

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



**Ameren Retirement Plan –
Union Cash Balance Supplement**

Benefits for Certain 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 of Ameren Missouri Company, Callaway Energy Center, Unit 1, Ameren Illinois Company, and Ameren Missouri Company as described in the eligibility section set forth herein.

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. 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 portion of the Plan described in this SPD at any time, at its sole discretion, but subject to any collective bargaining obligations.

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AMEREN RETIREMENT PLAN

Introduction

This SPD describes the key features of the Ameren Retirement Plan (the “Plan”) as they apply to certain contract employees who meet the eligibility requirements described in this SPD (sometimes referred to as “Contract Employees”). The Plan, as it applies to Contract Employees, is sometimes referred to in this SPD as the “Union Cash Balance Plan”). Please read this SPD carefully, and share it with other members of your family.

Your Union Cash Balance Plan provides a foundation of retirement income for you. The benefit you receive will vary with your age and the length of time you work for Ameren (as defined below).

Your *total retirement benefits program* includes your benefits under the Union Cash Balance Plan, your 401(k) account (if applicable), your ESOP account (if applicable), and any retiree medical and life insurance benefits for which you may be eligible. These plans and benefits work together with Social Security and your personal savings to provide you with income and financial support in retirement.

With the Union Cash Balance Plan, a specific amount is credited to an account for eligible Contract Employees each year, and your account earns interest — similar to a savings plan, but you make no contributions of your own to the Plan.

Your Cash Balance Account Features and Advantages

- **It’s Easy to Understand:** The Plan allows you to watch your account balance grow over time with the addition of credits based on your pay and the Plan’s interest credits.
- **It’s Consistent:** Your account will grow each year. You earn benefits steadily throughout your career.
- **It’s Yours:** Once you have completed three Years of Service (as defined below), you are fully vested.
- **It’s Portable:** Your vested account balance can be paid in a Lump Sum amount if you terminate your employment — regardless of your age.
- **It’s Flexible:** When you retire, you can receive your entire account balance in one Lump Sum payment or choose from several monthly payment options.

Definitions

It is important that you understand the following terms as they apply to your Union Cash Balance 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 the below companies which have adopted the Plan:

- Company (as defined below)
- Ameren Missouri Company
- Ameren Illinois Company
- Ameren Services Company

Company means Ameren Corporation.

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.

Plan Year means the calendar year.

Service is used to determine your eligibility to participate in the Plan and whether or not you are vested. In general, all your employment with Ameren counts as Service under the Plan for eligibility and vesting.

Year of Service is a calendar year in which you have worked at least 1,000 Hours of Service.

Eligibility

You are eligible to participate in the Union Cash Balance Plan if you meet the following requirements:

- You are a full-time employee employed by an Ameren Company and your employment is covered by a collective bargaining agreement between United Government Security Officers of America, Local 11 and Ameren Missouri Company Callaway Energy Center, Unit 1; or
- You are a full-time employee of Ameren Illinois Company and you were (i) first hired into one of the following contract groups after October 15, 2012, (ii) transferred into one of the following contract groups on or after July 1, 2013, or (iii) were rehired into one of the following contract groups on or after July 1, 2013: AIC (formerly AmerenIP) 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; AIC (formerly AmerenCILCO) IBEW Local 51; or AIC (formerly AmerenCIPS) IBEW Local 702-Illini, IBEW Local 702-Great River, IBEW Local 702-Shawnee, IBEW Local 309 and IBEW Local 649; or
- You are a full-time employee of Ameren Missouri Company and you were (i) first hired into one of the following contract groups after July 1, 2013, (ii) transferred into one of the following contract groups on or after July 1, 2013, or (iii) were rehired into one of the following contract groups on or after July 1, 2013: Ameren Missouri Company, IBEW Local 702-UE-Physical and Clerical, IBEW Local 2, IBEW Locals 1439 and 1439 South, IBEW Locals 1455 and 1455 Regional West, and IUOE Local 148-UE; or



You are a part-time employee covered by a collective bargaining agreement between an Ameren Company and a union described above who has completed 1,000 Hours of Service during your first 12 months of employment or during any Plan Year thereafter.

Notwithstanding the foregoing, you are not eligible to participate in the Union Cash Balance 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.

