

GUIDE FOR THE COMMUNITY



POWERING THE QUALITY OF LIFE



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Note: The information presented here is current as of printing and may be subject to review and revision. For the most up-to-date information, or for additional information on these or other topics, please contact your local Ameren Missouri representative or visit us at AmerenMissouri.com.

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Greetings:

Powering the Quality of Life is our mission at Ameren Missouri. We're focused on meeting our customers' energy needs, exceeding their expectations, and delivering a brighter energy future for them and the communities we serve. We have a responsibility to deliver on that mission, because millions of customers depend on us to keep the lights on and the natural gas flowing every day throughout Missouri.

From battling tough conditions and restoring power after storms, to modernizing the grid and giving back to our communities, Powering the Quality of Life embodies the focus of the men and women of Ameren Missouri, and our suppliers and contractors.

Powering the Quality of Life is also an appropriate theme for our **Missouri Community Guide**. This guide is a snapshot of key Ameren Missouri initiatives and information on high-interest topics such as electric supply and transmission, our Smart Energy Plan, clean energy, tree trimming, payment and energy assistance programs, and more.

At Ameren Missouri, we are imagining the future. A future in which we have a modernized energy grid that will be smarter, more reliable, resilient, and secure, enabled by investments throughout the state that will benefit Missouri families and businesses — all while keeping electric rates stable and predictable.

I encourage you to utilize this guide as a resource this guide to answer questions.

Best,

A handwritten signature in black ink, appearing to read "Marty Lyons".

Marty Lyons
Chairman & President



ABOUT US



Electric Operations

Founded in 1902, Union Electric — now known as Ameren Missouri — is the state's largest electric utility. Ameren Missouri provides electric service to approximately 1.2 million customers, which includes approximately half of our state's population, across western, northern, central, and eastern Missouri, including the greater St. Louis area. Ameren Missouri provides electric service to 64 counties and more than 500 communities. More than half of Ameren Missouri's electric customers are located in the greater St. Louis region.

Service Territory



- Corporate Headquarters
- Electric Service Territory
- Electric & Natural Gas Territory



Electric Generation

Ameren Missouri's generating capacity is approximately 10,300 megawatts (MW). We have a diverse mix of generating assets, including coal, nuclear, hydro, natural gas, wind, solar, and other renewable energy sources.



Natural Gas Operations

Ameren Missouri is the state's second-largest distributor of natural gas, supplying service to approximately 132,000 customers. Ameren Missouri serves gas customers in more than 90 communities, including towns in southeast, central, and eastern Missouri. We own 3,300 miles of natural gas transmission and distribution mains.

ABOUT US

Rates and Regulation

Ameren Missouri's average residential and commercial electric rates are among the lowest of any investor-owned utility in Missouri, and more than 20 percent below Midwest and national averages. Ameren Missouri's electric and natural gas operating revenues are subject to regulation by the Missouri Public Service Commission (PSC).

The Fuel Adjustment Charge (FAC) authorizes an adjustment on electric bills to reflect the net changes in fuel and purchased power costs, net off-system sales revenues, and associated transportation. The FAC is a method of adjusting the overall price customers pay for electricity to reflect these changes — both up and down — in a timely manner. The FAC is adjusted three times per year, by filings made with the Missouri PSC.

The Purchased Gas Adjustment (PGA) authorizes an adjustment (up or down) to Ameren Missouri's natural gas rates without a traditional rate proceeding when the changes are the result of the wholesale costs of gas. These changes are passed through to customers without mark-up from the company.



OUR MISSION: TO POWER THE QUALITY OF LIFE

Ameren Organizational Structure

AMEREN CORPORATION

Parent company



Ameren Missouri is a subsidiary of St. Louis-based Ameren Corporation. Ameren Corporation keeps its Missouri operations separate from its Illinois operations for legal and regulatory reasons.



FOCUSED ON SAFETY

Electricity and natural gas are essential to modern life, but they can be dangerous if the risks are not understood. Ameren Missouri is dedicated to providing safe and reliable energy — and to educate our customers about the hazards. The following information can help you and your family stay safe. For more information, go to ameren.com/safety.



Downed Power Lines

- Stay at least 10 feet away from downed power lines, warn others, and call Ameren Missouri at **800.552.7583** to report the location.
- Never drive over a downed power line.
- Never touch any electrical power lines. Keep your family and pets away from the lines.
- If a tree or branch falls on an electric line, call Ameren Missouri to report the location.
- DO NOT remove a tree limb or other object from a power line. Electricity can travel through objects, especially when they are wet.
- Don't attempt to rescue someone who makes contact with a downed power line – you could become a victim yourself. Call **911**.
- Stay away from anything a downed power line comes in contact with, including fences or trees.
- It's hard to tell the difference between an electric line, a telephone line, or a cable line. Treat any line as an energized and dangerous line.

