



# SAVINGS PLAN

Summary Plan Description

January 2025



# Table of Contents

<b>Plan Overview .....</b>	<b>4</b>
<i>Savings Plan Overview.....</i>	<i>4</i>
<b>Plan Highlights .....</b>	<b>5</b>
<b>Eligibility and Participation .....</b>	<b>6</b>
<b>Accessing Your Account .....</b>	<b>7</b>
<b>Plan Administration .....</b>	<b>7</b>
<i>Benefits Committee .....</i>	<i>7</i>
<i>Trust and Trustee .....</i>	<i>7</i>
<i>Recordkeeper.....</i>	<i>7</i>
<b>Plan Account.....</b>	<b>8</b>
<b>Plan Contributions .....</b>	<b>8</b>
<i>Employee Contributions .....</i>	<i>9</i>
Pre-Tax Contributions .....	9
Roth Contributions.....	9
Catch-Up Contributions .....	10
After-Tax Contributions .....	10
Rollover Contributions .....	11
<i>Company Matching Contributions .....</i>	<i>11</i>
<i>Non-Matching Contributions.....</i>	<i>12</i>
<i>True-Up Contributions .....</i>	<i>12</i>
<i>Changing Contribution Elections .....</i>	<i>13</i>
<i>Limits on Contributions.....</i>	<i>13</i>
<i>Savings Restoration Plan.....</i>	<i>13</i>
<b>Investment of and Information about Your Account .....</b>	<b>14</b>
<i>Investment of Plan Account.....</i>	<i>14</i>
<i>Investment Choices Under the Plan.....</i>	<i>15</i>
<i>Changing the Way Your Account Is Invested.....</i>	<i>16</i>
<i>Restrictions on the Company Stock Fund .....</i>	<i>17</i>
<i>Voting Your Shares in the Company Stock Fund..</i>	<i>17</i>
<i>Insider Trading Policy .....</i>	<i>17</i>
<i>Expenses of Plan and Trust.....</i>	<i>17</i>
<i>ERISA Section 404(c) Plan.....</i>	<i>18</i>
<i>Investment Risk .....</i>	<i>18</i>
<i>Account Valuation .....</i>	<i>19</i>

<i>Account Statement and Information.....</i>	<i>19</i>
<b>Your Vested Interest in Your Plan Account .....</b>	<b>20</b>
<i>Vesting Service .....</i>	<i>21</i>
<i>Service Breaks.....</i>	<i>21</i>
<b>Withdrawals.....</b>	<b>22</b>
<i>Age 59½ Withdrawals .....</i>	<i>22</i>
<i>After-Tax Contribution Account Withdrawals .....</i>	<i>22</i>
<i>Rollover Account Withdrawals .....</i>	<i>22</i>
<i>Prior Plan Account Withdrawals .....</i>	<i>22</i>
<i>Hardship Withdrawals.....</i>	<i>23</i>
<i>Other Withdrawal Information .....</i>	<i>23</i>
<b>Loans.....</b>	<b>24</b>
<b>Payment of Your Account.....</b>	<b>25</b>
<i>Payment of Distribution .....</i>	<i>25</i>
<i>Forms of Distribution.....</i>	<i>25</i>
<i>Distribution Upon Death .....</i>	<i>26</i>
<i>Designation of Beneficiary .....</i>	<i>26</i>
<b>Tax Information.....</b>	<b>27</b>
<i>Pre-Tax Contributions.....</i>	<i>27</i>
<i>Restrictions on Plan Contributions .....</i>	<i>27</i>
<i>Withdrawals While Employed .....</i>	<i>28</i>
<i>Loans .....</i>	<i>28</i>
<i>Distribution upon Termination of Employment...28</i>	
Exclusion of Net Unrealized Appreciation .....	28
<i>Rollover of Distributions from the Plan .....</i>	<i>29</i>
<i>Additional Taxes.....</i>	<i>29</i>
<i>Rollover Contributions to the Plan.....</i>	<i>29</i>
<i>Additional Information .....</i>	<i>30</i>
<b>Concerning the Plan and Plan Benefits .....</b>	<b>30</b>
<i>Amendment and Termination of Plan .....</i>	<i>30</i>
<i>Assignment of Benefits; Resales.....</i>	<i>30</i>
<i>Qualified Domestic Relations Order .....</i>	<i>31</i>
<i>Plan Not Insured by the Pension Benefit Guaranty Corporation .....</i>	<i>31</i>
<i>Military Service and Benefits under the Plan.....</i>	<i>31</i>
<b>Claims .....</b>	<b>32</b>

<i>Claims Procedure</i> .....	32	<i>Non-Matching Contributions</i> .....	40
<i>Claims Review Procedure</i> .....	32	<i>Vesting in Matching Contribution and Non-Matching Contributions</i> .....	40
<i>Temporary Extensions During COVID-19 Outbreak Period</i> .....	33	<b>Savings Plan Fact Sheet</b> .....	<b>41</b>
<i>Standard of Judicial Review of Claims Administrator Decisions</i> .....	33	<i>For Bargaining Unit Employees of The International Brotherhood of Electrical Workers, Local No. 1393, and United Steelworkers of America, AFL-CIO-CLC, Local Nos. 7441 and 12213</i> .....	41
<b>ERISA Rights Statement</b> .....	<b>34</b>	<i>“Eligible Pay”</i> .....	41
<b>General Plan Information</b> .....	<b>36</b>	<i>Pre-Tax and/or Roth Contributions Limits</i> .....	41
<i>Name of the Plan</i> .....	36	<i>After-Tax Contribution Limits</i> .....	41
<i>Sponsor of the Plan</i> .....	36	<i>Matching Contributions</i> .....	41
<i>Identification Numbers</i> .....	36	<i>Non-Matching Contributions</i> .....	42
<i>Type of Plan</i> .....	36	<i>Vesting in Matching Contribution and Non-Matching Contributions</i> .....	42
<i>Plan Recordkeeper</i> .....	36	<b>Savings Plan Fact Sheet</b> .....	<b>43</b>
<i>Plan Trustee</i> .....	36	<i>For Bargaining Unit Employees of The Teamsters, Chauffeurs, Warehousemen, and Helpers, Local No. 135 &amp; Local No. 215</i> .....	43
<i>Plan Year</i> .....	36	<i>“Eligible Pay”</i> .....	43
<i>Service of Legal Process</i> .....	36	<i>Pre-Tax and/or Roth Contributions Limits</i> .....	43
<i>Plan Administrator</i> .....	36	<i>After-Tax Contribution Limits</i> .....	43
<i>No Guarantee of Employment</i> .....	36	<i>Matching Contributions</i> .....	43
<i>Controlling Law</i> .....	36	<i>Non-Matching Contributions</i> .....	43
<b>Savings Plan Fact Sheet</b> .....	<b>37</b>	<i>Vesting in Matching Contribution and Non-Matching Contributions</i> .....	44
<i>For Bargaining Unit Employees of The International Brotherhood of Electrical Workers, Local No. 702</i> .....	37		
<i>“Eligible Pay”</i> .....	37		
<i>Pre-Tax and/or Roth Contributions Limits</i> .....	37		
<i>After-Tax Contribution Limits</i> .....	37		
<i>Matching Contributions</i> .....	37		
<i>Non-Matching Contributions</i> .....	38		
<i>Vesting in Matching Contribution and Non-Matching Contributions</i> .....	38		
<b>Savings Plan Fact Sheet</b> .....	<b>39</b>		
<i>For Bargaining Unit Employees of The Utility Workers Union of America, Local No. 175</i> .....	39		
<i>“Eligible Pay”</i> .....	39		
<i>Pre-Tax and/or Roth Contributions Limits</i> .....	39		
<i>After-Tax Contributions Limits</i> .....	39		
<i>Matching Contributions</i> .....	39		

## Plan Overview

The CenterPoint Energy Savings Plan (the “Savings Plan” or “Plan”) is sponsored and maintained by CenterPoint Energy, Inc. (the “Company”) and is designed to give you a convenient way to save for your retirement. This document constitutes the Summary Plan Description for the Savings Plan.

The Savings Plan is a tax-qualified retirement plan under Section 401(a) and Section 401(k) of the Internal Revenue Code (the “Code”) and thus provides certain tax advantages to you and, in the event of your death, to your beneficiaries. You may wish to discuss these tax advantages with your tax and/or financial advisor.

If you are an Eligible Vectren Bargaining Unit Employee (as defined below), this Summary Plan Description is supplemented by the additional information set out on the applicable fact sheet. There are different fact sheets for various groups of Eligible Vectren Bargaining Unit Employees. An “Eligible Vectren Bargaining Unit Employee” is a Savings Plan participant who is bargaining unit employee covered by a collective bargaining agreement between the Company, or a subsidiary or an affiliate of the Company that has adopted the Plan (an “Employer”), and (1) the International Brotherhood of Electrical Workers Local No. 702; (2) the Utility Workers Union of America, Local 175; (3) the International Brotherhood of Electrical Workers Local No. 1393; (4) the United Steelworkers of America Local No. 12213; (5) the United Steelworkers of America Local No. 7441; or (6) the Teamsters, Chauffeurs, Warehousemen, and Helpers Local No. 135 or Local 215. The fact sheet applicable to you is incorporated into, and constitutes a part of, your Savings Plan Summary Plan Description.

### Savings Plan Overview

<b>When Eligible</b>	You are eligible to participate in the Savings Plan on your first day of work if you meet Plan eligibility requirements. <sup>1</sup>
<b>Need to Enroll</b>	Yes, if you would like to make contributions from your eligible pay. <sup>2</sup> You may enroll by accessing the Plan online at <a href="http://cnpsavings.voya.com">http://cnpsavings.voya.com</a> or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.
<b>When to Enroll</b>	You may enroll in the Plan at any time.

<sup>1</sup> See Eligibility and Participation for a listing of eligible and ineligible individuals.

<sup>2</sup> If you are eligible to receive Company non-matching contributions, enrollment is not required to receive those contributions. However, enrollment is required to make contributions from your eligible pay and to receive any related Company matching contributions.

## Plan Highlights

The major Plan features allow you to:

- Contribute a percentage of your eligible pay each pay period on a pre-tax and/or a Roth 401(k) basis;
- Contribute a percentage of your eligible pay each pay period with after-tax dollars;
- Receive a Company matching contribution based on qualifying amounts you contribute to the Plan and for certain eligible employees, receive a Company non-matching contribution;
- Be 100% vested in all contributions you make to the Plan at all times;
- Invest your contributions and Company contributions among multiple investment funds, including the Company common stock fund (subject to certain restrictions); to see the most recent version of the CenterPoint Energy Savings Plan Prospectus and supplements, access the Plan online at <http://cnpsavings.voya.com> or on the Company's intranet site at <http://cnptoday.com/> under the Benefits tab;
- Choose to automatically increase your contribution rate annually until you reach your target rate to help you meet your retirement goals;
- Elect to have dividends paid on Company common stock in the Company common stock fund either reinvested in additional Company common stock or paid to you in cash;
- Receive tax-deferred investment earnings;
- Take a loan from your Plan account and repay yourself with interest;
- Take certain withdrawals, including hardship withdrawals, from your account while employed and take your Plan account with you when you terminate your employment; and

- Access your Plan account by telephone or online to get updated account information.

This Summary Plan Description describes, in non-technical language, the major provisions of the Savings Plan. For example, it explains how you become a participant in the Plan, how much you can contribute to the Plan, how much the Company may contribute to the Savings Plan for you, the available investment funds for your Savings Plan account, and how your benefits are determined and paid to you.

It is important to understand that this document (including the applicable fact sheet) is only a summary and thus it cannot — and does not — cover all the details of the Savings Plan or how the Plan's detailed rules will apply to every person in every situation. The Savings Plan is governed by the official Savings Plan documents, which include the plan document, related trust agreement and collective bargaining agreements, as applicable. Upon written request, you may obtain copies of the official plan documents from the Plan Administrator, which is the Benefits Committee of CenterPoint Energy, Inc. (the "Benefits Committee"), and you may be charged for copying costs.

**Note:**

The descriptions in this Summary Plan Description (including the applicable fact sheet) are based on the official Savings Plan documents. If there is a conflict or disagreement between this summary and the official Plan documents, the official Savings Plan documents always govern.

Updates to this document and the CenterPoint Energy Savings Plan Prospectus, including updated supplements, can be found by accessing the Plan online at <http://cnpsavings.voya.com> or on the Company's intranet site at <http://cnptoday.com/> under the Benefits Tab.

## Eligibility and Participation

If you are employed by the Company or an Employer, you are eligible to participate in the Plan on the date you first begin your employment with the Company or an Employer and **may enroll as soon as administratively possible**.