You automatically become a participant in the Union Cash Balance Plan on the first day of the month following or coincident with your date of employment if you are employed as a regular full-time employee in a classification described above. If you are a full time employee who transferred from an affiliate of the Company that has not adopted the Plan, you will become a participant on the first day of the month coincident with or following your date of transfer provided you transfer into a classification described above. If you are a part-time employee described above, you will become a participant on the first day of the month coincident with or following your completion of 1,000 Hours of Service during your first 12 months of employment or during any Plan Year thereafter.

If you are on an unpaid leave of absence when you become eligible, your participation will not begin until you return to work as an eligible employee described above. If you receive an authorized leave of absence with pay, you will become a participant when you meet the eligibility requirements above even if you are not an active employee at that time. Special rules apply with respect to participants who are members of AER-IUOE Local 148 or IBEW Local 702 and are granted unpaid leaves of absence by an Ameren Company to become a full-time "Business Representative" of such unions. For more information about these special rules, please contact the Plan Administrator.

Vesting

You become vested in your Union Cash Balance Plan upon completion of three Years of Service. Once you are fully vested, you have a non-forfeitable right to your entire account balance. This means that you can take it with you if you leave Ameren before retirement. If you leave before completing three Years of Service, you will not be eligible to receive a benefit under the Plan (see **BENEFITS IF YOU LEAVE AMEREN BEFORE RETIREMENT** for more information).

How Your Account Grows

The Ameren Companies pay the full cost of providing your benefit under the Plan. All contributions made to the Plan are actuarially determined. You do not make contributions.

Your Union Cash Balance Plan benefit is held in your cash balance account ("Cash Balance Account") and consists of annual cash balance credits (sometimes referred to as "Regular Credits", as further described below), "Interest Credits" (as further described below), and, if applicable, "Enhancement Credits (as further described below). In particular, your Union Cash Balance Plan benefit grows over time based on the following formula:

<i>Cash Balance Account Growth:</i>
Cash Balance Account at the end of the prior year
+
Interest Credits
+
Regular Credits
+
Enhancement Credit, if applicable
Cash Balance Account at the end of the current year

Interest Credits

Amounts credited to your Cash Balance Account earn Interest Credits, which will be added to your account at the end of each month.

The Interest Credit rate will vary from year to year. The current Interest Credit rate is 5%. The annual rate of interest used to determine the Interest Credit for a year equals the sum of (a) the average yield for the month of October of the immediately

preceding year on one-year Treasury Constant Maturities, plus (b) one percent (1%); provided that, the Plan has a minimum Interest Credit rate of 5%.

If you have a vested benefit, your account will continue to earn Interest Credits until the first day of the month for which an amount is first paid to you or the date benefits are paid or commence to a beneficiary.

Example of Interest Credit

Don has an account balance of \$30,000 as of January 1, 2022. If the Interest Credit rate for 2022 is 5.00%, his Cash Balance Account will increase as follows:

• Beginning Balance	\$30,000
• Interest Credit on Beginning balance (5.00%)	<u>\$ 1,500</u>
• Balance plus interest	\$31,500

Regular Credits

Once you become a participant and provided you remain an eligible Contract Employee (as described above), you will receive Regular Credits to a Cash Balance Account held in your name. The Regular Credit for any given year is the amount obtained by multiplying your pensionable earnings for the Plan Year by the applicable "Contribution Rate" (as further described below) for the Plan Year.

- Pensionable earnings include base pay paid to an employee during the year for services rendered while a participant only. Base pay means the amount equal to your regular hourly rate of pay paid for the payroll period for the position, covered by the Union Cash Balance Plan, to which you are normally assigned multiplied by the number of regularly scheduled hours for that position for that payroll period. Base

pay does not include overtime, premium payments, bonuses, or other special payments. Your pensionable earnings also include any before-tax contributions you make to the Savings Investment Plan or to a flexible spending account. Solely with respect to a participant employed by Ameren Energy Resources Generating whose employment is governed by a collective bargaining agreement with IBEW Local 51, base pay includes shift differential pay.

- The Contribution Rate is based on your age at the end of the year as set forth in the chart below. In addition to the Contribution Rates in the chart below, a participant is entitled to an additional 3% credit on any pensionable earnings in excess of the Social Security wage base ("SSWB"). The SSWB for 2022 is \$147,000.

