as health insurance, life insurance, certain death benefits, vacation pay and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your Plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your Plan Administrator or contact:

Pension Benefit Guaranty Corporation
Technical Assistance Division
1200 K Street, N.W. Suite 930
Washington, D.C. 20005-4026
(202) 326-4000 (not a toll-free number)

TTY/TDD users may call the federal relay service toll-free at 800.877.8339 and ask to be connected to 202.326.4000. Additional information about the PBGC's pension insurance program is available through the PBGC's Web site on the Internet at <http://www.pbgc.gov>.