The above notwithstanding, you are not eligible to participate in the Plan if you are: (1) employed under a collective bargaining agreement that does not provide for participation in the Plan; (2) a “Leased Employee” (as defined in the Plan); (3) an individual who is designated, compensated or otherwise classified or treated as an independent contractor or a leased employee by the Company or an Employer; or (4) an individual who is a nonresident alien and who receives no United States-source earned income from an Employer.

Newly eligible employees will automatically be enrolled in the Savings Plan as a participant making contributions on a pre-tax basis of 6% of eligible regular pay (or if an Eligible Vectren Bargaining Unit Employee, 3% of eligible regular pay), unless they affirmatively elect otherwise within 30 days after being provided notice of such automatic enrollment. Any automatic pre-tax contributions and associated Company matching contribution are invested in an age-appropriate Target Retirement Fund. You may opt out of automatic enrollment and/or choose other funds or contribution amounts at any time.

Further, if you are making contributions to the Plan from your eligible regular pay, unless you elect otherwise, your deferral rate from regular pay will be automatically increased by 1% on the first business day of April of each year following the year in which you were (or would have been) automatically enrolled as described above, up to a 10% maximum total deferral rate from regular pay. This 1% increase will apply to your pre-tax contribution rate unless that rate is zero, in which case the increase will apply to your Roth contribution rate or, if your Roth contribution rate is zero, to your after-tax contribution rate. Regardless, you may change your contribution rates under the Plan, or elect to make no contributions at all, at any time, subject to the applicable Plan and IRS limits.

If you opt out of the automatic enrollment or auto-escalation described above and later wish to make contributions to the Plan, to change your contribution rate, or to have your contributions increase automatically, you may make that change by accessing the Plan online at <http://cnpsavings.voya.com> or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired. If you are accessing your Plan account for the first time, you will need your Social Security number (or employee number) and PIN and during the enrollment process you will create a username and password to use when accessing your account in the future.

If you are an Eligible Vectren Bargaining Unit Employee and pre-tax contributions are made for you pursuant to the Plan’s automatic enrollment provisions, to the extent permitted under the Code, you may elect within ninety (90) days after the date on which the automatic contributions are first taken from your eligible pay to withdraw the automatic contributions made through the effective date of your election. If you make such a withdrawal, you will forfeit any and all matching contributions the Company made with respect to the amount withdrawn (adjusted for allocable gains and losses). This withdrawal is available only to Eligible Vectren Bargaining Unit Employees.

If you terminate your employment, you will no longer be eligible to contribute to the Plan or, except in certain circumstances as described later, be eligible for any Company contributions that may be made to the Plan. If you are subsequently rehired by the Company or an Employer and meet the eligibility requirements described above, then you will again be eligible to participate in the Plan on the first date you begin service with the Company or an Employer, as described above, and, unless you elect otherwise, you will automatically be re-enrolled in the Plan making Pre-Tax Contributions at the applicable rate indicated above.



## Accessing Your Account

You are able to access your Plan account and obtain information about your account and the Plan generally 24 hours a day, seven days a week, online at <http://cnpsavings.voya.com>.

The first time you access your Plan account you will be required to enter your Social Security number (or employee number) and your PIN password. You will be asked to create a username that you will use with your password each time you logon to your Plan account.

You may speak to a Plan representative Monday through Friday from 8 a.m. to 8 p.m. (EST) by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

Additional Plan information can be found on the Company's intranet site at <http://cnptoday.com> under the Benefits tab.

## Plan Administration

### Benefits Committee

The Plan is administered by the Benefits Committee, which is a committee consisting of not less than three members who are appointed by the Company's Board of Directors (the "Board"). The Benefits Committee members serve without any compensation from the Plan. The Board designates the term for which the Benefits Committee members serve and may remove a Benefits Committee member and appoint a successor at any time. Members of the Benefits Committee are not required to be employees of the Company or an Employer. The Company indemnifies Benefits Committee members against expenses and liabilities arising from their Benefits Committee service, except for those caused by a member's willful misconduct or gross negligence. Additional information about the Plan and the Benefits Committee may be obtained by accessing the Plan online at <http://cnpsavings.voya.com>, through the Company's intranet site at <http://cnptoday.com/> under the Benefits tab, by contacting the Savings

Plan Center by telephone at 844-273-8692, or 877-517-1259 for the hearing impaired, or by mail at CenterPoint Energy, Inc., P.O. Box 61867, Houston, TX 77208-1867.

In addition to administering the Plan, the Benefits Committee interprets the Plan and reconciles any inconsistencies or supplies omitted details in a manner consistent with the general terms and intent of the Plan. The foregoing notwithstanding, only the Board, in its settlor capacity, may modify or terminate the CenterPoint Energy, Inc. Common Stock Fund ("Company Stock Fund") (see "Investment of and Information About Your Account — Investment of Plan Account"). Neither the Benefits Committee nor the Trustee is responsible for, or a fiduciary with respect to, the Company Stock Fund.

### Trust and Trustee

The Company maintains the CenterPoint Energy Savings Trust (the "Trust") for the collective investment and reinvestment of Plan monies pursuant to the Plan rules and the investment directions of Plan participants. The Trust is under the exclusive management and control of the trustee, The Northern Trust Company (the "Trustee"), except (1) when an investment manager has been appointed and is acting at the direction of the Benefits Committee and (2) with respect to the Company Stock Fund. The Board, in its fiduciary capacity, is responsible for the appointment and removal of the Trustee. The Trustee may be replaced at any time by the Company upon at least 60 days' advance notice. This notice may be waived by the Trustee.

### Recordkeeper

The Company has appointed Voya Institutional Plan Services, LLC ("Voya") as Recordkeeper for the Plan. Voya is responsible for maintaining detailed records of the money in your Plan account, including how much is contributed, how it is invested, what the earnings and/or losses have been and what amounts have been distributed.

## Plan Account

All of your contributions and the Company contributions made on your behalf to the Plan are held in the Trust in an account for you. There are subaccounts under your account for your Pre-Tax Contribution, Roth Contribution, After-Tax Contribution, Matching Contribution, Non-Matching Contribution and Rollover Contribution accounts, as applicable. These subaccounts are included in the reference to your account or accounts under the Plan. If you were a participant in the former Minnegasco Division Employees' Retirement Savings Plan or the former NorAm Employee Savings & Investment Plan or were a participant in the Savings Plan of Houston Industries Incorporated prior to October 5, 1990, certain employer contributions under these plans are reflected in your Prior Plan account subaccount.

## Plan Contributions

Contributions to the Plan may be made by you, in the form of Pre-Tax, Roth, After-Tax and Rollover Contributions, and by the Company, in the form of Matching and Non-Matching Contributions (if eligible). If you are automatically enrolled in the Plan, your automatic Plan contributions are made in the form of Pre-Tax Contributions until you elect otherwise.

To help you meet your retirement goals, if you are making contributions to the Plan from your regular pay, unless you elect otherwise, auto-escalation will apply, and your deferral rate from regular pay will be automatically increased by 1% on the first business day of April of each year following the year in which you were (or would have been) automatically enrolled, up to a 10% maximum total deferral rate from regular pay. Additional information regarding this auto-escalation is provided under "Eligibility and Participation" above. If you opt out of this auto-escalation, you have the option to elect a different automatic increase to your contribution rate. The increase will occur annually until you reach your target rate (or any applicable IRS or plan limits).

Except as described in the following sentence, if you terminate your employment, you will no longer be eligible to contribute to the Plan or be eligible for any Company contributions that may be made to the Plan on your behalf. If you continue to have an election on file with the Recordkeeper and you receive eligible pay within 30 days after the date of your termination of employment, these amounts are eligible to be contributed to the Plan and for Company contributions.



## Plan Contributions *(Continued)*

### Employee Contributions

#### Pre-Tax Contributions

“Pre-Tax Contributions” are amounts you elect (or are deemed to have elected due to automatic enrollment) to have deducted from your eligible Regular Pay and/or eligible Bonus Pay before certain taxes are withheld and have contributed to the Plan instead of being paid directly to you. For Plan purposes, your “regular pay” is generally your base salary, overtime pay, and cash bonuses other than your bonus under the CenterPoint Energy, Inc. Short Term Incentive Plan (or any successor plan or program) unless you are an Eligible Vectren Bargaining Unit Employee. Your cash bonus under the CenterPoint Energy, Inc. Short Term Incentive Plan (or any successor plan or program) is your “bonus pay.” Where different, the Regular Pay of an Eligible Vectren Bargaining Unit Employee is described in the applicable fact sheet. Your regular pay and bonus pay are referred to collectively as your “eligible pay.”

Pre-Tax Contributions are not currently subject to federal (and, in most cases, state) income taxes, but are subject to withholding for federal social security taxes (“FICA”). This means that Pre-Tax Contributions to the Plan save you current tax dollars. Further, the earnings on your Pre-Tax Contributions accumulate tax-free until distributed.

You may elect to make Pre-Tax Contributions in any whole percent from 1% to 50% of your eligible pay for a payroll period, up to the maximum permitted deferral amount under the Code, provided that your Pre-Tax Contributions and your Roth Contributions, when combined, do not total more than 50% of your eligible pay for any payroll period. If, however, you are an Eligible Vectren Bargaining Unit Employee, the applicable contribution limits are as set forth in the applicable fact sheet. If you are automatically enrolled in the Plan as a new hire or rehire after January 1, 2020, your Pre-Tax Contributions are 6% of your eligible regular pay (or if you are an Eligible Vectren Bargaining Unit Employee, 3% of your

eligible regular pay). The combined Pre-Tax Contribution/Roth Contribution limit under the Code is \$23,500 for 2025, subject to certain limits discussed later (see “Limits on Contributions”).

#### Roth Contributions

“Roth Contributions” are amounts you elect to have deducted from your eligible pay on a payroll basis and contributed to the Plan after federal (and state, if applicable) income taxes and FICA have been withheld.

You may elect to make Roth Contributions in any whole percent from 1% to 50% of your eligible pay for a payroll period, up to the maximum permitted deferral amount under the Code, provided that your Pre-Tax Contributions and your Roth Contributions, when combined, do not total more than 50% of your eligible pay for any payroll period. If, however, you are an Eligible Vectren Bargaining Unit Employee, the applicable contribution limits are as set forth in the applicable fact sheet. The combined Pre-Tax Contribution/Roth Contribution limit under the Code is \$23,500 for 2025, subject to certain limits discussed later (see “Limits on Contributions”).

Distributions of your Roth Contributions (including earnings thereon) which are made on or after the later of the date you attain age 59½, die or become disabled AND after the completion of the five-taxable-year period beginning on the first day of the first taxable year in which you first made a Roth Contribution to the Plan or, if applicable, a prior plan are not included in your income for Federal tax purposes.

## Plan Contributions *(Continued)*

### Employee Contributions *(Continued)*

#### Catch-Up Contributions

Active participants who are — or will be — age 50 or older during the calendar year are eligible to make additional Pre-Tax Contributions and/or Roth Contributions to the Plan for the year in excess of the annual Pre-Tax Contribution/Roth Contribution limit, which is \$23,500 for 2025, or applicable Plan contribution limit, whichever is less, up to a maximum amount permitted by the Code (“Catch-Up Contributions”). For 2025, the maximum Catch-Up Contribution amount is \$7,500 or \$11,250 for participants who attain at least age 60, but not age 64, before the end of the year.

If you are eligible and want to make Catch-Up Contributions, you must make a separate election to contribute Catch-Up Contributions from your eligible pay (automatic enrollment does not apply to Catch-Up Contributions). Once you have reached the normal Pre-Tax and/or Roth Contribution limit for the year, Catch-Up Contributions will be contributed in accordance with your election, to the extent applicable by law or under the Plan. This is a separate election from your regular Pre-Tax and/or Roth Contribution election, and it may be changed at any time. Your Catch-Up Contributions election is not automatically increased under the auto-escalation provisions of the Plan or if and when the IRS increases the contribution limit. If you wish to take advantage of any increase in the Catch-Up Contribution limit, you must change your Catch-Up Contribution rate election.

To be eligible to make Catch-Up Contributions, you must first contribute the maximum Pre-Tax and/or Roth Contribution amount allowed under the Plan or allowed by law. Catch-Up Contributions will not be made pursuant to your election until you have reached the normal Pre-Tax/Roth Contribution limit (\$23,500 for 2025) or the Plan’s Contribution limit otherwise applicable to you, if less. Company Matching Contributions will generally not be made on your Catch-Up Contributions. Catch-Up Contributions can be made on a Pre-Tax or Roth basis and are taxed in the same manner as those contributions.