Your Age on December 31	Contribution Rate
Less than 30	3%
30 to 39	4%
40 to 44	5%
45 to 49	6%
50 to 54	7%
55 and over	8%

Putting It All Together

The following is an example of how all the credits are applied to your account. Don has an account balance of \$30,000 as of January 1, 2022, and wages of \$70,000 during 2022. He is 46 years old. The Interest Credit rate for 2022 is 5.00%. His plan balance will increase as follows:

	Cash Balance Account Balance
Beginning Balance	\$30,000
Interest Credit (5%)	1,500
Regular Credit (6%)	4,200
End of year balance	\$35,700

Enhancement Credit (UGSOA – Local 11 only)

If you are a participant whose employment is covered by the Callaway Security Officer Agreement, at the end of each year, an Enhancement Credit of \$500 will be added to your enhancement account, provided you worked at least 1,000 Hours of Service during the Plan Year. While Enhancement Credits are maintained in a separate account, they will be displayed as part of the employees total Cash Balance Account.

Transferred or Rehired Employees

Eligible full-time employees who transferred or are rehired on or after July 1, 2013, in general, became participants in the Union Cash Balance Plan on the first day of the month following or coincident with the date of transfer or rehire. If you were a participant in the Plan, but not the supplement governing the Union Cash Balance Plan, the accrued benefit under your former union plan is determined according to your former union plan up until your date of transfer. Your prior plan accrued benefit will not be converted to a lump sum value under the Union Cash Balance Plan. Your age, service and accrued benefit for purposes of your prior plan is calculated as of the day before your participation in the Union Cash Balance Plan. Your accrued benefit under your prior plan at your date of transfer will be protected, as will the early retirement and spousal annuity factors, Social Security supplement, if applicable, and other special forms of payment available to you under your prior plan.

Employees who transfer into a union group with the same pension formula as their previous union group will remain in the prior plan and will not be eligible for participation in the Union Cash Balance Plan.

If you have any questions regarding how a transfer may impact your pension, contact myAmeren Pension Benefits at 877.7myAmeren (877.769.2637).

Keeping Track of Your Account

You may access information about your account at any time through myAmeren Pension Benefits at 877.7myAmeren (877.769.2637) or log into www.myAmeren.com and click "[View My Pension](#)". You may request statements of benefits earned to date or estimates of your account growth at a future date.

Benefits if You Retire

Your *normal retirement date* is your 65th birthday. If your employment is terminated or you retire before age 65, you can receive your vested benefit as soon as administratively practical after you have properly completed your election forms and have returned your completed forms to your employer. You may delay your retirement beyond your normal retirement date, and continue to earn Regular Credits and Interest Credits. There is no mandatory retirement age. If you are not actively at work, you must begin receiving benefit payments on April 1 following the calendar year in which you reach age 72 (or age 70½ if you were born before July 1, 1949). This date is referred to as your "Required Beginning Date."

Payment Methods

If you leave Ameren with a vested benefit, you may elect to receive your account balance in one lump sum payment or choose from a variety of monthly payment options. Note that no benefit will be paid to you until you submit completed election forms.

You will receive your benefit in the *normal form of payment* (see below), unless you choose an optional method of payment. The *normal form of payment* if you are married at the time you are to receive your benefit is a 50% joint and survivor annuity. If you are unmarried,

the *normal form of payment* is the life annuity. Although the Plan allows you to select the payment method best suited to your situation, some rules apply:

- If your vested account balance is \$1,000 or less upon your termination of employment, your benefit will automatically be paid to you in a lump sum, which is eligible for rollover.
- If you are married and elect a lump sum or a life annuity, you must have the notarized consent of your spouse.

You may choose any of the following payment methods:

Lump Sum — This option allows you to receive your entire account balance in a single payment. You may receive the lump sum payable to you or directly roll over all or part of the amount into another qualified retirement plan, the Savings Investment Plan ("SIP"), or an Individual Retirement Arrangement (IRA). If your vested account balance is \$1,000 or less upon your termination of employment, a lump sum payment is mandatory and will be automatically paid to you following your termination of employment..



Life Annuity — Equal monthly payments will be paid to you for the rest of your life. When you die, payment ends. If you are unmarried, this is the *normal form of payment* unless you choose another form.