Power Lines

- When planning summertime activities, like block parties and yard sales, remember not to use utility poles to advertise or decorate for an event.
- Posting signs, hanging banners, or tying ribbons and balloons on utility poles can endanger utility workers and often is a violation of local ordinances.
- The safety boots worn by line workers for climbing poles are especially vulnerable to becoming snagged and caught on staples and nails embedded in poles. Foreign objects can also tear utility workers' clothing or injure workers despite the safety gear they wear to avoid contact with rough surfaces.
- Be cautious around guy wires that support utility poles. Do not let children swing or climb on them and be careful not to run over or into them with yard equipment or vehicles. Report any damaged guy wires to Ameren Missouri.
- Stay away from the service drop wires or overhead power lines when installing a remote TV antenna or satellite dish.
- Exercise precautions when using ladders or cleaning near a service drop, where the wiring comes into a home by the meter. The wires are covered with weatherproofing material, not insulation. The material can become brittle or cracked and may expose energized wires.
- Power lines and equipment are not just overhead. Be aware of underground power lines and equipment when digging. Contact the Missouri One Call System by dialing **811** before doing any digging or excavation.

Utility Poles

- STAY IN THE VEHICLE if your vehicle hits a utility pole or snags a power line. Do not open the doors or step outside. If you have a cell phone, call **911** or yell for others to get you help, but tell them not to approach you or the vehicle. Wait for emergency and utility crews to arrive on the scene.
- Only in rare cases, like fire or if you see or smell gas, should you try to get out. Look for a safe place and leap clear from the vehicle – never touching the ground and the car at the same time. Then, hop with feet together away from the pole and downed lines to safety. Hop at least 50 feet away, and further if the ground is damp or wet.
- If you come across a vehicle that has hit a utility pole, DO NOT LEAVE YOUR VEHICLE to approach the scene. Power lines could be down and you could walk into an energized path. If you have a cell phone, call **911** for assistance.

FOCUSED ON SAFETY



Gas Safety Tips

- Follow manufacturers' directions or manuals for using and taking care of gas appliances. Seek a qualified contractor's help when necessary.
- Have a fire extinguisher near any gas appliance. Use a carbon dioxide or a dry-chemical extinguisher for gas kitchen appliances.
- If your gas appliance does not have an automatic igniter, always keep the pilot light on the gas appliance lit. If you extinguish it without turning off the gas supply, a dangerous gas build-up can occur and possibly result in an explosion.



- Look for a certification seal when purchasing a new gas appliance. This ensures the equipment design meets strict safety standards.
- Never use your gas range to heat your home or apartment. The carbon monoxide fumes can put your family in serious risk of carbon monoxide poisoning.
- Make certain that chimneys, flues, and vents for all natural gas appliances are also kept clear of snow and ice. Blockages can cause deadly carbon monoxide to build up inside your home in just a matter of hours.
- Have your gas fireplace routinely serviced to ensure proper working order.
- Use a broom to keep natural gas meters and piping clear during the winter. Never use a shovel, ice chipper, pole or similar tool or even hit your natural gas meter or piping as this may damage equipment.
- In the event of a power outage, do not use natural gas stove burners or the oven to heat your home.

If You Smell Natural Gas

- If you detect an odor of natural gas, immediately leave your home or business and from a safe distance call Ameren.
- Do not turn lights on or off or operate thermostats, garage door openers, appliances, or anything that could cause a spark.
- Do not use a phone or light a match or anything with a flame inside or near the building.
- Do not open windows or doors to ventilate the building.
- Do not re-enter the property for any reason until Ameren personnel tell you that it is safe to enter.



SMART ENERGY PLAN

Ameren Missouri is moving forward on our promise to create a cleaner, stronger energy grid that will serve our customers' changing energy needs for decades to come.

In 2018, the Missouri legislature, energy companies, customers, business organizations, and Missouri leaders collaborated on passing landmark energy legislation (Missouri Senate Bill 564) that modernized Missouri's energy policies, enabling Ameren Missouri's **Smart Energy Plan**.

This forward-looking plan is designed to upgrade the electric grid and bring significant benefits to customers. The plan includes \$5.3 billion of electric upgrades and an additional \$1.2 billion in wind investments from 2019 through 2023 that will, among other things, accelerate our investment in smart grid technologies and renewable energy as we build the grid of the future, all while keeping electric rates stable and predictable through the state's first-ever rate caps. The plan also accelerates smart energy infrastructure construction.



How the Smart Energy Plan Benefits Customers

Grid Modernization

The Smart Energy Plan includes thousands of electric projects that will enhance the energy grid and how customers receive and consume electricity for generations to come, all while keeping electric rates stable and predictable.