#### After-Tax Contributions

“After-Tax Contributions” are amounts you elect to have deducted from your eligible pay on a payroll basis and contributed to the Plan after federal (and state, if applicable) income taxes and FICA have been withheld. You may contribute any whole percent up to 16% of your eligible pay paid for a payroll period from your paycheck on an after-tax basis; provided, however, that your Pre-Tax Contributions, your Roth Contributions and your After-Tax Contributions, when combined, do not total more than 66% of your eligible pay for any payroll period. Although these contributions are made to the Plan after income taxes have been withheld and are subject to current taxation, the earnings on your After-Tax Contributions accumulate tax free until distributed.

## Plan Contributions *(Continued)*

### Employee Contributions *(Continued)*

#### Rollover Contributions

- “Rollover Contributions” are cash amounts that you roll over into the Plan that are:
- Qualified distributions from a prior employer’s qualified plan, including after-tax amounts from a pension plan or 401(k) plan and Roth 401(k) contributions from another qualified plan;
- Pre-tax and Roth distributions from a 403(b) annuity plan or a 457 governmental plan; or
- Pre-tax amounts from an Individual Retirement Account (“IRA”), including a qualified plan distribution rolled over to an IRA which has been commingled with other funds.

You cannot roll over into the Plan:

- After-tax funds not from a qualified plan (as described above) or
- Stock or other securities.

Further, after-tax and Roth amounts may be rolled over to the Plan only in a direct rollover.

Your Rollover Contribution must be made in cash. The minimum amount that may be rolled over into the Plan is \$500. To make a Rollover Contribution, or to obtain more information about Rollover Contributions, access the Plan online at <http://cnpsavings.voya.com> or call the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

## Company Matching Contributions

If you make Pre-Tax, Roth and/or After-Tax Contributions to the Plan (including automatic contributions), the Company will make “Matching Contributions” to the Plan in cash on your behalf in an amount equal to \$1.00 for each \$1.00 of the first 6% of your eligible pay you contribute to the Plan on a plan year basis, whether as Pre-Tax, Roth or After-Tax Contributions, unless you are a “Vectren Retirement Plan Participant” (as defined in the following paragraph) or an Eligible Vectren Bargaining Unit Employee. The Matching Contributions for a Vectren Retirement Plan Participant are described in the following paragraph and the Matching Contributions for an Eligible Vectren Bargaining Unit Employee are described in the applicable fact sheet for the employee.

A Vectren Retirement Plan Participant is an employee eligible to participate in the Plan whose terms and conditions of employment are not subject to a collective bargaining agreement and who continues to accrue benefits under the Vectren Corporation Combined Non-Bargaining Retirement Plan (the “Vectren Retirement Plan”) after December 31, 2019 (including any portion of such plan transferred to the CenterPoint Energy Retirement Plan), other than interest credits on such employee’s Cash Balance Account (as those terms are defined or used in the Vectren Retirement Plan). If you are a Vectren Retirement Plan Participant and you make Pre-Tax and/or Roth Contributions to the Plan (including automatic contributions), the Company will make “Matching Contributions” to the Plan in cash on your behalf in an amount equal to \$.50 for each \$1.00 of the first 6% of your eligible pay you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contribution.

The Company does not make Matching Contributions on any Catch-Up Contributions that you choose to make. Matching Contributions and the earnings on Matching Contributions accumulate tax-free in the Plan until distributed.

## Plan Contributions *(Continued)*

### Non-Matching Contributions

The Company will make “Non-Matching Contributions” to the Plan in cash on your behalf in an amount equal to three percent (3%) of your eligible pay in each payroll period if (a) you are eligible to participate in the Plan and (b) you are not eligible to accrue benefits, other than interest credits, under the Vectren Retirement Plan, the CenterPoint Energy Retirement Plan, or any successor plan that is a qualified defined benefit plan (unless you are accruing benefits under such a plan and are a “Transitional IEI Member,” as defined in the Vectren Retirement Plan, or any successor plan, who had completed at least sixty (60) Points on December 31, 1998, where “Points” are determined as set forth under the Vectren Retirement Plan or any successor plan). See the Summary Plan Descriptions for the Vectren Retirement Plan and the CenterPoint Energy Retirement Plan for the eligibility requirements for those plans.

Non-bargaining employees hired or rehired on or after January 1, 2020, are not eligible to accrue benefits under the Vectren Retirement Plan or the CenterPoint Energy Retirement Plan and, therefore, are eligible for Company Non-Matching Contributions.

### True-Up Contributions

Matching Contributions are made on a payroll-by-payroll basis. If your Pre-Tax, Roth, and After-Tax Contributions to the Plan stop during the plan year because of a Code limit — such as the annual compensation limit under Code Section 401(a)(17), which is \$350,000 for 2025, or the pre-tax contribution limit under Code Section 402(g)(1), which is \$23,500 for 2025, or if you vary the amount of your eligible pay you contribute on a payroll by payroll basis at any time during the Plan year, then you may not receive the maximum Matching Contributions you could have received on your contributions for the year. The Company will calculate an additional “true-up” Matching Contribution such that your Matching Contributions for the year are based on your actual Pre-Tax, Roth, and After-Tax Contributions for that year. If the amount the Company calculates is greater than the Matching Contributions you have received during the year and you did not reach the total contribution limit under Code Section 415(c)(1), which is \$70,000 for 2025, the “true-up” match amount will be deposited to your Matching Contribution account no later than March 15th after the end of the year to which the “true-up” applied. This “true-up” ensures that you receive the maximum Matching Contributions based on your contributions for the year — regardless of the timing of your deposits.

For example, you have total annual eligible pay of \$60,000 for the year, consisting of \$55,000 of regular pay and \$5,000 of bonus pay and you contribute 10% for the first 12 pay periods of the year, including the bonus, and then contribute 4% for the remaining 12 pay periods. Your total Employee Contributions for the year would be \$4,350. If you are eligible for Company Matching Contributions equal to \$1.00 for each \$1.00 of the first 6% of your eligible pay you contribute to the Plan, the corresponding Company Matching Contributions made on your behalf during the year on a payroll basis would be \$3,050. However, since you contributed at least 6% of your eligible pay for the full year, you would receive a True-up Matching Contribution in the amount of \$550.

## Plan Contributions *(Continued)*

### Changing Contribution Elections

You may increase, decrease, or completely discontinue your Pre-Tax, Roth and/or After-Tax Contributions (including your automatic contributions) at any time. You may also stop your contributions completely at any time by changing your contribution percentage to zero. If you elect to stop your contributions, any contributions you and the Company or your Employer made to your Plan account, and their earnings, will remain in your account. There are no penalties that must be paid or waiting periods that must expire before you can begin contributing again to the Plan. Remember, however, that Company Matching Contributions to your account also stop when you stop your contributions, regardless of the reason you stop contributions (whether you reach the Pre-Tax/ Roth Contribution limit, or you simply stop contributing).

Your change will generally be effective within one to two payroll periods following the date of your request. You should review your paycheck to confirm the changes occur and that they are correct. To change your Pre-Tax, Roth and/or After-Tax Contribution election (and automatic enrollment contributions), you may make the change online at <http://cnpsavings.voya.com> or call the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

### Limits on Contributions

The Code imposes several limits that affect the amount you may contribute each year as Pre-Tax and Roth Contributions (which will include any automatic contributions). The aggregate annual limit for Pre-Tax and Roth Contributions is \$23,500 for 2025. After 2025, the maximum contribution amount will be adjusted by the IRS from time to time for cost-of-living increases. The current IRS limits are posted online at the CenterPoint Energy Savings Center at <http://cnpsavings.voya.com>.

**If you elect not to continue your contributions to the Plan that qualify you to receive Matching Contributions before reaching the limit, your Matching Contributions will also be discontinued.**

For 2025, the annual Catch-Up Contribution limit under the Code is \$7,500 or \$11,250 for participants who attain at least age 60, but not age 64, before the end of the year. After 2025, the IRS will announce the new maximum amounts annually.

The Code limits the amount of your annual pay that the Plan can use in determining the maximum contributions that may be made under the Plan each year. The annual pay limit for 2025 is \$350,000, and is applied as required by the Code and applicable guidance from the IRS. The amount of this limit is adjusted by the IRS from time to time for cost-of-living increases. The current IRS limits are posted online at the CenterPoint Energy Savings Center at <http://cnpsavings.voya.com>.

In addition, the Code limits the total contributions that can be made by you and by the Company on your behalf to all defined contribution plans — including the Plan and any prior employer plans — during the year. For 2025, this limit is \$70,000 (excluding any Catch-Up Contributions). The amount of this limit is adjusted by the IRS from time to time for cost-of-living increases. If you reach this limit, all contributions to the Plan will stop for the remainder of that calendar year.

Other limits may apply. If these limits are exceeded, certain highly compensated employees may be required to reduce their contributions or receive a refund of their contributions. Anyone affected by these contribution limits will be notified by the Plan Administrator.

### Savings Restoration Plan

If you exceed the annual compensation limit (discussed above) prior to the end of the year, you will receive company contributions under the Company's savings restoration plan, which is an unfunded, non-qualified savings plan.

# Investment of and Information about Your Account

## Investment of Plan Account

You choose how the amounts in your Plan account are invested by selecting from the investment funds offered under the Plan, which includes the Company Stock Fund that is invested primarily in CenterPoint Energy, Inc. common stock ("Company Stock"). If you are automatically enrolled in the Plan, your Pre-Tax Contributions and related Matching Contributions will be invested in an age-appropriate target retirement date fund until you direct your contributions and/ or your account to be invested in one or more of the other investment choices available under the Plan. The investment funds available under the Plan are described in the CenterPoint Energy Savings Plan Prospectus Supplement. The investment performance of the investment funds available under the Plan is updated on a quarterly basis and is reflected in the CenterPoint Energy Savings Plan Prospectus Supplement, which is a supplement to the Plan's prospectus, located online at <http://cnpsavings.voya.com> and on the Company's intranet site at <http://cnptoday.com/> under the Benefits tab. For additional information on the Plan's investment funds, including the Company Stock Fund, or to obtain a copy of the current version of the CenterPoint Energy Savings Plan Prospectus Supplement, you may (1) go online at <http://cnpsavings.voya.com>, (2) go to <http://cnptoday.com/> under the Benefits tab or (3) call the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

You may invest (1) your contributions and the Company contributions made to your account and (2) the amounts in your account among the various investment funds available under the Plan, except as provided below, in any whole percentage up to 100%. However, restrictions apply to investments in the Company Stock Fund as described under "Investment of and Information About Your Account — Restrictions on the Company Stock Fund" below.

If no investment direction is received from you (or you make an invalid investment election), including in the case of automatic contributions, the amounts credited to your accounts will be invested in the age-appropriate Target Retirement Fund until you make a valid investment election. The Target Retirement Funds are intended to be "qualified default investment alternatives" under ERISA Sections 404(c) and 514(e) and are selected by the Benefits Committee in its sole and absolute discretion. The amounts invested in the Target Retirement Funds will remain in those funds until you elect to reinvest them in one or more other investment options under the Plan or you take a distribution of the amounts from the Plan. You should review your investment elections to confirm the accuracy of your elections. Updated investment performance results are available online at <http://cnpsavings.voya.com> or in the CenterPoint Energy Savings Plan Prospectus available on the Company's intranet site at <http://cnptoday.com> under the Benefits tab.



## Investment of and Information about Your Account *(Continued)*

### Investment Choices Under the Plan

All investment funds, except for the Company Stock Fund, are selected by the Benefits Committee, which is the Plan Administrator. Any current investment fund may be discontinued, and new investment funds may be added from time to time by the Benefits Committee. Only the Board, in its settlor function, may amend the Plan to terminate, remove or otherwise modify the Company Stock Fund.

Regarding investments in the Company Stock Fund, participants actually own a percentage of the fund, which includes shares of Company Stock and cash, rather than specific shares of Company Stock. The closing price per unit of the Company Stock Fund will not be the same as the closing price per share of the Company's common stock reported for a particular trading day.

You are solely responsible for the selection of your investment options. None of the Company, the Benefits Committee or the Trustee, or any of their respective directors, officers or employees, is empowered to advise you as to the manner in which investments should be made, nor are they responsible for any investment decisions that you make. The fact that a fund or other investment option is available under the Plan must not be construed as a recommendation that you invest in that fund or option. This is equally true for funds that invest in Company Stock (such as the Company Stock Fund) as it is for other investment alternatives available under the Plan that do not invest in Company Stock. Neither the Company, the Benefits Committee nor the Trustee guarantees that the Trust will not incur losses or depreciation, nor will the Company, the Benefits Committee or the Trustee make up any such losses or depreciation (or share in any gains or appreciation).