Joint and Survivor Annuity — Monthly payments will be made to you for your lifetime. If you die before your survivor, he or she will receive monthly benefit payments of 50%, 75% or 100% — whichever you previously elected — of the amount you had been receiving, for the remainder of his or her lifetime. The greater the amount you elect to continue to your survivor, the more your benefit will be reduced while you are living. If you are married, the 50% joint and survivor annuity is the *normal form of payment*. You must have your spouse's notarized consent to choose the lump sum or life annuity payment options. If you select a non-spouse beneficiary, there are certain limitations on the maximum percentage of your pension that your beneficiary may receive (contact myAmeren Pension Benefits for more information).

If an optional form of payment is not described above but was previously available to you, you can request information about whether this optional form of payment is still eligible to be elected with respect to a portion of your benefit. Please contact myAmeren Pension Benefits.

You may revoke your decision to receive an optional form of payment any time prior to the date your benefits commence. You cannot change your form of payment once benefit payments start.

If you (or your spouse whom you have designated as a beneficiary under a joint and survivor annuity) die after an election for benefits is made but before the benefit commences, the election is void and benefits will be determined as if no election had been made.

You may request forms for electing a payment method, revoking a payment method, and obtaining spousal consent by calling myAmeren Pension Benefits at 877.7my.Ameren (877.769.2637).

Calculating Your Benefit Under Different Methods of Payment

The tables in **APPENDIX A** through **APPENDIX C** can be used to determine your benefit under each method of payment. **APPENDIX A** provides the factors to convert your January 1, 2012 prior plan protected benefits from a monthly annuity to a lump sum. **APPENDIX B** provides factors to convert your Cash Balance Account to a monthly life annuity. **APPENDIX C** provide factors to convert your monthly life cash balance annuity payment to one of the joint and survivor annuity options.

Converting Your Cash Balance to a Monthly Single Life Annuity

Divide your Cash Balance Account balance by the factor for the age at which you begin receiving benefits. You can find these factors in **APPENDIX B**.

For example, assume your Cash Balance Account totals \$200,000 and you want to begin receiving a monthly life annuity at the age of 58 years and 4 months.

Total Cash Balance Account	\$200,000
Factor for 58 years, 4 months	÷ <u>129.4155</u> (from APPENDIX B)
Monthly Life Annuity	\$1,545.41

Converting Your Cash Balance to a Monthly Joint & Survivor Annuity

To determine your benefit under a joint and survivor annuity option, multiply your monthly life annuity times the appropriate factor from **APPENDIX C**. The factor you use is determined by your age and your spouse's age at your benefit commencement date.

For example, assume that you retire at age 58 and your spouse is age 54. If your life annuity is \$1,545.41 per month, here's how you would determine your monthly benefit if you chose a 50% joint and survivor annuity option.

Monthly Life Annuity	\$1,545.41
Spousal Annuity Factor	x <u>0.926</u> (See APPENDIX C)
Your 50% Joint and Survivor Benefit	\$1,431.05

If you die first, your spouse would continue to receive monthly payments equal to 50% of your benefit, or \$715.52 per month.

Social Security Benefits

Currently, you can begin to collect full Social Security benefits between the ages of 65 and 67, depending on when you were born. (Your eligibility age depends on your date of birth, so you should contact Social Security to determine the exact date when you will be eligible.) You can collect a reduced Social Security benefit any time after you reach age 62.



You can check your earnings and get a statement of your estimated benefits by calling the Social Security Administration Office at 800.772.1213. Information is also available on the internet at www.ssa.gov.

Social Security benefits are not paid automatically. You should contact your local Social Security office approximately three months before you want your benefits to begin. Ask them what you need to bring with you at the time you apply.

Taxes on Plan Payments

When you receive payments from the Plan, the amount you receive generally will be treated as taxable income in the year you receive it. However, the amount of your tax will depend on how and when you receive payment and the tax laws in effect at the time. Under current law:

- Lump sum distributions are subject to income tax unless you roll over your distribution into the Savings Investment Plan (or SIP), an Individual Retirement Account ("IRA") or into another employer retirement plan that accepts rollover contributions. If you receive a lump sum distribution and do not roll it over directly, 20% will automatically be withheld to pay income taxes. 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.
- Monthly annuity payments are taxed at ordinary federal and state (if applicable) income tax rates. You may elect whether to have income taxes withheld on these annuity payments.

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).

Rollovers

If you choose to receive your Cash Balance benefit as a lump sum, you can roll over any or all of the amount distributed into your SIP, an IRA, or another employer retirement plan that accepts rollovers.

