

Retiree Life Insurance Coverage

The following chart outlines the life insurance coverage you may be eligible for upon your retirement. In addition to the requirements set forth below, you must have at least 10 Years of Service as an employee of Ameren or one of its subsidiaries after you reach age 45 to be eligible for life insurance coverage after retirement. For purposes of the Plan, a "Year of Service" is equal to a calendar year in which you work at least 1,000 hours.

The Company currently pays the full cost of life insurance coverage during retirement; however, Ameren does not guarantee payment of the entire cost in the future and reserves the right to change its retiree life insurance policy. At the time of your retirement, you may convert all or part of the reduced amount of insurance to an individual policy if you make the proper application to the insurance carrier within 31 days after your coverage is reduced. See [CONVERTING YOUR COVERAGE](#) for more details.

The benefits provided in this appendix for the retired employees represented by a collective bargaining agreement as listed below are funded through a trust held by The Bank of New York Mellon, located at 135 Santilli Highway, Everett, Massachusetts, 02149. If the trusts are terminated, the remaining assets will be distributed in accordance with the provisions of the trust agreements. In addition to Ameren Corporation, service of legal process may be made on the trustee at: 135 Santilli Highway, Everett, Massachusetts, 02149. The benefits are provided through the Ameren Group Life Insurance Plan (Plan Number 504) to certain eligible retired employees.

- AmerenCILCO and IBEW Local Union 51
- UEC (Ameren Missouri) Callaway Energy Center, Unit 1 and UGSOA Local Union 11
- AMerenUE and IUOI Local Union 148
- AmernUE and IBEW Local Union 2
- AmerenUE and IBEW Local Union 1439 South
- AmerenUE and IBEW Local Union 1439
- AmerenUE and IBEW Local Union 1455 (except if employed by Ameren Illinois)
- AmerenUE and IBEW Local Union 1455 Region West (except if employed by Ameren Illinois)
- AmerenUE and IBEW Local Union 702 Physical
- AmerenUE and IBEW Local Union 702 Clerical
- AER Divestiture Employees and Employees formerly represented by a collective bargaining agreement with:
 - AmerenEnergy Resources Generating company and IBEW Local Union 51
 - AmerenEnergy Generating company and IBEW Local Union 702-Newton
 - AmerenEnergy Generating company and IBEW Local Union 702-Newton Clerical
 - AmerenEnergy Generating company and IBEW Local Union 148
 - AmerenEnergy Generating company and IBEW Local Union 148-Coffeen Clerical

Benefits provided in this appendix for the retired employees represented by a collective bargaining agreement as listed below are funded by the Company.

- AmerenCIPS and IBEW Local Union 309
- AmerenCIPS and IBEW Local Union 649
- AmerenCIPS and IBEW Local Union 702E-Illini
- AmerenCIPS and IBEW Local Union 702W-Shawnee
- AmerenCIPS and IBEW Local Union 702W-Great Rivers
- AmerenUE and IBEW Local Union 1455 (if employed by Ameren Illinois)
- AmerenUE and IBEW Local Union 1455 Region West (if employed by Ameren Illinois)

Employees represented by a collective bargaining agreement with	Retiree Coverage
AmerenCILCO and IBEW Local Union 51	No Retiree Life Insurance Coverage
UEC (Ameren Missouri) Callaway Energy Center, Unit 1 and UGSOA Local Union 11	<p>Eligible employees who are hired or re-hired prior to January 1, 2017 are eligible for retiree life insurance benefits as stated below.</p> <p style="text-align: center;">\$15,000</p>
AmerenUE and IUOE Local Union 148	<p>Eligible employees who are hired or re-hired prior to January 1, 2020 are eligible for retiree life insurance benefits as stated below.</p> <p>Upon retirement, the full amount of basic and supplemental coverage in effect on the day before your retirement will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at your retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p>

Employees represented by a collective bargaining agreement with	Retiree Coverage
<p>AmerenUE and IBEW Local Union 2</p> <p>AmerenUE and IBEW Local Union 1439 South</p>	<p>Eligible employees who are hired or re-hired prior to January 1, 2020 are eligible for retiree life insurance benefits as stated below.</p> <p>Eligible employees who retired prior to October 1, 2006 will receive the amount of coverage in effect on the day before retirement until the first day of the month following their 67th birthday. Insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>Eligible employees who retire on or after October 1, 2006 will receive \$15,000 of life insurance coverage upon their retirement.</p> <p><u>Grandfathered Employee Provision:</u> Notwithstanding the foregoing, if you were actively employed and at least 45 years of age as of June 30, 2007, when you retire your full amount of basic and supplemental insurance coverage in effect on June 30, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on June 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>If you retired between October 1, 2006 and June 1, 2007, your full amount of basic and supplemental employee insurance coverage in effect upon your retirement date will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on your retirement, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of your retirement date.</p>