You may wish to consult with an investment counselor before making your selections. You should obtain and read a copy of each fund's prospectus before deciding to invest. The Plan's investment funds are intended to provide you with a broad range of investment choices that will allow you to determine the appropriate risk and return levels for you based upon your particular situation. Some of the funds may involve greater risk to your Plan account in exchange for the chance to earn a greater return on your money. For example, the Company Stock Fund has the most investment risk and volatility of all of the investment funds. You should refer to the CenterPoint Energy Savings Plan Prospectus Supplement for the description of the investment objectives, risk and return of the investment funds, along with each fund's historical investment results.

It is important for you to understand that past performance of any fund is not a guarantee that the investment fund will continue to perform at the same level or offer the same yield in the future. You should understand that all investment funds involve some risk of loss or decline in the principal amount invested. How you choose to invest your account is an important decision which you should consider carefully.

Generally, interest, dividends and other income earned by each investment fund will be reinvested in that investment fund. However, you may elect to receive dividends attributable to your investment in the Company Stock Fund in cash or reinvest them in the Company Stock Fund.

## Investment of and Information about Your Account *(Continued)*

### Changing the Way Your Account Is Invested

You can rearrange existing account balances among the investment fund options in specific dollar amounts through fund to fund transfers and/or in multiples of 1%, and you may rearrange your account balances for existing and for future contributions to the Plan at any time, subject to the restrictions applicable to the Company Stock Fund and other fund guidelines and restrictions described below, (1) online at <http://cnpsavings.voya.com> or (2) by contacting the Savings Plan Center by telephone at 844-273-8692 (or 877-517-1259 for the hearing impaired) and speaking to a Plan representative. If you make a change prior to 3 p.m. (Central Time) on a day that the New York Stock Exchange ("Market") is open, your current account balance will be transferred according to your instructions at the end of that day. Otherwise, any changes you make to your current account balance will be transferred according to your instructions at the end of the next day the Market is open.

In unusual circumstances, one or more investment funds may be closed to purchases or sales. Such circumstances may include, but are not limited to, "blackout periods" to effect changes to the Savings Plan such as the hiring of a new service provider, insufficient registered shares of CenterPoint Energy common stock or insufficient liquidity in an investment fund to timely process the aggregate loans, transfers and withdrawals requested by Savings Plan participants.

The Benefits Committee may establish rules and procedures governing transfers between and among the investment funds under the Plan, such as the imposition of restrictions, limitations, monitoring or conditions (including, but not limited to, redemption fees and/or suspension of transfers) that may be established or adopted by the Benefits Committee

and/or other instruments governing the Plan's investments. The Benefits Committee reserves the right to monitor your investment fund transfer activities to determine whether any inappropriate "market timing," "excessive trading" or other similar activities occur. These terms, "market timing" and "excessive trading" as used herein, mean a pattern of frequent transfers into and out of investment funds. If the Benefits Committee or its designee determines that you have engaged in either of these or any other similar activities, it may stop such trading and/or restrict your ability to make investment transfers into or out of particular funds. For instance, you may be suspended from initiating fund transfers and/or the Benefits Committee may reject your investment directions in certain circumstances. In addition to any other restrictions, if you intend to transfer amounts from one investment fund to another investment fund, there may be special rules applicable to individual funds. Of course, not all trades are considered excessive. You may contact the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired, for more information if you are unsure whether or not a transaction constitutes an inappropriate fund transfer activity.

The Benefits Committee may defer the transfer, distribution or disbursement of funds if:

- The SEC or any other applicable governing authority suspends or otherwise restricts such actions and/or
- An emergency outside of the control of the Benefits Committee or its third-party service providers exists.

Deferments will continue for up to such time as required under applicable law or rule, and/or such time as the Benefits Committee in its sole discretion deems appropriate. Interest, gains or losses, as applicable, will continue to apply during the deferral period.

## Investment of and Information about Your Account *(Continued)*

### Restrictions on the Company Stock Fund

Any elections to invest in the Company Stock Fund are subject to additional restrictions. You may not elect (1) that more than 25% of your future contributions (including Company matching contributions) be invested in the Company Stock Fund or (2) a transfer of any portion of your current account balance that would result in more than 25% of your total account balance invested in the Company Stock Fund.

### Voting Your Shares in the Company Stock Fund

You may direct the Trustee to vote your account's equivalent shares of Company Stock in the Company Stock Fund. As required by law, the Trustee will act as an independent fiduciary for the purpose of voting your Company Stock, and your individual vote will be confidential. If you do not direct the Trustee, the Trustee will vote your account's equivalent shares of Company Stock in the Company Stock Fund in the same proportions as those shares for which the participant votes have been directed. You will receive proxy materials and other information when a vote is needed. For more information, contact the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

### Insider Trading Policy

Any transfer of funds into or out of the Company Stock Fund and other elections under the Plan that could impact the Company Stock Fund are subject to the CenterPoint Energy, Inc. Insider Trading Policy, a copy of which is available on the Company's intranet site at <http://cnptoday.com>. Please contact the Company's legal department with questions regarding the policy.

In addition, certain employees who have been identified as "Designated Individuals" are subject to additional obligations and restrictions with respect to transactions under the Plan, as described in the Insider Trading Policy. If you are a Designated Individual, you should carefully review the policy and contact the Company's legal department with any questions.

### Expenses of Plan and Trust

As with the majority of retirement plans, most Plan expenses are paid by participants in the Plan. These expenses include brokerage fees, investment fund expenses, commissions, recordkeeping fees, stock transfer taxes and other expenses incurred in connection with the purchase and sale of investments for the Plan, as well as all taxes imposed with respect to the Plan or the assets held by the Plan. Additionally, if the Benefits Committee so directs, investment manager fees (if any), consultant fees, trustee fees, Plan audit fees and other administrative expenses of the Plan may be borne by the participants. Investment expenses, taxes, and other expenses are charged to the fund related to the expense. The total annual operating expenses of each fund are described in the CenterPoint Energy Savings Plan Prospectus Supplement. For the most recent version of this document access the Plan online at <http://cnpsavings.voya.com> or through the Company's intranet site at <http://cnptoday.com/> under the Benefits tab. Additionally, each year the Plan Administrator provides you with a statement explaining (1) general plan information, (2) general plan administrative expenses that may be charged against your account on an individual basis as well as the basis on which such charges shall be allocated (e.g., pro rata or per capita), and (3) expenses that may be charged to your account on an individual, rather than on a plan-wide, basis (e.g. loan processing fees, QDRO processing fees and professional management services fees).

# Investment of and Information about Your Account *(Continued)*

## ERISA Section 404(c) Plan

Because you make the investment choices, the Plan Administrator cannot be responsible for any losses resulting from your investment elections. It is intended that the Plan meet the requirements of Section 404(c) of ERISA, and the regulations thereunder, which relieves Plan fiduciaries of liability for any losses that are the direct and necessary result of the investment instructions given by you or your beneficiaries.

## Investment Risk

As noted previously, because the Plan is designed to comply with Section 404(c) of ERISA, as a participant in the Plan, you assume all investment risks associated with the investments held for your account by the Trustee, including the risk of a decrease in market value. Nothing in the Plan will be construed as an indemnity to you against any risk, or as a guarantee by the Company, its affiliates or subsidiaries, the Benefits Committee, or the Trustee of the value of any investment made in accordance with Plan provisions.

Investment risk can be increased if you do not adequately diversify your investments. Holding a significant percentage of your portfolio in a single fund or in the securities of one entity (such as Company Stock through the Company Stock Fund) may subject you to an undesirable level of risk. You are encouraged to seek the advice of your personal investment advisor to assist you in developing a well-balanced and diversified investment portfolio.

In particular, investments in Company Stock through the Company Stock Fund involve a significant degree of risk. This investment option may subject a participant to more risk than other available investment alternatives due to the lack of diversification of the investments held in that fund, as well as other risks associated with investing in Company Stock, including those risks described in the CenterPoint Energy Annual Report on Form 10-K and other documents incorporated by reference into the Plan's prospectus. The value of an investment in the Company Stock Fund will vary depending on a number of factors, including:

- fluctuations in the market value of Company Stock;
- the amount and timing of contributions to the Plan on behalf of participants, transfers to or from the Company Stock Fund and investments made by the Company Stock Fund;
- the amount and timing of contributions to or transfers or withdrawals from your individual account; and
- the impact of the Company Stock Fund's cash position.

None of the Company, its affiliates or subsidiaries, the Benefits Committee or the Trustee makes any recommendation to you as to whether to invest in Company Stock through the Company Stock Fund.

The Benefits Committee and the Trustee have the authority to impose "blackout periods" when necessary from time to time for certain administrative or other reasons. During a blackout period you will be prohibited from trading some or all of your investment funds. Any blackout period may have an adverse effect on your account balance to the extent that you will not be able to respond to any changes in market prices of your funds that are subject to the blackout period. Participants will be notified prior to the start of any blackout period.

# Investment of and Information about Your Account *(Continued)*

## Account Valuation

Your Plan account is valued on a daily basis. Investment earnings and losses will be posted to your account daily. Valuations for distributions will occur when they are processed.

## Account Statement and Information

You will receive a statement of your account at least quarterly. The statement will show the opening balances from the prior statement, contributions made to your account, how the performance (profit or loss) of each investment option has affected your account, loans, withdrawals and other activity and a closing balance. The statement will also show the dollar amount of fees and expenses that were charged to your account for that quarter.

You can also obtain current information at any time about your Plan account balance online at <http://cnpsavings.voya.com>, through the Company's intranet site at <http://cnptoday.com> under the Benefits tab, or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

## Your Vested Interest in Your Plan Account

“Vested” is the technical term that is used to describe the portion of your account that belongs to you and cannot be forfeited for any reason.

You are always “100% vested” in your accounts that hold the contributions that you made to the Plan, which include your Pre-Tax Contribution (including any automatic contributions), Roth Contribution, After-Tax Contribution and Rollover Contribution Accounts, as applicable. This means you have a non-forfeitable right to all amounts in those accounts at all times.

In addition, you are always “100% vested” in your Matching Contribution account (and, if applicable, Prior Plan Account), except as provided below or as set forth in your applicable fact sheet if you are an Eligible Vectren Bargaining Unit Employee.

If you are an eligible employee other than an Eligible Vectren Bargaining Unit Employee and you first perform an hour of service on or after January 1, 2024, you will fully vest in your Matching Contribution and Non-Matching Contribution Accounts upon completion of two years of “Vesting Service” (defined below) or, if earlier, upon attainment of age 65, becoming disabled, or death. Any non-vested amounts in your Accounts will be forfeited on the earlier of (1) distribution of your entire vested Accounts before the end of the second plan year after the plan year in which you terminate employment or (2) the date on which you incur five consecutive one-year service breaks. If you terminate employment without any vested interest in your Accounts, your non-vested Accounts will be forfeited as of the date on which you terminate employment. If you again become an employee eligible to participate in the Plan before incurring five consecutive one-year service breaks, any forfeited amounts will be restored.

If you terminated employment prior to January 1, 2022, the amounts in your Matching Contribution and Non-Matching Contribution Account were subject to the prior applicable vesting schedule under the Plan or a former plan that merged with and into the Plan, as applicable (for example, the Vectren Corporation Retirement Savings Plan or the Energy Systems Group, LLC 401(k) Plan), and, to the extent not fully vested as of your termination date, are or were subject to forfeiture as provided in the applicable plan. If you received a distribution of your entire vested Accounts on termination of your participation (or you terminated employment without any vested Accounts) and you are rehired by the Company or an Employer and become an employee eligible to participate in the Plan before incurring five consecutive breaks in service, any forfeited amounts will be restored provided that you repay the prior distribution to the Plan before the earlier of five years after your reemployment as an eligible employee or the date on which you incur five consecutive breaks in service.

If you terminated employment prior to May 6, 2002 with non-vested amounts under the Plan, special rules may apply with respect to any forfeited amounts. You may contact the Savings Plan Center for more information.



## Your Vested Interest in Your Plan Account

*(Continued)*

### Vesting Service

“Vesting Service,” except for Eligible Vectren Bargaining Unit Employees, means all periods of your active employment with the Company, an Employer, or an affiliate. Certain periods of time when you are not at work may also count toward your service. These periods of service are referred to as “authorized absences” and include the following:

- Absences due to accident or illness, as long as you continue to be an employee during the period, you remain eligible to return to work and you timely return to active employment upon your recovery;
- Qualified military service (as required by law); and
- Absences due to an authorized leave of absence.

Your service ends, and thus you will have a “termination of service” (or “termination of employment”), on the earliest of the following dates:

- Your quitting, discharge, or retirement;
- Your death;
- Your deemed termination of employment because you do not timely return to active employment after your authorized absence expires (which is the earlier of the expiration date of your authorized absence or one year from the date your authorized absence commenced); or
- One year from the date you are absent from active employment for any reason other than quitting, retirement, discharge, authorized absence, or death.