There are two types of rollovers — direct and indirect. If you request a direct rollover, your distribution is transferred directly to the eligible plan of your choice. If you make a direct rollover, you will continue to defer paying income tax on the amount until you withdraw it

from the rollover plan. If you want to take a lump sum distribution and then roll over the amount yourself — an indirect rollover — keep in mind the following:

- Federal income tax withholding — at the rate of 20% — will be deducted automatically from your distribution and sent to the IRS on your behalf.
- Your rollover must be made within 60 days of the date you receive your distribution.
- Any portion of the amount not rolled over will be subject to income taxes, and in some cases, additional penalty taxes.

More detailed information is available from **myAmeren Pension Benefits** at 877.7my.Ameren (877.769.2637) in the form of a "Special Tax Notice". The notice is sent to you upon request and is also sent when you retire or leave Ameren.

Benefits if You Leave Before Retirement

If you leave Ameren before retirement and are vested, you are entitled to your entire Cash Balance Account. See **PAYMENT METHODS** for information on your payment options.

If you leave Ameren before becoming vested, your Cash Balance Account will be forfeited.

If You Leave Before Becoming Vested and are Re-employed Before Retirement

If you leave Ameren before completing three Years of Service, and later return as an employee eligible to participate in the Union Cash Balance Plan, you will be eligible to participate in the Union Cash Balance Plan on your date of rehire, unless you left Ameren and were not an employee for five or more years (i.e., you had five or more break in services). If you left Ameren and were not an employee for five or more years, you will need to complete the eligibility requirements summarized in the "Eligibility" section of this SPD to participate in the Union Cash Balance Plan.

In general, if you are re-employed by an Ameren Company within five years, your Cash Balance Account will be restored with interest once you complete one Year of Service following your date of rehire. Your prior Service will also be counted if you return to work within five years of your termination.

If you are re-employed by an Ameren Company after five years from your termination, you will be treated as a new employee of the Ameren Company and your Cash Balance Account will not be restored nor will your prior Service.

If you take a leave for military service, you will continue to participate in the Plan while on leave as long as you return to work in accordance with Ameren policy when your leave ends.

If You Are Re-employed After Receiving Your First Monthly Annuity Payment

If you receive one or more monthly annuity payments under the Union Cash Balance Plan and you are then re-hired by an Ameren Company prior to your Required Beginning Date, your monthly annuity payments will be suspended as of the first day of the month on or after the date on which you either become a regular full-time employee, or first complete 1.000

Hours of Service within the 12-consecutive month period (or any Plan Year) following your rehire. When you leave an Ameren Company again, your benefit will be calculated taking into account the additional credits you've earned and the payments you've already received.

If You Are Re-employed After Receiving a Lump Sum Payment

If you return to work after you have received a lump sum payment of your Cash Balance Account, your vesting service will be restored, your beginning account balance will be zero, and you will begin earning Regular Credits and Interest Credits at such time as you become an employee entitled to benefits under the Union Cash Balance Plan.

Benefits if You Are Disabled

You will be considered disabled if you are eligible for the Ameren Long Term Disability ("LTD") Plan and become disabled as defined in that plan. If you become disabled (as defined in the prior sentence) while employed by an Ameren Company, you will be considered as having continued in the employment of the Ameren Company until the earliest of the date on which (i) you are no longer entitled to benefits under the Ameren LTD Plan, (ii) you begin receiving payments from the Plan, (iii) you die, or (iv) the Plan Administrator determines you no longer meet the requirements for disability. If you are receiving a disability accrual, you may elect to terminate employment for purposes of the Plan and thereby stop your disability accruals and receive your Cash Balance Account beginning on the first day of the month following the month in which you have elected to terminate employment. Regular Credits while you are disabled will be based on your earnings in the calendar year before the year in which you became disabled.

If you recover from your disability, you become an active participant as soon as you resume employment with an Ameren Company. If your employment terminates, either during or after your period of disability, or, if you are not eligible for the Ameren LTD Plan, you will have the same payment options as any participant who terminates employment.

Benefits if You Die Before Retirement

If you are vested and die before beginning payments from your Cash Balance Account, your Cash Balance Account will be paid to your named beneficiary as outlined below.