Upgrades in reliability, resilience, and service throughout our 24,000-square-mile service territory are the foundation of the plan. Highlights include:

- New smart grid sensors, switches, and self-healing equipment to rapidly detect and isolate outages – reducing the number of outages and speeding power restoration when service interruptions occur.
- A stronger, more secure energy delivery backbone that includes installing 12,000 new utility poles for storm hardening, many fortified with composite materials to better withstand severe weather.
- More than 400 miles of new underground cable and equipment to create a more efficient and reliable underground energy delivery system that better serves customers.

- More than 70 new or upgraded substations to increase energy service reliability and serve more customers through a streamlined network that is more cost-effective and efficient.
- Adding more than 800,000 smart electric meters through 2023 to give customers more insight and control of their energy options and costs.

Stable and Predictable Rates

Ameren Missouri first cut customer electric rates by 6 percent in August 2018, then froze them until April 2020. A rate cap of 2.85 percent annual increase is also in place for the life of the Smart Energy Plan, which contrasts with the 5 to 6 percent average annual increases customers have experienced over the earlier 10-year period. Ameren Missouri is introducing new products, services, and specialized rate options to help customers manage and reduce their energy usage and save even more money.

Fewer Outages

To reduce the likelihood of downed lines, Ameren Missouri is installing stronger overhead lines and utility poles. New equipment on those overhead lines will withstand lightning strikes, and when used to support a new substation, the lines will reroute energy to another path if a problem is

detected. New or upgraded substations will boost reliability and meet our communities' growing energy needs long into the future at a lower operating cost, saving customers money.

Faster Service Response

With new smart technology, Ameren Missouri can reduce some outages from hours to seconds. New automated equipment works with two-way communication devices to more rapidly detect and isolate an outage, reroute power, and restore service. Upgraded smart meters will also allow us to keep customers informed during the restoration process.

Community Benefits

Across the state, our work will create the need for 16,000 direct and indirect jobs for Missourians, along with millions in incremental tax revenue for Missouri communities. Some of those jobs will be at Ameren Missouri. Others will be at Missouri businesses who partner with us to complete projects or at companies who create the equipment we need. Job growth and business expansion will boost local business revenues, housing starts, and tax revenues that help support community social services, schools, and police departments.

SMART ENERGY PLAN

Smart Meter Program

The Smart Meter Program is one of the largest of thousands of projects that make up the Ameren Missouri Smart Energy Plan, which enables us to provide customers with a smarter, more reliable energy grid of the future. With the program, we'll be installing more than 800,000 smart electric meters through 2023 to give customers more insight and control of their energy options and costs.

The Smart Meter Program is upgrading Ameren Missouri's metering system by implementing Advanced Metering Infrastructure (AMI) that facilitates secure two-way communication between smart meters and Ameren Missouri.

Smart meters are digital meters that collect your energy use in 15-minute and hourly increments. The smart meter and the network system work together to allow for two-way communication. The meter sends signals to Ameren Missouri and Ameren Missouri can communicate directly with the meter. The smart meter and other system upgrades will allow us to detect and isolate outages sooner and restore your service more promptly.

Smart Meters provide three primary benefits for customers:

- Convenience of faster outage response and easy access to energy usage data.
- Choice of programs, including pricing options, that support customer affordability.
- Control of energy costs through usage insights and energy efficiency programs.



Smart Facts

400+

miles of underground cable

200,000+

homes powered by wind energy

80 percent

reduction in carbon emissions
by 2050

2,000+

electric projects

12,000

new utility poles

70+

new or upgraded substations



Clean Energy

Clean energy is important to our customers—and to us. As part of the Smart Energy Plan, we're harnessing homegrown solar and wind energy to offer customers more clean energy options and reduce carbon emissions.



SMART ENERGY PLAN

Increased Wind Generation

Ameren Missouri plans to add at least 700 megawatts (MW) of wind generation, representing an investment of approximately \$1.2 billion. Two facilities, under development now in Missouri, are expected to be in service by the end of 2020. The potential exists to add even more wind generation in the coming years as a result of improving technology and economics, as well as renewable energy initiatives with large customers.

Atchison County — This facility will generate up to 300 megawatts of wind energy, powering an estimated 90,000 homes.

Adair and Schuyler Counties — This facility will generate 400 megawatts of wind energy, powering an estimated 120,000 homes.



Increased Solar Generation

Ameren Missouri plans to add 100 MW of solar generation by 2027.

Residential and Business Programs

Customers interested in installing solar on their home or business can take advantage of solar rebates for customers. Customers must submit an application and have their interconnection application system designs approved before installation. When the system is approved, Ameren Missouri will email a design approval letter to both the customer and installer that approves the system installation.