In the event: (1) your employment classification with the Company or an Employer changes such that you are not eligible to actively participate in the Plan or (2) you cease to be an employee of the Company or an Employer but continue to be employed by an affiliate (a “Transferred Employee”), you will no longer be eligible to actively participate in the Plan (and thus will cease to have any right to make or receive contributions). However, you will keep all benefits accrued by you under the Plan prior to the date you become a Transferred Employee, subject to normal vesting requirements, and will continue to accrue vesting service for so long as you are employed as a Transferred Employee.

Vesting service for Eligible Vectren Bargaining Unit Employees is as defined in the applicable fact sheet.

### Service Breaks

You will generally incur a “one-year service break” upon the expiration of the 12 consecutive month period following your termination of service. If you have a termination of service and are later rehired prior to incurring a one-year service break, then you will receive vesting service for the period of your absence. However, if you have a termination of service and are later rehired after incurring a one-year service break, then you will not receive service for vesting for the period of your absence although your service earned prior to your termination of service will not be forfeited.

With respect to Eligible Vectren Bargaining Unit Employees, service breaks are as described in the applicable fact sheet notwithstanding the foregoing.

## Withdrawals

Although the primary purpose of the Plan is to help you provide for your financial security when you are no longer working, it is recognized that under certain circumstances you should be able to withdraw some portion of your account. Therefore, the following types of withdrawals are permitted under the Plan:

### Age 59½ Withdrawals

If you have attained age 59½, you may withdraw all or any portion of your Pre-Tax Contribution (including any automatic contributions), Roth Contribution, After-Tax Contribution, vested Prior Plan and Rollover Accounts at any time. In addition, if you have attained age 59½ and your rights to your Matching Contribution and/or Non-Matching Contribution Accounts are fully vested and non-forfeitable, you may withdraw all or any portion of those accounts.

### After-Tax Contribution Account Withdrawals

To the extent applicable, you may withdraw all or any portion of your After-Tax Contribution Account at any time. However, if you:

- Are under the age of 59½;
- Have less than five years of service at the time you elect to make a withdrawal; and
- Withdraw all or a portion of your After-Tax Contributions that were matched by the Company with Matching Contributions,

then you will be suspended from making future After-Tax Contributions to the Plan for six months after the withdrawal date. As a result, you will not receive Matching Contributions during that suspension period with respect to After-Tax Contributions. You are not subject to a suspension period for the withdrawal of After-Tax Contributions that are not matched by the Company, regardless of your age and years of service. Once the six-month suspension period is over, your After-Tax

Contributions will automatically restart. In order to stop your After-Tax Contributions from restarting after this suspension period ends, you must access the Plan online at <http://cnpsavings.voya.com> or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

If any portion of your withdrawal includes After-Tax Contributions made after December 31, 1986, a portion of your withdrawal must include taxable earnings. If you withdraw only After-Tax Contributions made prior to January 1, 1987, you are not required to have a portion of your withdrawal include taxable earnings.

### Rollover Account Withdrawals

You may withdraw all or any portion of your Rollover Account for any reason at any time.

### Prior Plan Account Withdrawals

To the extent applicable, you may withdraw all or any portion of your vested Prior Plan Account at any time.

## Withdrawals *(Continued)*

### Hardship Withdrawals

You may request an in-service withdrawal of all or any portion of your Pre-Tax Contribution Account (including any earnings or gains thereon) and Roth Contribution Account (including any earnings or gains thereon) if the withdrawal is due to an immediate and heavy financial need, and the amount you withdraw is not reasonably available to you from other sources. Immediate and heavy financial need includes:

- Expenses for (or necessary to obtain) medical care that would be deductible under Code Section 213(d) (without regard to whether the expenses exceed 7.5% of adjusted gross income);
- Costs directly related to the purchase of your principal residence (excluding mortgage payments);
- Payment of tuition, related educational fees, and room and board expenses for up to the next 12 months of post-secondary education for you, your spouse, your children, or qualifying dependents;
- Payments necessary to prevent eviction from your principal residence or foreclosure on the mortgage of your principal residence;
- Payments for burial or funeral expenses for your deceased parent, your spouse, parent, child, or qualifying dependent;
- Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under Code Section 165 (without regard to Code Section 165(h)(5) and whether the loss exceeds 10% of adjusted gross income); or
- Expenses and losses (including loss of income) you incur on account of a disaster declared by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Disaster

Relief and Emergency Assistance Act, Pub. L. 100- 707, provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

To obtain a hardship distribution, you must:

- Provide documentation of your qualifying immediate and heavy financial need and a representation in writing or electronically that you have insufficient cash or other liquid assets reasonably available to satisfy the need and
- Have obtained all distributions (other than hardship withdrawals) and all nontaxable loans currently available under all plans maintained by the Company or any affiliate.

The minimum hardship withdrawal amount you may request is the lesser of (1) \$500 or (2) the maximum amount eligible for withdrawal in your Account.

### Other Withdrawal Information

To request any of these withdrawals, you must contact the Savings Plan by going online at <http://cnpsavings.voya.com> or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired. Withdrawals can only be made in the form of a lump sum cash distribution. Amounts securing a Plan loan are not available for withdrawal. When you receive a withdrawal from the Plan, the tax laws in effect at that time will apply.

You are responsible for complying with applicable federal, state and local tax laws and regulations. In addition, certain withholding rules may also apply at the time you receive a withdrawal from the Plan. These withholding rules are explained in a special tax notice that will be provided to you with each quarterly statement. In addition, certain withdrawals may be subject to the 10% early distribution penalty (see "Tax Information"). Because taxes are a complex subject and tax laws constantly change, you should consult your professional tax and/or financial advisor before receiving any withdrawal from the Plan.

## Loans

If you are an active employee who is not on disability or an unpaid leave of absence, you may obtain a loan from your account under the Plan, subject to certain rules and procedures adopted by the Plan Administrator. These rules are set forth in the Plan's Loan Procedures, a copy of which is available to you at no charge. If you are interested in taking a loan from the Plan, you should request a loan online at <http://cnpsavings.voya.com> or contact the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

The following is a summary of the loan rules and requirements (you should consult with the Loan Procedures for a complete description of the applicable loan rules and requirements):

- The minimum loan amount is \$500. The maximum loan amount is the lesser of 50% of your account balance or \$50,000, minus the highest outstanding loan balance in the preceding 12 months.
- There is no waiting period to apply for a loan.
- You may repay a loan in full at any time.
- The minimum loan term is 10 months, and the maximum loan term is 5 years.
- The interest rate is set by the Plan Administrator when the loan is granted. Currently, the interest rate is determined as of the first business day of each month and will equal the prime interest rate plus 1%.
- You must make loan repayments through payroll deductions on an after-tax basis, unless you are on an authorized unpaid leave of absence or "disabled" under the Company's long-term disability plan, in which case you may make loan payments to the Plan by check or money order.
- You may have only one loan outstanding at a time and no more than two loans may be taken out during any 12-month period.
- If you do not make the required payment of principal and interest when due or within the grace period (the last day of the calendar quarter following the calendar quarter in which the required payment was due), your loan will be in default. If this happens, your outstanding loan balance will be deemed a distribution to you and will be taxable to you as ordinary income. In addition, a 10% penalty may apply.
- Participants who have defaulted on prior loans are eligible for a new loan under the Plan only if they either (1) terminated from service, had a loan defaulted, and are then rehired or (2) defaulted on a loan but repaid the loan with interest prior to obtaining a new loan.
- There is a \$50 loan application fee for each loan that is deducted from the proceeds of the loan.
- If you have an outstanding loan balance when you terminate employment, your loan will be in default unless you repay it upon the earlier of (1) the last day of the calendar quarter following the calendar quarter of the due date of your first regular loan payment that is not made by payroll deduction because of the termination, (2) the date on which the loan expires, or (3) the date on which you take a distribution from the Plan. If your loan is not repaid in a timely manner, the amount due on the loan is considered a distribution to you and reported as taxable income in the year in which the loan is defaulted. In addition, a 10% penalty may apply. If you wish to pay off a loan upon termination of employment, call the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

## Payment of Your Account

### Payment of Distribution

You will be eligible to receive a distribution of your vested account balance upon your termination of employment from the Company or your Employer and all related entities (provided you do not transfer employment to another Employer or a related entity), subject to a 30-day waiting period. You may elect to receive your distributions from the Company Stock Fund in cash, shares of stock, or a combination of cash and stock. You may also choose to roll over your Plan account.

If the vested balance in your account is **\$1,000 or less**, you will automatically receive your distribution in one lump-sum payment as soon as administratively practicable after you terminate employment, subject to the 30-day waiting period.

If the vested balance in your account is **greater than \$1,000** but does not exceed \$7,000, and you fail to consent to the distribution, your account balance will be paid as a distribution in a direct rollover to an individual retirement account (IRA) established by the Recordkeeper in your name. This could happen even if your account had been previously valued at \$7,000 or more and you chose to defer your distribution.

If your benefit is automatically rolled over to an IRA, it will be invested in an investment product designed to preserve principal and provide a reasonable rate of return and liquidity. Fees and expenses related to the IRA will be charged to your account and will not be paid by the Company or the Plan. Upon rollover to the IRA, no further benefits will be payable to you from the Plan. For more information concerning automatic rollovers and the IRA described above, call the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

If the vested balance in your account is **greater than \$7,000**, you may elect to delay payment of your benefit until (1) the April 1st following the calendar year in which you attain the required minimum distribution (RMD) age or, if later, (2) the April 1st following the calendar year of your termination of

employment (the “minimum distribution date”). Effective for participants who attain age 72 after 2022, the RMD age is age 73 for participants who reach age 73 before January 1, 2033, or age 75 for participants who reach age 74 after December 31, 2032. For participants who attained age 72 before 2023, the RMD age was age 72 (or age 70½ if you attained age 70½ before January 1, 2020). You are required by law to begin taking payments no later than the minimum distribution date, except that minimum distributions are not required prior to your death from your Roth Contribution account for tax years beginning with 2024.

Distributions, including distributions required on the minimum distribution date, will be made to you at your current address on file with your Employer. While you are still working, please keep your address up to date through TalentHub, accessible through <http://cnptoday.com/>. Once you retire, report any address change to the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.

**If you are receiving a distribution, you should read the Tax Information section carefully. You should also review your distribution to confirm its accuracy once it is received.**

### Forms of Distribution

You may elect to receive your benefit in any of the following forms of payment:

- One lump-sum payment;
- Partial distribution;
- Annual, semi-annual, quarterly or monthly installments over a period, elected by you, not to exceed 10 years; or
- A rollover of your account to an IRA or Roth IRA or another employer’s qualified 401(a) plan, a 403(b) annuity plan or a 457 governmental plan.

## Payment of Your Account

*(Continued)*

### Distribution Upon Death

If your vested account balance is greater than \$7,000, your non-spouse beneficiary may choose to receive a distribution immediately or may leave the account in the Plan for any period up to five years after your death. If you die on or after January 1, 2020 (or on or after January 1, 2022, if you were a participant in the Energy Systems Group, LLC 401(k) Plan immediately prior to its merger with and into the Plan), and before your benefits under the Plan are distributed and your sole beneficiary is your surviving spouse, your benefits under the Plan must begin to be distributed to your surviving spouse by end of the calendar year immediately following the year you die or, if later, by the end of the year you would have obtained the applicable RMD age. A spousal beneficiary may timely elect to rollover the amount in your account to an IRA or another employer's qualified retirement plan that accepts rollovers. In addition, your non-spouse beneficiary may timely elect to make a direct rollover of the amount in your account to an "inherited" IRA. If the vested balance of the account is \$7,000 or less (and no timely rollover request is made), payment will be made in a lump-sum distribution as soon as reasonably practicable after processing the death benefit.

A password will be issued to your designated beneficiary(ies) when the account is set up in your beneficiary's name. Your beneficiary(ies) will then have access to most of the Plan's features, allowing them to rearrange investment funds within the Plan or request a distribution.

If payment of your Plan benefit has begun in the form of installments before you die, but your vested account has not been fully paid to you, the remaining portion of your vested account will be paid to your beneficiary under the installment schedule originally elected by you, however, your beneficiary may elect at any time to convert the remaining balance to a lump-sum distribution.

### Designation of Beneficiary

When you enroll in the Plan, you must name your beneficiary. You may name anyone as your beneficiary. However, if you are married and you designate someone other than your spouse as your beneficiary, you must obtain your spouse's written consent before a notary. You identify primary and any contingent beneficiaries by name and Social Security number. Your contingent beneficiaries receive your account balance only if all of your primary beneficiaries die before you. Funds cannot be distributed to a minor beneficiary without appointment by a court of a financial guardian.