Calculating the Survivor Benefit for a Spouse Beneficiary

If you die and leave your spouse as beneficiary, your surviving spouse will receive payment of the Cash Balance Account in the form of a lifetime monthly annuity or, if the spouse so elects, in a lump sum. The life annuity will commence as soon as practicable after your death or, at your spouse's election, on the first day of the month following your death up to and including the month in which you would have reached age 65.

Calculating the Survivor Benefit for a Non-Spouse Beneficiary

If you are not married (or if you are married and have named a beneficiary who is not your spouse, with your spouse's consent), your Cash Balance Account will be paid in the form of a lump sum to your named beneficiary.

Designating a Beneficiary

If you do not name a beneficiary or if your beneficiary dies before you, your benefit will be paid in this order:

- Your spouse
- Your surviving children
- Your surviving parents
- Your surviving brothers and sisters
- Your estate.

Naming a Beneficiary

You must complete a beneficiary designation to indicate who will receive payment of your vested account balance if you die.

If you are married, federal law requires that your spouse automatically be named as your beneficiary unless your spouse consents to your designation of another beneficiary.

To name another beneficiary, your spouse must complete the spousal consent on your beneficiary form and have his or her signature witnessed by a plan representative or a notary public.

You can designate beneficiaries by logging into www.myAmeren.com and selecting View My Pension > Profile > Beneficiaries. Beneficiary forms for naming a beneficiary and/or providing spousal consent are also available online or by contacting myAmeren Pension Benefits at 877.7my.Ameren (877.769.2637).

When Your Beneficiary Dies

If a beneficiary who is entitled to a pre-retirement death benefit dies before the date such benefit is paid or commences, the benefit will be paid in an immediate lump sum to a person designated by the beneficiary on the Plan's beneficiary forms.

Filing Claims for Benefits and Plan Administration

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 Ameren 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.

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.

Filing a 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.

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

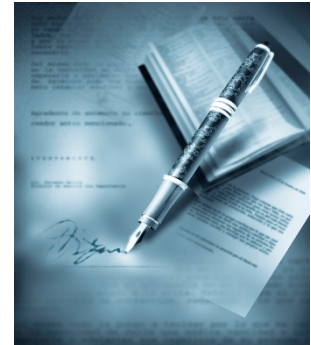
The administration of the Plan is under the supervision of the Plan Administrator. To the fullest extent permitted by law, the Plan Administrator will have discretionary authority to determine all matters relating to the Plan, including but not limited to eligibility, coverage, and benefit determinations. 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 Order (QDRO)

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 Union Cash Balance Plan is governed by federal rules that limit the maximum amount of pension benefit that may be paid either as an annuity or as a lump sum. 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 or Reduced

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 you choose the single life annuity or lump sum payment method, no benefits are payable to anyone after your death, provided you have already commenced payment.

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.

Employment Rights

The 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

The Plan is financed entirely by employer contributions, which are put into a trust fund. 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	Administrative Committee 1901 Chouteau Avenue P. O. Bo 66149, Mail Code 533 St. Louis, MO 63166-6149 877.7my.Ameren (877.769.2637) 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.
Contribution Methodology	Company contributions are actuarially determined.
Trustee	The Bank of New York Mellon 135 Santilli Highway Everett, Massachusetts, 02149
Agent for Service of Legal Process	General Counsel Ameren Services Company 1901 Chouteau Avenue P. O. Box 66149, Mail Code 1300 St. Louis, MO 63166-6149 877.7my.Ameren (877.769.2637) Legal process can also be served on Ameren Corporation, the Plan Administrator and/or the Plan Trustee.

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.
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ERISA Information

Your Rights Under ERISA

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 worksites 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.
- 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 the updated SPD. The 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 benefit would be at normal retirement age if you stop working right now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get a right to a benefit. This statement must be requested in writing and is not required to be given more than once a year. The Plan Administrator must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon 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 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 Plan 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 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 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, 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 may also 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 PROCEDURE** 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.

The Pension Benefit Guaranty Corporation (PBGC)

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 their 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 Ameren;
- Benefits for which you have not met all of the requirements at the time the plan terminates;
- Certain early retirement benefits (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 the PBGC's Technical Assistance Division, 1200 K Street N.W., Suite 930, Washington, DC 20005-4026 or call 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**](http://www.pbgc.gov).