Community Solar

Community Solar is a simple solution for customers who want to take part in solar generation. Nothing is installed on a customer's roof and experts at Ameren Missouri take care of maintaining the solar panels. It's easy and accessible for virtually everyone; homeowners, renters, and small businesses. Only customers who sign up for the program pay the cost of installing this new solar generation facility.

How Community Solar Works:

- The subscription program is open to all residential and small business customers.

- Customers can subscribe to up to half of their average usage over the past 12 months.
- It's easy to enroll from a desktop computer. Interested customers will need an online account to complete the process. Learn more about the latest Community Solar project, and check on availability, at AmerenMissouri.com/CommunitySolar.

Construction of a one megawatt solar energy generation facility was completed in August 2019 at St. Louis Lambert International Airport, an ideal location for solar panels with an abundance of open land that would otherwise go unused.

Neighborhood Solar

All Ameren Missouri customers can now benefit from more safe, reliable, clean energy through the Neighborhood Solar program. Neighborhood Solar is open to all non-residential Ameren Missouri electric customers who have space for solar panels, including (but not limited to) parking lots, open land, or rooftops.

Ideal partners in the Neighborhood Solar program are institutions, schools, non-profit organizations, and other non-residential locations that act as a hub in the community.

Ameren Missouri plans to spend at least \$14 million on the program. Collaborating with community organizations to host solar generation is one way we are bringing more renewable energy onto the grid to benefit all of our customers. The first Neighborhood Solar sites are expected to be in service in 2020. Interested parties can submit an application at AmerenMissouri.com/NeighborhoodSolar.

Universal Solar

Ameren Missouri Renewable Energy Center @ BJC

Ameren Missouri partnered with BJC HealthCare to put 4,500 solar panels on top of a parking garage on its medical campus, with a generation capacity of 1.8 MW. The solar installation covers the area of two football fields. Projects like this solar partnership create benefits for both our customers at large and our project partners. All Ameren Missouri customers win when more renewable energy is added to the grid, offsetting other forms of generation. Our solar project partners – in this case, BJC HealthCare – win by turning their unused space into a shaded parking garage for employees that generates clean energy.

SMART ENERGY PLAN

O'Fallon Renewable Energy Center

With more than 19,000 solar panels, our O'Fallon Renewable Energy Center is the largest investor-owned universal solar facility in Missouri.

- Our multi-crystalline solar panels span an area approximately the size of 19 football fields, allowing us to collect nearly 8 million kilowatt-hours of energy from the sun's rays every year.
- The facility began delivering carbon-free energy to our customers in December 2014, with a generation capacity of 3 megawatts.
- We've continued to invest in our premier solar field by installing smart technology that allows us to operate and monitor the renewable energy center remotely, so we can find and fix problems fast.

Solar + Storage

Ameren Missouri has filed plans with the Missouri Public Service Commission to build three Solar + Storage facilities across Missouri as part of the Smart Energy Plan. These new, innovative installations would improve customer reliability and enable access to solar energy around the

clock. Each location will connect a large solar energy generation facility to battery storage. The installations will be the first-of-their-kind facilities in the state and among only a handful of Solar + Storage facilities in the Midwest.

In some rural communities, the combination of clean solar energy and battery storage will boost local reliability, put more renewables on the energy grid, and help grow jobs locally. Energy storage is an innovative, cost-effective solution connecting the state's first utility-scale battery with solar panels.

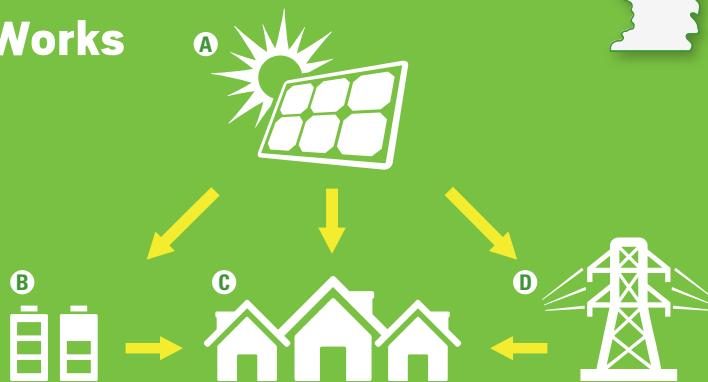
The proposed Solar + Storage facilities will be located in the communities of Green City, Richwoods, and Utica, and are expected to bring increased reliability to customers. Building renewable facilities in these

communities is cost-effective due to their particular locations.

Each location is expected to have a 10 MW solar facility, making them the three largest investor-owned utility solar installations in the state. During sunny days, customers near the proposed facilities will receive their energy primarily from the solar facility. The solar energy will also charge the battery. In the case of a service interruption, each battery will be able to power connected homes for several hours, giving Ameren Missouri repair crews time to fix the service issue without causing an extended outage. Customers will also remain connected to the larger energy grid.