If you do not name a beneficiary, or if your beneficiary can not be located within six months of the date of your death, your Plan account will be distributed to the personal representative of your estate, or, if after six months from the date of your death there is not a personal representative of your estate or if you did not leave a will, your Plan Account will be distributed to your estate. You may change your beneficiary at any time online at <http://cnpsavings.voya.com> or by calling the Savings Plan Center at 844-273-8692, or 877-517-1259 for the hearing impaired.



## Tax Information

The IRS has notified the Company that the Plan is qualified under Sections 401(a), 401(k) and 4975 of the Code and the Trust is exempt from federal income taxes under Section 501(a) of the Code. As a result, your Pre-Tax Contributions and Matching and Non-Matching Contributions made on your behalf are not currently taxable to you when made, and the income on your account is not taxable when realized by the Trust. For all tax purposes, automatic contributions, if any, shall be treated as Pre-Tax Contributions. Your Roth Contributions and After-Tax Contributions are not deductible by you. The continued exempt status of the Trust is contingent upon the continuing operation of the Trust in accordance with the applicable provisions of the Code.

**The following statements are not a complete description of all the possible tax effects with respect to participation in and distributions from the Plan. This summary is general in nature and is not intended as legal or tax advice. You, your beneficiary or other person receiving benefits under the Plan should consult a tax advisor before you decide to participate in or receive distributions under the Plan.**

### Pre-Tax Contributions

Your Pre-Tax Contributions will decrease your income for federal income tax purposes at the time of contribution by the amount of your contributions. Pre-Tax Contributions are, however, subject to FICA tax.

## Restrictions on Plan Contributions

Pre-Tax Contributions, Roth Contributions, After-Tax Contributions, and Company Matching Contributions made on behalf of certain “highly compensated” employees may be restricted under the Code and ERISA. These restrictions may require a reduction in or return of Pre-Tax Contributions, Roth Contributions, and/or After-Tax Contributions for a Plan Year that exceed the Code limitations and/or a forfeiture of Company contributions that exceed the limitations.

The maximum amount that you may elect to defer as a Pre-Tax Contribution and/or Roth Contribution for any taxable year under all cash or deferred arrangements (such as the Plan) in which you participate is limited to \$23,500 for 2025, and thereafter may be changed by the IRS annually to reflect cost-of-living adjustments. The maximum amount that you may elect to defer as a Catch-Up Contribution for any taxable year under all cash or deferred arrangements (such as the Plan) in which you participate is limited for 2025 to \$7,500 or \$11,250 if you attain at least age 60, but not age 64, before the end of the year and thereafter may be changed by the IRS annually to reflect cost-of-living adjustments. If your total amount of Pre-Tax Contributions, Roth Contributions and Catch-Up Contributions exceeds the applicable limit during any calendar year, the excess will be included in your gross income for that year and will be returned to you, plus any income or minus any loss allocable thereto, by April 15 of the following year.

## Tax Information *(Continued)*

### Withdrawals While Employed

If you withdraw any contributions made to your account on a pre-tax basis (which may include Pre-Tax and Catch-Up Contributions and/or Rollover Contributions), these amounts will be subject to federal income tax at ordinary income tax rates. If you withdraw After-Tax Contributions, the portion of the withdrawal attributable to the earnings on the contributions will be subject to federal income tax at ordinary income tax rates. There is an additional 10% penalty on the taxable portions of your account that you receive before reaching age 59½ if you choose not to roll over these amounts. The excise tax may not apply if the distribution occurs upon or after your death, permanent disability (within the meaning of the Code), termination of employment after age 55, or to pay a former spouse under a Qualified Domestic Relations Order (see “Qualified Domestic Relations Orders”).

Distributions of your Roth Contributions (including earnings thereon) which are made on or after the later of the date you attain age 59½, die or become disabled AND after the completion of the five-taxable-year period beginning on the first day of the first taxable year in which you first made a Roth Contribution to the Plan or, if applicable, a prior plan are not included in your income for Federal tax purposes.

### Loans

Loans are not ordinarily treated as taxable distributions. See “Loans” for information regarding loan defaults and the potential treatment of defaulted loans as a taxable transaction.

### Distribution upon Termination of Employment

The Plan provides that distribution upon retirement, death, or other termination of employment will normally be made in a lump sum. Generally, the amount of a lump sum distribution, including earnings and appreciation (but generally excluding Roth Contributions and earnings and appreciation thereon and net unrecovered After-Tax Contributions), is subject to federal income tax at ordinary income tax rates and to federal income tax withholding at the rate of 20%, and may be subject to additional taxes as described in the subsection entitled Additional Taxes. However, a lump sum distribution may also be eligible for rollover (as described in Rollover of Distributions from the Plan) or for one or more of the following special income tax treatments:

#### Exclusion of Net Unrealized Appreciation

Special tax treatment is applied to distributions of Company Stock from the Plan if you terminate employment. The excess, if any, of the fair market value of the Company Stock at distribution over the cost of the Company Stock to the Trustee (the net unrealized appreciation) is not subject to federal income tax at the time of distribution but generally will be subject to federal income tax at the long-term capital gain rate when you subsequently dispose of the stock. However, you may elect, before a distribution is made, not to exclude the net unrealized appreciation, and to pay tax on the entire value of the distribution.

Any gain in excess of the excluded net unrealized appreciation will, upon the disposition of the shares of Company Stock, be taxed as short-term or long-term capital gain depending upon the length of time those shares have been held by you.

## Tax Information *(Continued)*

### Rollover of Distributions from the Plan

Generally, all or a portion of a taxable amount distributed from the Plan may be transferred to (1) an IRA or (2) another qualified plan under Code Section 401(a) or 403(a) (“qualified plan”), Code Section 403(b) annuity or a Code Section 457 governmental plan (collectively referred to as an “eligible retirement plan”) that accepts rollovers. In addition, all or a portion of your After-Tax Contributions distributed from the Plan may be transferred to an IRA or a qualified plan that accepts after-tax rollovers, and all or a portion of your Roth Contributions distributed from the Plan may be transferred to a Roth IRA or to a designated Roth account under an eligible retirement plan that accepts rollovers. This type of transfer will postpone the payment of federal income tax on the taxable portion of the distribution (which is the earnings for After-Tax Contributions). The transfer may be made directly from the Plan to the IRA or eligible retirement plan (or qualified plan for After-Tax Contributions) or, if permitted by the IRA or eligible retirement plan (or qualified plan for After-Tax Contributions), may be made by you within 60 days after you receive the distribution (subject to some limitations for After-Tax and Roth Contributions).

If the transfer is not made directly from the Plan, 20% of the taxable amount to be distributed to you will be withheld as income tax withholding (as required by federal law), even if you subsequently transfer the full amount of the distribution, including an amount equal to the amount withheld, to an IRA or eligible retirement plan (or qualified plan for After-Tax Contributions). If less than the total taxable amount of the distribution is transferred, whether directly or by you, the taxable amount distributed but not transferred (including the mandatory 20% withholding) will be subject to federal income tax at ordinary income tax rates. A subsequent distribution from an IRA or eligible retirement plan (or qualified plan for After-Tax Contributions) will be subject to federal income tax at ordinary income rates.

### Additional Taxes

If you receive distributions prior to (1) attaining age 59½ or (2) becoming permanently disabled, you will be subject to a 10% additional income tax penalty at the time of distribution. The 10% additional income tax is equal to 10% of the amount includible in your gross income. There are several exceptions under which you may receive an early distribution without being subjected to the additional income tax, including distributions when you are no longer an employee of the Company or an Employer due to early retirement after age 55, distributions to your beneficiary occurring after your death, and distributions to an alternate payee under a Qualified Domestic Relations Order (see “Qualified Domestic Relations Orders”).

Amounts that are rolled over to an IRA or eligible retirement plan or amounts of net unrealized appreciation included in a distribution are not includible in gross income and are therefore not subject to the 10% additional tax.

Some amounts distributable from the Trust to your named beneficiaries as a consequence of your death will be includible in your gross estate for federal estate tax purposes. For federal income tax purposes, such distributable amounts, to the extent they exceed your unrecovered After-Tax Contributions to the Trust, will constitute taxable income in the hands of your named beneficiaries. Such income will be taxable to your named beneficiaries substantially in the same manner as described above for distributions to you upon your termination of employment, subject to the exceptions discussed above.

### Rollover Contributions to the Plan

If the Plan receives a cash Rollover Contribution directly from an eligible retirement plan (or qualified plan with respect to after-tax amounts) or IRA, the taxable portion of the rollover amount will not be subject to federal income tax or withholding until subsequently distributed from the Plan in a taxable distribution.

## Tax Information *(Continued)*

### Additional Information

Within a reasonable period of time prior to most Plan distributions, the Company will provide you with a detailed written explanation of the applicable tax rules, including mandatory income tax withholding.

## Concerning the Plan and Plan Benefits

### Amendment and Termination of Plan

The Company intends to continue the Plan indefinitely, but reserves the right to amend, modify, revoke, or terminate the Plan and the Trust (with consent of the Trustee, if required), in whole or in part, at any time without prior notice. The Benefits Committee may amend the Plan for any changes required by applicable law or by the IRS to maintain the Plan's tax-qualified status. The Benefits Committee may also modify the administrative provisions and procedures of the Plan. The Chief Executive Officer of the Company may amend the Plan except for Plan amendments that would materially alter the Company contributions to the Plan (other than any amendment to reflect Company contributions provided under a collective bargaining agreement or otherwise required under applicable labor law) or Plan amendments regarding the Company Stock Fund. No amendment, however, will decrease your account or your vested interest in your account.

## Assignment of Benefits; Resales

Your benefits may not be assigned, hypothecated, or alienated. As required by law, participants and other persons entitled to benefits under the Plan are not allowed to assign them or otherwise use them as collateral prior to the date that they are actually paid. Furthermore, your creditors may not attach them. However, the Plan shall make all payments required by a Qualified Domestic Relations Order, which is a state court order requiring payments to be made to a former spouse or a child (see "Qualified Domestic Relations Order"), and pursuant to certain judgments and settlements, as provided for under the Code.

Your interest in the Plan is subject to levy by the IRS. There are no other liens permitted on any part of the funds held under the Plan.

If you are an executive officer or director of the Company, you may be deemed an affiliate of the Company and would therefore be subject to certain legal restrictions regarding the transferability of Company Stock distributed to you. Please contact the Company legal department to determine whether such restrictions will affect your transfer of Company Stock.

## Concerning the Plan and Plan Benefits *(Continued)*

### Qualified Domestic Relations Order

If you divorce, your spouse may have rights to benefits from your employer-sponsored plans. Distributions from your Plan account will be made according to a divorce decree if the decree is determined to be a Qualified Domestic Relations Order ("QDRO"). Generally, a court order or decree may qualify as a QDRO if it meets the following requirements:

- Contains your name and mailing address, as well as the name and address of your former spouse;
- Specifies the percentage or amount of your benefit to be paid to your former spouse, or provides a formula by which the plan administrator can determine how much your former spouse is entitled to receive;
- Specifies the number of payments or time period to which the order applies; and
- Specifically designates the plan to which the order applies.

If your divorce decree qualifies as a QDRO, your account is separated into two accounts — one for you and one for your former spouse ("alternate payee"), with the alternate payee's separate account invested in the Plan's default investment fund or such other fund as designated in the QDRO procedures. Once the separate account is established, the alternate payee may reinvest the amounts in his or her account among any of the available investment funds under the Plan or request a distribution from the Plan. Your account and alternate payee's account may be charged all or a portion of the fees associated with the Plan's processing of the QDRO.

Upon notice of a domestic relations order, your account will be frozen, and you will not be able to take a loan, make a withdrawal or request a final distribution.

The Benefits Committee has approved QDRO procedures that describe the Plan's QDRO requirements and approval process, along with sample QDRO language. To request a copy of the QDRO procedures and sample QDRO language, to obtain information on the qualified status of a pending domestic relations order or to obtain information on domestic relations orders, you should call the Plan's QDRO Administrator at 800-687-5770.

### Plan Not Insured by the Pension Benefit Guaranty Corporation

The Plan is a defined contribution plan and it bases benefits solely on the amounts in each participant's individual account. Therefore, it is always fully funded. The Pension Benefit Guaranty Corporation does not insure individual account plans, such as the Plan, in the event of plan termination.

### Military Service and Benefits under the Plan

If you leave employment to perform certain military service and are subsequently reemployed by an Employer, you may be entitled to:

- be credited with service,
- be given the opportunity to make up Pre-Tax, Roth and After-Tax Contributions you would have otherwise been eligible to make to the Plan during the period of your military service,
- be credited with Matching Contributions on such Pre-Tax, Roth and After-Tax Contributions for the period of your military service, and
- be credited with Non-Matching Contributions for the period of your military service.