Appendix A

Factors to Convert January 1, 2012 Prior Plan Protected Benefits to a Lump Sum

(Based on attained age on date of benefit commencement – years and months)

Age	Factor*	Age	Factor*	Age	Factor*	Age	Factor*
25	13.5220	35	23.7260	45	41.7791	55	181.0630
26	14.3027	36	25.1033	46	45.1553	56	178.3996
27	15.1287	37	26.5615	47	48.6667	57	175.6513
28	16.0026	38	28.1055	48	52.3186	58	172.8009
29	16.9271	39	29.7400	49	56.1175	59	169.8446
30	17.9053	40	31.4703	50	60.0698	60	166.7781
31	18.9405	41	33.3024	51	64.1834	61	163.6069
32	20.0364	42	35.2424	52	68.4648	62	160.3492
33	21.1968	43	37.2970	53	72.9244	63	157.0018
34	22.4253	44	39.4734	54	77.5741	64	153.5872
						65	150.0811

*Appropriate factors consistent with this table will be used for any ages not shown. The actual factor applied to your benefit will be based on your attained age on the date of benefit commencement in years and months.

Appendix B

Factors to Convert Cash Balance Account To A Monthly Life Annuity

(Based on attained age on date of benefit commencement – years and months)

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
30	159.4987	159.4615	159.4242	159.3870	159.3497	159.3125	159.2753	159.2380	159.2008	159.1635	159.1263	159.0890
31	159.0518	159.0122	158.9725	158.9329	158.8932	158.8536	158.8139	158.7743	158.7346	158.6950	158.6553	158.6157
32	158.5760	158.5339	158.4917	158.4495	158.4073	158.3651	158.3229	158.2807	158.2385	158.1963	158.1541	158.1119
33	158.0698	158.0249	157.9800	157.9351	157.8902	157.8453	157.8004	157.7555	157.7106	157.6657	157.6209	157.5760
34	157.5311	157.4833	157.4356	157.3878	157.3401	157.2924	157.2446	157.1969	157.1491	157.1014	157.0536	157.0059
35	156.9582	156.9075	156.8569	156.8063	156.7557	156.7050	156.6544	156.6038	156.5532	156.5025	156.4519	156.4013
36	156.3507	156.2967	156.2427	156.1888	156.1348	156.0808	156.0269	155.9729	155.9190	155.8650	155.8110	155.7571
37	155.7031	155.6457	155.5882	155.5308	155.4734	155.4159	155.3585	155.3011	155.2436	155.1862	155.1288	155.0713
38	155.0139	154.9528	154.8918	154.8307	154.7697	154.7086	154.6476	154.5865	154.5255	154.4644	154.4033	154.3423
39	154.2812	154.2164	154.1516	154.0868	154.0220	153.9572	153.8924	153.8276	153.7628	153.6980	153.6332	153.5684
40	153.5036	153.4350	153.3663	153.2976	153.2289	153.1602	153.0916	153.0229	152.9542	152.8855	152.8169	152.7482
41	152.6795	152.6068	152.5341	152.4614	152.3887	152.3160	152.2433	152.1706	152.0979	152.0252	151.9525	151.8798
42	151.8071	151.7302	151.6534	151.5766	151.4997	151.4229	151.3461	151.2692	151.1924	151.1156	151.0388	150.9619
43	150.8851	150.8041	150.7230	150.6420	150.5609	150.4799	150.3988	150.3178	150.2368	150.1557	150.0747	149.9936
44	149.9126	149.8273	149.7419	149.6566	149.5713	149.4860	149.4006	149.3153	149.2300	149.1447	149.0594	148.9740
45	148.8887	148.7990	148.7094	148.6197	148.5300	148.4404	148.3507	148.2610	148.1714	148.0817	147.9920	147.9024
46	147.8127	147.7187	147.6246	147.5306	147.4365	147.3425	147.2484	147.1544	147.0603	146.9663	146.8723	146.7782
47	146.6842	146.5857	146.4872	146.3887	146.2902	146.1917	146.0932	145.9947	145.8962	145.7977	145.6992	145.6007
48	145.5022	145.3990	145.2959	145.1928	145.0896	144.9865	144.8834	144.7802	144.6771	144.5740	144.4708	144.3677
49	144.2646	144.1566	144.0487	143.9408	143.8329	143.7249	143.6170	143.5091	143.4012	143.2932	143.1853	143.0774
50	142.9694	142.8564	142.7434	142.6304	142.5174	142.4044	142.2914	142.1784	142.0654	141.9523	141.8393	141.7263
51	141.6133	141.4949	141.3765	141.2581	141.1397	141.0213	140.9029	140.7845	140.6661	140.5477	140.4293	140.3109
52	140.1925	140.0684	139.9442	139.8201	139.6960	139.5718	139.4477	139.3235	139.1994	139.0753	138.9511	138.8270
53	138.7028	138.5726	138.4424	138.3121	138.1819	138.0516	137.9214	137.7911	137.6609	137.5307	137.4004	137.2702
54	137.1399	137.0033	136.8667	136.7300	136.5934	136.4567	136.3201	136.1835	136.0468	135.9102	135.7735	135.6369
55	135.5003	135.3568	135.2134	135.0700	134.9266	134.7832	134.6398	134.4963	134.3529	134.2095	134.0661	133.9227
56	133.7792	133.6287	133.4782	133.3276	133.1771	133.0265	132.8760	132.7255	132.5749	132.4244	132.2739	132.1233
57	131.9728	131.8148	131.6569	131.4990	131.3410	131.1831	131.0252	130.8672	130.7093	130.5513	130.3934	130.2355
58	130.0775	129.9120	129.7465	129.5810	129.4155	129.2500	129.0845	128.9190	128.7535	128.5880	128.4225	128.2569
59	128.0914	127.9183	127.7451	127.5719	127.3988	127.2256	127.0525	126.8793	126.7061	126.5330	126.3598	126.1867
60	126.0135	125.8327	125.6518	125.4710	125.2902	125.1093	124.9285	124.7477	124.5668	124.3860	124.2052	124.0243
61	123.8435	123.6551	123.4667	123.2783	123.0899	122.9015	122.7131	122.5246	122.3362	122.1478	121.9594	121.7710
62	121.5826	121.3868	121.1910	120.9953	120.7995	120.6037	120.4079	120.2121	120.0163	119.8206	119.6248	119.4290
63	119.2332	119.0303	118.8274	118.6246	118.4217	118.2188	118.0159	117.8130	117.6101	117.4073	117.2044	117.0015
64	116.7986	116.5891	116.3795	116.1700	115.9604	115.7509	115.5414	115.3318	115.1223	114.9127	114.7032	114.4936
65	114.2841											