These non-traditional solutions are expected to benefit customers by increasing reliability, growing the amount of renewable energy generation on the grid, and investing in the communities in which we live and serve.

How It Works



A. Solar panels convert the sun's rays into energy.

B. Batteries store energy for use in the event of a reliability issue.

C. Solar energy is the primary source of energy for area homes during the day.

D. Any extra solar energy goes onto the grid when batteries are not in use.

Integrated Resource Plan

Ameren Missouri's Integrated Resource Plan (IRP) is a 20-year plan that supports cleaner energy in Missouri, including major expansions of solar and wind power. The IRP, which is filed every three years with the Missouri Public Service Commission, examines electric customers' projected long-term energy needs. It also describes our preferred approach to meeting those needs in a cost-effective fashion that maintains system reliability as we move to cleaner and more diverse sources of energy generation. A variety of stakeholders are involved in developing the IRP, including representatives from state agencies, consumer advocates, and environmental advocates. The next IRP will be published in fall 2020. The latest plan can be found at Ameren.com/IRP.

ECONOMIC DEVELOPMENT – POWERING GROWTH

It takes power to grow a business and that power comes from trusted partnerships. With the help of business and community partners in Missouri, Ameren Missouri can help businesses grow. Our economic development team works with companies every day looking to expand or relocate to the Ameren Missouri service territory.

We offer the nation's best economic development incentives to encourage new and existing businesses to invest in Missouri, hire more workers, and boost local economies. Those incentives include a 40 percent discount from base rates to qualifying business customers for five years.



The Smart Energy Plan economic development incentive (EDI) is a benefit offered to qualifying new and existing businesses seeking to locate or expand in Missouri. Lawmakers crafted the program to encourage new and existing businesses to invest in Missouri, adding jobs and spurring economic growth in



local communities throughout the state. The incentive will offer qualifying business customers an average 40 percent discount from base rates over an agreement term of five years.

Companies choose to do business in the Ameren Missouri service territory for many reasons.

- We offer one of the most favorable economic development rate incentive programs in the country, thanks to the Smart Energy Plan.
- We attract a thriving and skilled workforce.
- Our business and residential customers have come to expect exceptional service.
- Several diverse industries are rooted here: agribusiness, manufacturing, logistics, and transportation.

The Ameren Missouri Economic Development department works closely with local organizations and state officials to promote the state's strategic location advantages, serving on-site location teams and providing competitive energy infrastructure options and cost estimates to facilitate new, job-creating investments in Missouri.

Some additional community development programs we offer are as follows:

Partners in Development

A tool to help allies evaluate programs and identify issues impacting their ability to compete for new business investment.

Location One Information System

A national database used to promote communities and properties that are suitable for business development.

Regional Economy Profiles

Customized country or regional-specific economic overview data.

Business Retention and Expansion

Consultation on establishing or improving a local or regionally-based business retention program.

Professional Development

Economic development training and professional development opportunities.

Lead Response Assistance

Our Economic Development team can help companies respond to gas and/or electric questions in lead proposals.

Prospect Handling Assistance

Our skilled team can help businesses navigate emerging issues dealing with utilities-related or multijurisdictional matters.



SUPPLIER DIVERSITY

Ameren Missouri has demonstrated our commitment to engaging with diverse-owned companies and expanding the opportunities for these companies to provide goods and services to our company. We recognize that cultivating diverse business relationships is a catalyst to our success. As we make significant investments in strengthening the state's electric and natural gas systems, we're drawing on the capabilities of our diverse business partners to help us execute these projects.

Ameren Missouri created a vendor registration site so interested companies can register, be evaluated for Smart Energy Plan bid opportunities, and participate in the competitive bidding process. Find out more by visiting: ameren.com/company/business-partners/suppliers



Dartmouth Scholarships

In 2019, Ameren awarded \$15,000 in scholarships for three diverse businesses to attend the Minority Business Executive program on the campus of Dartmouth College in Hanover, NH. The scholarships are awarded to diverse businesses to promote their growth, development, and sustainability with Ameren.

Outreach

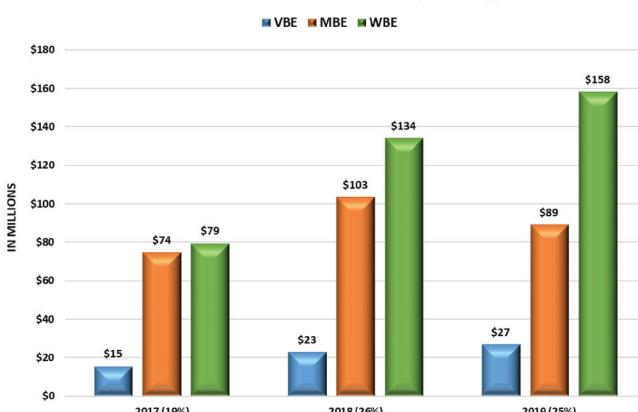
Ameren hosts a bi-annual Supplier Diversity Symposium dedicated to raising awareness of our procurement projects among members of the diverse business community and helping us identify many diverse suppliers who can provide the goods and services Ameren needs. The 2019 event was titled "Transforming our Energy Future Together," focused on the company's future through innovation and technological advancements and key contract opportunities to support the grid of the future. The symposium featured a senior executive-level panel who shared their insights related to trends and opportunities in digital, operations, workforce diversity and inclusion, procurement, and supplier diversity.