Loan payments may be suspended for the period of your military service. For more information, please contact the Savings Plan Center at 844-273-8692 (or 877-517-1259 for the hearing impaired).

# Claims

## Claims Procedure

You (or your authorized representative) may file a written claim with the Plan's Recordkeeper who will forward the claim to the CenterPoint Energy Benefits Department (the "Claims Administrator") for any Plan benefits to which you believe you are entitled. Within 90 days after the receipt of your claim, the Claims Administrator will provide you (or your authorized representative) with written notice of its decision on the claim, unless special circumstances require an extension of the 90-day period. If an extension is required, the Claims Administrator will provide you (or your authorized representative) with a written notice of the extension before the end of the initial 90-day period.

If your claim is wholly or partially denied, the written notice of the decision will inform you of:

- The specific reasons for the denial;
- The specific provisions of the Plan upon which the denial is based;
- Any additional material or information necessary to perfect the claim and reasons why such material or information is necessary; and
- An explanation of the Plan's claim review procedure, including a statement of your right to bring a civil action under Section 502(a) of ERISA following a denial of your claim on review.

## Claims Review Procedure

Within 60 days after the receipt of written notice of a denial by the Claims Administrator of all or a portion of a claim, you (or your authorized representative) may request a review by the Benefits Committee (which is the Plan Administrator) of the denial by filing a written notice with the Benefits Committee. Your request for review may include additional information and comments that you wish to present to the Benefits Committee. During the 60-day period following notice of the denial, you (or your authorized representative) may examine the Plan and any other document upon which the denial is based. If you (or your representative) request a formal hearing before the Benefits Committee, the Benefits Committee, in its sole discretion, may grant such a hearing.

Upon receipt of a request for review of a claim denial, the Benefits Committee shall undertake a full and fair review of the claim denial by the date of the next quarterly Benefits Committee meeting that is at least 30 days after receipt of your request for appeal. In some circumstances, such as the need to hold a hearing, the review period may be extended, but no later than the third Benefits Committee meeting following the request for appeal. If an extension is necessary, you will be notified in writing. A written notice of the Benefits Committee's final determination will be furnished to you after the determination is made. If your claim is wholly or partially denied by the Benefits Committee, the final notice will inform you of:

- The specific reason for the denial;
- The specific provisions of the Plan upon which the denial is based;
- A statement that you are entitled to receive upon request (free of charge) reasonable access to and copies of the documents, records, and other information relevant to your claim; and
- A statement of your right to bring a civil action under Section 502(a) of ERISA.



## Claims *(Continued)*

### Claims Review Procedure *(Continued)*

Except as may be otherwise required by law, the decision of the Benefits Committee on review of the claim denial shall be binding on all parties when the participant has exhausted the claims procedure under the Plan. Benefits under the Plan will only be paid if the Benefits Committee decides in its discretion that a participant is entitled to them.

All claims must be submitted within two years beginning on 1) the date a payment was made, 2) the date of the first in a series of periodic payments, or 3) the date on which a claim is incurred. Your claim will be precluded if it is not submitted within the applicable period.

Notwithstanding the foregoing or any provision of the Plan to the contrary, you cannot bring any action at law or equity for any Plan benefit if you do not file a timely valid appeal. In other words, you must fully exhaust the foregoing administrative appeal process before you can bring any action at law or equity. In addition, no action may be brought more than 12 months after the denial of the appeal.

### Temporary Extensions During COVID-19 Outbreak Period

In accordance with Internal Revenue Service (IRS) and Department of Labor (DOL) guidance, effective March 1, 2020, the “Outbreak Period” (as defined below) is disregarded when determining the deadlines for filing a benefit claim or a request for review of a benefit denial, provided, however, that the resulting extensions of these deadlines are subject to a one-year statutory limit. Accordingly, any extension of these deadlines during the Outbreak Period will end on the earlier of: (i) one year from the date you were first eligible for the extension and (ii) the end of the Outbreak Period. The “Outbreak Period” is the period from March 1, 2020 until July 10, 2023 or such other date as may be announced by the IRS or DOL.

## Standard of Judicial Review of Claims Administrator Decisions

The Benefits Committee has full and absolute discretion in the exercise of each and every aspect of its authority under the Plan, including without limitation, the authority to determine all facts, to interpret this Plan, to apply the terms of this Plan to the facts determined, to make decisions based upon those facts and to make any and all other decisions required of it by this Plan, such as the right to benefits, the correct amount and form of benefits and the determination of any appeal.

Notwithstanding any provision of law or any explicit or implicit provision of this document or any action taken, or ruling or decision made, by the Benefits Committee in the exercise of any of its powers and authorities under the Plan, all actions, rulings and decisions shall be final and conclusive as to all parties, regardless of whether the Benefits Committee or one or more of its members may have an actual or potential conflict of interest with respect to the subject matter of the action, finding, interpretation, ruling, or decision. No final action, finding, interpretation, ruling, or decision of the Benefits Committee shall be subject to de novo review in any judicial proceeding; and no final action, ruling, or decision of Benefits Committee may be set aside unless it is held to have been arbitrary and capricious by a final judgment of a court having jurisdiction with respect to the issue.

## ERISA Rights Statement

As a participant in the Plan, you are entitled to certain rights and protections under 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 Company 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;
- 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 summary plan description. 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; and
- Obtain a statement telling you the balance of your account. This statement must be requested in writing and will not be given more than once a year. The Plan will 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 your 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 benefits under the Plan or exercising your rights under ERISA.

If your claim for benefits 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 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 Plan Administrator.

If you have a claim for benefits which 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 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.

## ERISA Rights Statement

*(Continued)*

If you have any questions about your 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 N.W., 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.

Eligibility for the Plan is provided to certain employees covered by certain collective bargaining agreements. A copy of any such bargaining agreement may be obtained by you or your beneficiary upon written request to the Plan Administrator and is available for examination. You may be charged reasonable copying costs.

The Plan is subject to ERISA. The principal provisions of ERISA to which the Plan is subject are ERISA's reporting and disclosure requirements, the participation and vesting requirements, the fiduciary responsibility provisions, and the enforcement remedies and rights. Because the Plan is an individual account plan, it is not subject to the minimum funding standards of ERISA. The Company, as sponsor of the Plan, is not required and does not extend to participants the protection afforded by Title IV of ERISA dealing with insured benefits or ERISA's minimum funding standards.

## General Plan Information

### Name of the Plan

CenterPoint Energy Savings Plan

### Sponsor of the Plan

CenterPoint Energy, Inc.  
P. O. Box 61867  
Houston, Texas 77208-1867  
713-207-7373

### Identification Numbers

Employer Identification Number: 74-0694415  
Plan Number: 015

### Type of Plan

401(k) and Defined Contribution Plan

### Plan Recordkeeper

Voya Institutional Plan Services, LLC  
30 Braintree Hill Office Park  
Braintree, MA 02184  
<http://cnpsavings.voya.com>  
844-273-8692, or 877-517-1259 for the hearing impaired

### Plan Trustee

The Northern Trust Company  
50 South LaSalle Street  
Chicago, IL 60675

The Plan assets are held in trust pursuant to a trust agreement established in connection with the Plan.

### Plan Year

Each Plan Year is a calendar year (January 1 to December 31).

## Service of Legal Process

The Plan Administrator is the agent named to receive service of legal process at the following address:

CenterPoint Energy, Inc.  
Benefits Committee Secretary  
P.O. Box 61867  
Houston, TX 77208-1867  
713-207-7373

The Plan Trustee may also receive service of legal process.

### Plan Administrator

The Company has designated the Benefits Committee of CenterPoint Energy, Inc. as the Plan Administrator. The Plan Administrator is responsible for the operation of the Plan and has the general power and authority to establish rules and regulations governing the administration of the Plan.

## No Guarantee of Employment

The Plan is not an employment contract. Your participation in the Plan does not guarantee your employment with your Employer or the Company in any way. If you leave your employment — or are discharged — your right to any benefits under the Plan is limited to the rights specifically provided for in the Plan or as required by law.

## Controlling Law

The Plan is governed by ERISA and, to the extent ERISA does not apply, the laws of the State of Texas for the Plan and the Trust.

# Savings Plan Fact Sheet

*For Bargaining Unit Employees of  
The International Brotherhood of Electrical Workers, Local No. 702*

This Fact Sheet is part of the Summary Plan Description for the CenterPoint Energy Savings Plan (the “Plan”). It supplements the main part of the Summary Plan Description by providing additional information that is specific to employees represented by the International Brotherhood of Electrical Workers, Local No. 702 (“Local 702 employees”). This Fact Sheet applies to you only while you are a Local 702 employee and describes Plan terms as in effect on January 1, 2025.

## “Eligible Pay”

For Plan purposes, your “eligible pay” includes:

- (1) for purposes of determining the amount of your contributions to the Plan, your base salary and wages, overtime pay, bonuses and qualifying amounts paid for accrued bona fide sick leave, vacation pay, or other leave but excludes non-cash salary and wage payments, severance payments, fringe benefits, and nonqualified deferred compensation and
- (2) for purposes of determining Matching Contributions and Non-Matching Contributions, the compensation described in (1) but excluding all Bonus Pay.

Your “Regular Pay” is your pay described in (1) above but excluding all Bonus Pay.

## Pre-Tax and/or Roth Contributions Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period and make Pre-Tax and/or Roth Contributions under the Plan in any whole percent from 1% to 85% of your Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## After-Tax Contribution Limits

You may elect to make After-Tax Contributions to the Plan in any whole percent from 1% to 16% of your eligible Regular Pay for a payroll period and make After-Tax Contributions in any whole percent from 1% to 16% of your eligible Bonus Pay, provided, however, that your After-Tax Contributions, your Pre-Tax Contributions, and your Roth Contributions from your eligible Bonus Pay, when combined, may not total more than 85% of your eligible Bonus Pay.

## Matching Contributions

If you make Pre-Tax and/or Roth Contributions to the Plan (including automatic contributions), to the extent required by the applicable collective bargaining agreement, the Company will make “Matching Contributions” to the Plan in cash on your behalf in an amount equal to \$.50 for each \$1.00 of the first 8% of your eligible Regular Pay you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contributions.

## Non-Matching Contributions

To the extent required by the applicable collective bargaining agreement, if you either were hired or re-hired on or after July 1, 2010, or are an “Electing Local 702 Member”, as defined under the Pension Plan for Hourly Employees of Southern Indiana Gas and Electric Company (the “SIGECO Hourly Plan”), who elected enhanced contributions under the Vectren Corporation Retirement Savings Plan in place of continuing accruals under the SIGECO Hourly Plan, the Company will make “Non-Matching Contributions” to the Plan in cash on your behalf in an amount equal to four percent (4%) of your eligible Regular Pay in each payroll period.

## Vesting in Matching Contribution and Non-Matching Contributions

Your interest in your Matching Contribution Account and Non-Matching Contribution Account under the Plan becomes “vested”, that is, your rights to those Accounts belongs to you and cannot be forfeited for any reason, based on the number of years of service you perform for the Employer or a qualifying affiliate as indicated in the following table:

Your Completed Years of Service	Vested Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

In addition, your interest in all of your Accounts under the Plan is 100% vested upon your reaching age 65, becoming disabled, or dying while an employee.

The non-vested amounts in your Accounts will be forfeited on the earlier of (i) distribution of your entire vested Accounts before the end of the second plan year after the plan year in which you terminate employment or (ii) the date on which you incur five consecutive breaks in service. If you terminate employment without any vested interest in your Accounts, your non-vested Accounts will be forfeited as of the date on which you terminate employment. If you receive a distribution pursuant to clause (i) above (or you terminated without any vested Accounts) and you again become an employee eligible to participate in the Plan before incurring five consecutive breaks in service, any forfeited amounts will be restored provided that you repay the prior distribution to the Plan before the earlier of (i) five years after your reemployment as an eligible employee or (ii) the date on which you incur five consecutive breaks in service.

One “year of service” means the completion of at least 1,000 hours of service during a computation period (which is either (1) the 12 consecutive month period beginning on the date on which you first perform an hour of service for the Employer or (2) any calendar year beginning after such date). A “break in service” is a calendar year in which you do not complete at least 500 hours of service. If necessary to prevent a break in service, you may be credited with hours of service that you would otherwise have earned during an absence for maternity or paternity reasons.

If you terminate employment without any vested account (other than a Rollover Account), your years of service before such termination of service will not be counted if you are later re-hired, provided that your consecutive one-year breaks in service after such termination of employment exceeds the greater of five or your aggregate years of service before such consecutive one-year breaks in service.