Appendix C

Joint and Survivor Option Factors

Percent continued to Survivor Beneficiary Number of full years Survivor Beneficiary is Younger or Older than Employee	Survivor Benefit Option Factor					
	50% Joint & Survivor		75% Joint & Survivor		100% Joint & Survivor	
	Younger	Older	Younger	Older	Younger	Older
0	0.938	0.938	0.910	0.910	0.883	0.883
1	0.935	0.941	0.906	0.914	0.878	0.888
2	0.932	0.944	0.901	0.918	0.873	0.894
3	0.929	0.947	0.897	0.922	0.868	0.899
4	0.926	0.950	0.893	0.926	0.863	0.904
5	0.924	0.952	0.890	0.930	0.858	0.909
6	0.921	0.955	0.886	0.934	0.853	0.914
7	0.918	0.958	0.882	0.938	0.849	0.919
8	0.915	0.961	0.878	0.942	0.844	0.924
9	0.913	0.963	0.875	0.946	0.840	0.929
10	0.910	0.966	0.871	0.949	0.835	0.934
11	0.908	0.968	0.868	0.953	0.831	0.938
12	0.906	0.970	0.865	0.956	0.827	0.942
13	0.903	0.972	0.862	0.959	0.824	0.946
14	0.901	0.975	0.859	0.962	0.820	0.950
15	0.899	0.977	0.856	0.965	0.816	0.954
16	0.897	0.978	0.853	0.968	0.813	0.958
17	0.895	0.980	0.850	0.971	0.810	0.961
18	0.893	0.982	0.847	0.973	0.806	0.964
19	0.891	0.983	0.845	0.975	0.803	0.967
20	0.889	0.985	0.843	0.978	0.801	0.970
21	0.888	0.986	0.840	0.979	0.798	0.973
22	0.886	0.987	0.838	0.981	0.795	0.975
23	0.884	0.989	0.836	0.983	0.793	0.977
24	0.883	0.990	0.834	0.984	0.791	0.979
25	0.882	0.991	0.832	0.986	0.788	0.981