Mentoring Program

Ameren Supplier Diversity introduced our third cohort of emerging Ameren diverse businesses into the Diverse Business Mentoring program, launched in 2017. While participating in a year-long curriculum featuring topics such as project management, bidding and estimating, safety, and quality management, suppliers meet routinely with mentors from Ameren and several key prime suppliers.



Ameren Missouri Diverse Spending



In 2019, Ameren Missouri purchased \$274 million in products and services from diverse suppliers.

Learn more about Supplier Diversity

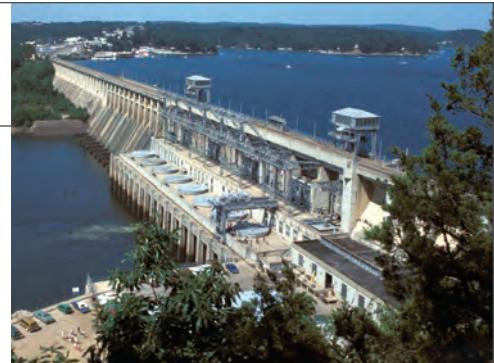
ameren.com/company/business-partners/suppliers/supplier-diversity

1.888.256.1150

ELECTRIC DELIVERY SYSTEM

Electricity Generation

Ameren Missouri's generating capacity is approximately 10,300 megawatts (MW) from a diverse mix of generating facilities (coal, nuclear, hydro, wind, solar, and methane and natural gas).



Electricity Transmission

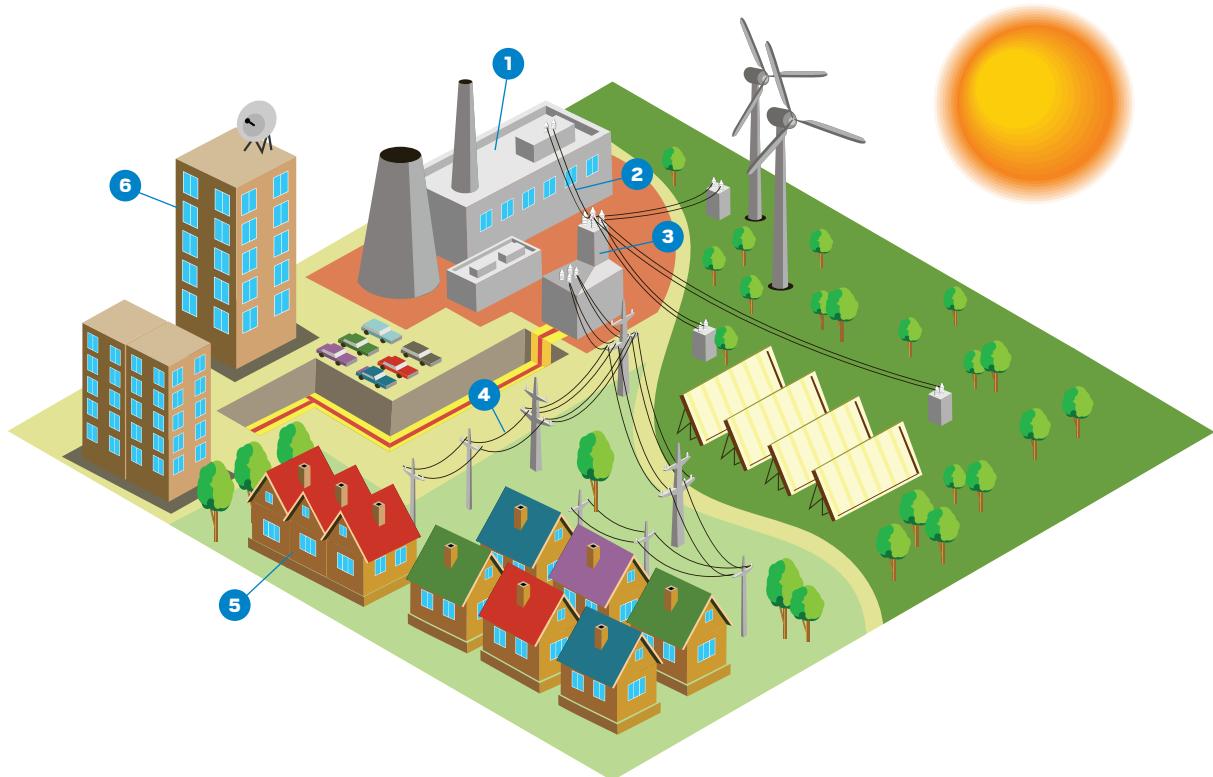
Before power can reach customers, it must be transported from generating plants to substations. As a delivery company, Ameren Missouri is responsible for the safe, reliable transmission of that power. Our robust system includes more than 2,900 miles of high-voltage transmission lines.