Employees represented by a collective bargaining agreement with	Retiree Coverage
<p>AmerenUE and IBEW Local Union 1439</p> <p>AmerenUE and IBEW Local Union 1455</p> <p>AmerenUE and IBEW Local Union 1455 Region West</p>	<p>Eligible employees who are hired or re-hired prior to January 1, 2020 are eligible for retiree life insurance benefits as stated below.</p> <p>Eligible employees who retired prior to July 1, 2007 will receive the full amount of coverage in effect on the day before retirement until the first day of the month following their 67th birthday. Insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>Eligible employees who retire on or after July 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement.</p> <p><u>Grandfathered Employee Provision:</u> Notwithstanding the foregoing, if you were actively employed and at least 45 years of age as of June 30, 2007, when you retire, your full amount of basic and supplemental employee insurance coverage in effect on June 30, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on June 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p>

Employees represented by a collective bargaining agreement with	Retiree Coverage
AmerenUE IBEW and Local Union 702 Physical	<p>Eligible employees who are hired or re-hired prior to January 1, 2020 are eligible for retiree life insurance benefits as stated below.</p> <p>Eligible employees who retired prior to April 1, 2007 will receive the full amount of coverage in effect on the day before retirement until the first day of the month following their 67th birthday. Insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>Eligible employees who retire on or after April 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement.</p> <p><u>Grandfathered Employee Provision:</u> Notwithstanding the foregoing, if you were actively employed and at least 45 years of age as of March 31, 2007, when you retire your full amount of basic and supplemental insurance coverage in effect on March 31, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on March 31, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p>

Employees represented by a collective bargaining agreement with	Retiree Coverage
AmerenUE and IBEW Local Union 702 Clerical	<p>Eligible employees who are hired or re-hired prior to January 1, 2020 are eligible for retiree life insurance benefits as stated below.</p> <p>Eligible employees who retired prior to May 1, 2007 will receive the full amount of coverage in effect on the day before retirement until the first day of the month following their 67th birthday. Insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>Eligible employees who retire on or after May 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement.</p> <p><u>Grandfathered Employee Provision:</u> Notwithstanding the foregoing, if you were actively employed and at least 45 years of age as of April 30, 2007, when you retire your full amount of basic and supplemental insurance coverage in effect on April 30, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on April 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p>

The benefits provided in this appendix for the retired employees represented by a collective bargaining agreement as listed below are funded by the Company.

Employees represented by a collective bargaining agreement with	Retiree Coverage
<p>AmerenCIPS and IBEW Local Union 309</p> <p>AmerenCIPS and IBEW Local Union 649</p>	<p>Eligible employees who retired prior to July 1, 2007 will receive the full amount of coverage in effect on the day before retirement until the first day of the month following their 67th birthday. Insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p> <p>Eligible employees who retire on or after July 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement.</p> <p>Grandfathered Employee Provision: Notwithstanding the foregoing, if you were actively employed and at least 45 years of age as of June 30, 2007, when you retire, your full amount of basic and supplemental employee insurance coverage in effect on June 30, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on June 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will be reduced as of the date of your retirement.</p>
<p>AmerenCIPS and IBEW Local Union 702E – Illini</p> <p>AmerenCIPS and IBEW Local Union 702S – Shawnee</p> <p>AmerenCIPS and IBEW Local Union 702W – Great Rivers</p>	<p>Eligible employees are eligible for retiree life insurance benefits as stated below.</p> <p style="text-align: center;">\$5000</p>

AER Divestiture Employees and Employees formerly represented by a collective bargaining agreement with	Retiree Coverage	
AmerenEnergy Resources Generating Company and IBEW Local Union 51	No Retiree Life Insurance Coverage	
AmerenEnergy Generating Company and IBEW Local Union 702 – Newton AmerenEnergy Generating Company and IBEW Local Union 702 – Newton Clerical	Eligible employees are eligible for retiree life insurance benefits as stated below. \$5000	
AmerenEnergy Generating Company and IUOE Local Union 148	If your retirement date is . . .	Your coverage amount is . . .
	Prior to July 1, 2000	\$5,000
	On or after July 1, 2000	\$10,000
AmerenEnergy Generating Company and IUOE Local Union 148 – Coffeen Clerical	If your retirement date is . . .	Your coverage amount is . . .
	Prior to September 1, 2007	\$5,000
	On or after September 1, 2007	\$10,000