# Savings Plan Fact Sheet

*For Bargaining Unit Employees of The Utility Workers Union of America, Local No. 175*

This Fact Sheet is part of the Summary Plan Description for the CenterPoint Energy Savings Plan (the “Plan”). It supplements the main part of the Summary Plan Description by providing additional information that is specific to employees represented by the Utility Workers Union of America, Local No. 175 (“Local 175 employees”). This Fact Sheet applies to you only while you are a Local 175 employee and describes Plan terms as in effect on December 1, 2024.

## “Eligible Pay”

For Plan purposes, your “eligible pay” includes your base salary and wages, overtime pay, bonuses and qualifying amounts paid for accrued bona fide sick leave, vacation pay, or other leave but excludes non-cash salary and wage payments, severance payments, fringe benefits, and nonqualified deferred compensation.

## Pre-Tax and/or Roth Contributions Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period and make Pre-Tax and/or Roth Contributions in any whole percent from 1% to 85% of your eligible Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## After-Tax Contributions Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period and make Pre-Tax and/or Roth Contributions in any whole percent from 1% to 85% of your eligible Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## Matching Contributions

If you make Pre-Tax and/or Roth Contributions to the Plan (including automatic contributions), to the extent required by the applicable collective bargaining agreement, the Company will make “Matching Contributions” to the Plan in cash on your behalf as described below:

- (a) if you were hired or re-hired after October 31, 2009, the Company will make “Matching Contributions” to the Plan in an amount equal to \$.50 for each \$1.00 of the first 8% of your eligible pay you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contributions or
- (b) if you are not described in (a) the Company will make “Matching Contributions” to the Plan in an amount equal to 100% of the amount you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contributions, up to an annual maximum of \$1,400.00.

## Non-Matching Contributions

To the extent required by the applicable collective bargaining agreement, the Company will make “Non-Matching Contributions” to the Plan in cash on your behalf as described below:

- (a) if you were hired or re-hired after October 31, 2009, the Company will contribute for each payroll period an amount equal to four percent (4%) of your eligible pay and
- (b) if you are employed by the Employer on the Contribution Date specified below, the Company will contribute the following:

Contribution Date	Bargaining Year	Amount of Contribution
Dec. 1, 2024	2025	\$1,700.00
Dec. 1, 2025	2026	\$1,700.00
Dec. 1, 2026	2027	\$1,700.00

## Vesting in Matching Contribution and Non-Matching Contributions

Your interest in your Matching Contribution Account and Non-Matching Contribution Account under the Plan becomes “vested”, that is, your rights to those Accounts belongs to you and cannot be forfeited for any reason, based on the number of years of service you perform for the Employer or a qualifying affiliate as indicated in the following table:

Your Completed Years of Service	Vested Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

In addition, your interest in all of your Accounts under the Plan is 100% vested upon your reaching age 65, becoming disabled, or dying while an employee.

The non-vested amounts in your Accounts will be forfeited on the earlier of (i) distribution of your entire vested Accounts before the end of the second plan year after the plan year in which you terminate employment or (ii) the date on which you incur five consecutive breaks in service. If you terminate employment without any vested interest in your Accounts, your non-vested Accounts will be forfeited as of the date on which you terminate employment. If you receive a distribution pursuant to clause (i) above (or you terminated without any vested Accounts) and you again become an employee eligible to participate in the Plan before incurring five consecutive breaks in service, any forfeited amounts will be restored provided that you repay the prior distribution to the Plan before the earlier of (i) five years after your reemployment as an eligible employee or (ii) the date on which you incur five consecutive breaks in service.

One “year of service” means the completion of at least 1,000 hours of service during a computation period (which is either (1) the 12 consecutive month period beginning on the date on which you first perform an hour of service for the Employer or (2) any calendar year beginning after such date). A “break in service” is a calendar year in which you do not complete at least 500 hours of service. If necessary to prevent a break in service, you may be credited with hours of service that you would otherwise have earned during an absence for maternity or paternity reasons.

If you terminate employment without any vested account (other than a Rollover Account), your years of service before such termination of service will not be counted if you are later re-hired, provided that your consecutive one-year breaks in service after such termination of employment exceeds the greater of five or your aggregate years of service before such consecutive one-year breaks in service.

# Savings Plan Fact Sheet

*For Bargaining Unit Employees of The International Brotherhood of Electrical Workers, Local No. 1393, and United Steelworkers of America, AFL-CIO-CLC, Local Nos. 7441 and 12213*

This Fact Sheet is part of the Summary Plan Description for the CenterPoint Energy Savings Plan (the “Plan”). It supplements the main part of the Summary Plan Description by providing additional information that is specific to employees represented by the International Brotherhood of Electrical Workers, Local No. 1393, and United Steelworkers of America, AFL-CIO-CLC, Local Nos. 7441 and 12213 (“IGC Bargaining Employees”). This Fact Sheet applies to you only while you are an IGC Bargaining Employee and describes Plan terms as in effect on January 1, 2025.

## “Eligible Pay”

For Plan purposes, your “eligible pay” includes:

- (1) for purposes of determining the amount of your contributions to the Plan, your base salary and wages, overtime pay, bonuses and qualifying amounts paid for accrued bona fide sick leave, vacation pay, or other leave but excludes non-cash salary and wage payments, severance payments, fringe benefits, and nonqualified deferred compensation and
- (2) for purposes of determining Matching Contributions and Non-Matching Contributions, the compensation described in (1) but excluding all Bonus Pay.

Your “Regular Pay” is your pay described in (1) above but excluding all Bonus Pay.

## Pre-Tax and/or Roth Contributions Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period and make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 85% of your eligible Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## After-Tax Contribution Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period, and make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 85% of your eligible Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## Matching Contributions

If you make Pre-Tax and/or Roth Contributions to the Plan (including automatic contributions), to the extent required by the applicable collective bargaining agreement, the Company will make “Matching Contributions” to the Plan in cash on your behalf in an amount equal to \$.50 for each \$1.00 of the first:

- (a) 8% of your eligible Regular Pay if you were hired or re-hired on or after July 21, 2009, or
- (b) 5% of your eligible Regular Pay if you are not described in (a)

that you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contributions.

## Non-Matching Contributions

To the extent required by the applicable collective bargaining agreement, if you were hired or re-hired on or after July 21, 2009, the Company will make “Non-Matching Contributions” to the Plan in cash on your behalf in an amount equal to four percent (4%) of your eligible Regular Pay in each payroll period.

## Vesting in Matching Contribution and Non-Matching Contributions

Your interest in your Matching Contribution Account and Non-Matching Contribution Account under the Plan becomes “vested”, that is, your rights to those Accounts belongs to you and cannot be forfeited for any reason, based on the number of years of service you perform for the Employer or a qualifying affiliate as indicated in the following table:

Your Completed Years of Service	Vested Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

In addition, your interest in all of your Accounts under the Plan is 100% vested upon your reaching age 65, becoming disabled, or dying while an employee.

The non-vested amounts in your Accounts will be forfeited on the earlier of (i) distribution of your entire vested Accounts before the end of the second plan year after the plan year in which you terminate employment or (ii) the date on which you incur five consecutive breaks in service. If you terminate employment without any vested interest in your Accounts, your non-vested Accounts will be forfeited as of the date on which you terminate employment. If you receive a distribution pursuant to clause (i) above (or you terminated without any vested Accounts) and you again become an employee eligible to participate in the Plan before incurring

five consecutive breaks in service, any forfeited amounts will be restored provided that you repay the prior distribution to the Plan before the earlier of (i) five years after your reemployment as an eligible employee or (ii) the date on which you incur five consecutive breaks in service.

One “year of service” means the completion of at least 1,000 hours of service during a computation period (which is either (1) the 12 consecutive month period beginning on the date on which you first perform an hour of service for the Employer or (2) any calendar year beginning after such date). A “break in service” is a calendar year in which you do not complete at least 500 hours of service. If necessary to prevent a break in service, you may be credited with hours of service that you would otherwise have earned during an absence for maternity or paternity reasons.

If you terminate employment without any vested account (other than a Rollover Account), your years of service before such termination of service will not be counted if you are later re-hired, provided that your consecutive one-year breaks in service after such termination of employment exceeds the greater of five or your aggregate years of service before such consecutive one-year breaks in service.

# Savings Plan Fact Sheet

*For Bargaining Unit Employees of The Teamsters, Chauffeurs, Warehousemen, and Helpers, Local No. 135 & Local No. 215*

This Fact Sheet is part of the Summary Plan Description for the CenterPoint Energy Savings Plan (the “Plan”). It supplements the main part of the Summary Plan Description by providing additional information that is specific to employees represented by the Teamsters, Chauffeurs, Warehousemen, and Helpers Local No. 135 and Local No. 215 (“Teamsters employees”). This Fact Sheet applies to you only while you are a Teamsters employee and describes Plan terms as in effect on January 1, 2025.

## “Eligible Pay”

For Plan purposes, your “eligible pay” includes:

- (1) for purposes of determining the amount of your contributions to the Plan, your base salary and wages, overtime pay, bonuses and qualifying amounts paid for accrued bona fide sick leave, vacation pay, or other leave but excludes non-cash salary and wage payments, severance payments, fringe benefits, and nonqualified deferred compensation; and
- (2) for purposes of determining Matching Contributions and Non-Matching Contributions, the compensation described in (1) but excluding all Bonus Pay.

Your “Regular Pay” is your pay described in (1) above but excluding all Bonus Pay.

## Pre-Tax and/or Roth Contributions Limits

You may elect to make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 50% of your eligible Regular Pay for a payroll period and make Pre-Tax and/or Roth Contributions to the Plan in any whole percent from 1% to 85% of your eligible Bonus Pay for a payroll period, to the extent allowed by the applicable collective bargaining agreement and up to the maximum permitted deferral amount under the Code.

## After-Tax Contribution Limits

You may elect to make After-Tax Contributions to the Plan in any whole percent from 1% to 16% of your eligible Regular Pay for a payroll period and make After-Tax Contributions in any whole percent from 1% to 16% of your eligible Bonus Pay, provided, however, that your After-Tax Contributions, your Pre-Tax Contributions, and your Roth Contributions from your eligible Bonus Pay, when combined, may not total more than 85% of your eligible Bonus Pay.

## Matching Contributions

If you make Pre-Tax and/or Roth Contributions to the Plan (including automatic contributions), to the extent required by the applicable collective bargaining agreement, the Company will make “Matching Contributions” to the Plan in cash on your behalf in an amount equal to \$.50 for each \$1.00 of the first 8% of your eligible Regular Pay you contribute to the Plan on a plan year basis, whether as Pre-Tax or Roth Contributions.

## Non-Matching Contributions

To the extent required by the applicable collective bargaining agreement, if you were hired or re-hired on or after September 24, 2009, the Company will make “Non-Matching Contributions” to the Plan in cash on your behalf in an amount equal to four percent (4%) of your eligible Regular Pay in each payroll period.

## Vesting in Matching Contribution and Non-Matching Contributions

Your interest in your Matching Contribution Account and Non-Matching Contribution Account under the Plan becomes “vested”, that is, your rights to those Accounts belongs to you and cannot be forfeited for any reason, based on the number of years of service you perform for the Employer or a qualifying affiliate as indicated in the following table:

Your Completed Years of Service	Vested Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

In addition, your interest in all of your Accounts under the Plan is 100% vested upon your reaching age 65, becoming disabled, or dying while an employee.

The non-vested amounts in your Accounts will be forfeited on the earlier of (i) distribution of your entire vested Accounts before the end of the second plan year after the plan year in which you terminate employment or (ii) the date on which you incur five consecutive breaks in service. If you terminate employment without any vested interest in your Accounts, your non-vested Accounts will be forfeited as of the date on which you terminate employment. If you receive a distribution pursuant to clause (i) above (or you terminated without any vested Accounts) and you again become an employee eligible to participate in the Plan before incurring five consecutive breaks in service, any forfeited amounts will be restored provided that you repay the prior distribution to the Plan before the earlier of (i) five years after your reemployment as an eligible employee or (ii) the date on which you incur five consecutive breaks in service.

One “year of service” means the completion of at least 1,000 hours of service during a computation period (which is either (1) the 12 consecutive month period beginning on the date on which you first perform an hour of service for the Employer or (2) any calendar year beginning after such date). A “break in service” is a calendar year in which you do not complete at least 500 hours of service. If necessary to prevent a break in service, you may be credited with hours of service that you would otherwise have earned during an absence for maternity or paternity reasons.

If you terminate employment without any vested account (other than a Rollover Account), your years of service before such termination of service will not be counted if you are later re-hired, provided that your consecutive one-year breaks in service after such termination of employment exceeds the greater of five or your aggregate years of service before such consecutive one-year breaks in service.