Electricity Distribution

The distribution network carries power from substations to homes and businesses. Our network includes roughly 33,000 miles of distribution lines across Missouri. Laid end-to-end, that's enough to encircle the earth 1.3 times!

The diagram below illustrates how electricity gets from the power plant to our customers.

1. Electricity is typically produced around the clock by generators in power plants, as well as through renewable sources like wind turbines and solar panels.
2. Electricity must travel hundreds — even thousands — of miles. Once it leaves the source, the voltage is increased so it can travel efficiently through a vast network of transmission lines to areas where power is needed.
3. Electricity travels at nearly the speed of light to substations where the voltage is then reduced to send the power over distribution lines.
4. The distribution lines make up many "feeder circuits" to bring power to homes and businesses throughout cities, towns, and rural areas.
5. Transformers — the round "tubs" on power poles or the rectangular large green boxes on the ground — reduce the voltage even further so it can be used in homes and businesses.
6. Large businesses and factories may have substations or very large transformers that deliver the power at the voltage they need to support their business.



TREE TRIMMING

Fallen trees and branches are one of the primary causes of electric power outages. To decrease the likelihood of outages or downed power lines, we trim trees and vegetation away from electric power lines, as well as remove brush and apply herbicides to areas. To minimize safety hazards and power outages, Ameren Missouri is responsible for keeping nearly 25,000 miles of distribution rights-of-way clear of trees and other vegetation.

Tree Trimming Contractors

Ameren Missouri uses qualified contractors to perform the work needed to clear vegetation away from our power lines and equipment in order to keep customer service reliable. Our contractors are nationally recognized as professional arboricultural companies that follow the American National Standards Institute pruning standards and pruning methods endorsed by the International Society of Arboriculture.

Distribution Lines

Ameren Missouri maintains trees on four- and six-year cycles, depending on the nature of the work and number of customers per mile on each electrical circuit. We also inspect these lines every 2-3 years after a cycle trim to ensure adequate clearance from our electrical facilities.

When our crews trim along distribution power lines for regular maintenance, the debris is normally removed from the property unless other arrangements are made with the property owner. In heavily wooded areas, debris is stacked along the right-of-way.

When trees and branches are cleared from power lines due to storm damage or natural weaknesses, emergency crews will not clean up the debris, but will leave it for disposal by the property owner.

Transmission Lines

Ameren continually manages vegetation on transmission rights-of-way to provide safe, reliable electric service, while maintaining and, where possible, improving wildlife habitat within the rights-of-way.

Because transmission lines are extremely important to the national power grid, they are inspected every year. Vegetation management work may include mowing, manual and aerial trimming, removal of vegetation, and the application of environmentally safe herbicides.

Pruning Near Power Lines: For Professionals Only

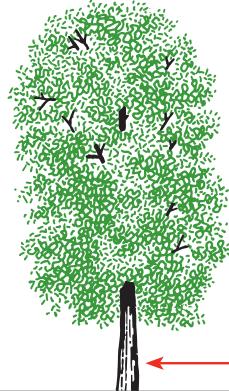
Customers should never attempt to prune trees near power lines themselves. If electricity flows through a tree, they could be seriously injured or killed. Only qualified line clearance tree contractors are allowed to work near power lines.

If you are concerned about tree growth near a service drop, please call **800.552.7583** to request and schedule an appointment to have service disconnected so a qualified professional can safely trim the trees. Only qualified line clearance tree contractors are allowed to work within 10 feet of higher voltage lines. For a list of certified arborists in your area, visit the International Society of Arboriculture's website.

Examples of Plantings that Provide Safe Spacing from Overhead Lines. Please use this guide to help determine the best tree choices near service lines and poles.

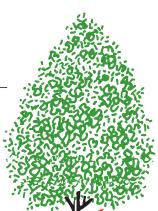
Large Trees (over 45 ft.)

- Shag Bark Hickory
- Sugar Maple
- Northern Red Oak
- Bur Oak
- Pecan
- White Pine
- Norway Spruce
- Black Walnut



Medium Trees (25-45 ft.)

- Amur Cork Tree
- Lacebark Elm
- Goldenrain Tree, Panicle
- Thornless Honeylocust
- American Hornbeam
- Juniper
- Japanese Pagoda
- Red Pine
- Sassafras
- Redbud
- Hawthorn
- Holly



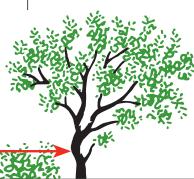
Shrubs (up to 15 ft.)

- Burning Bush
- Forsythia
- Lilac
- Mockorange
- Wahoo
- Pyracantha
- Viburnum
- Rose-of-Sharon



Small Trees (under 25 ft.)

- Flowering Crabapple
- Flowering Dogwood
- Japanese Maple
- Amur Maple
- Fringetree
- Ivory Silk Lilac
- Star Magnolia
- Smoke Tree
- Serviceberry
- Red Buckeye



TRANSMISSION

Ameren is strengthening the transmission system within Illinois and Missouri that our customers and our country rely on. We own and maintain more than 8,000 miles of transmission lines, 2,900 of which are owned and operated by Ameren Missouri. This helps fuel the region's economy by creating jobs and improving reliability. It enables the delivery of renewable energy to the Midwest and fosters economic growth through infrastructure investments.

Ameren is executing on approximately \$2.6 billion of FERC-regulated transmission investments in Illinois and Missouri from 2018 to 2022. Customers can expect continued enhanced reliability and efficiency — with nearly 500 miles of new high-voltage lines that will act like a “superhighway” to carry energy where it’s needed most.

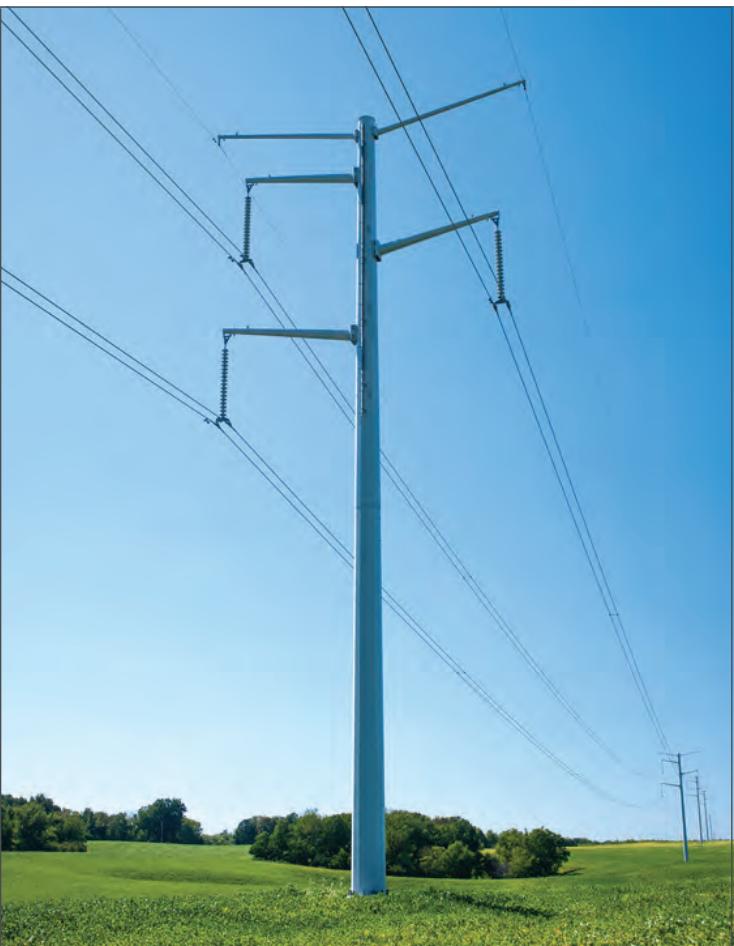


Mark Twain Project

Ameren Transmission Company of Illinois (ATXI) received approval from the Missouri Public Service Commission in 2018 to construct the Mark Twain Transmission Project, a 96-mile, 345,000-volt transmission line and substation in northeast Missouri. The PSC granted ATXI a certificate of convenience and necessity for the project, which runs from Palmyra to Kirksville in Missouri and north to the Iowa border. It was placed into service in mid-December 2019.

Project benefits include:

- Improved electric system reliability.
- Improved access to renewable sources of energy.
- Regional and local growth in northeast Missouri.
- New annual tax revenue to northeast Missouri to support communities in the five counties where the line will be located.
- Improved transmission capacity.



MISO Membership

All of Ameren's operating companies, including Ameren Missouri, are transmission-owning members of the Midcontinent Independent System Operator (MISO) regional transmission organization, which is headquartered in Indianapolis, IN. MISO operates a reliable energy market in 15 states and parts of Canada and provides a platform for efficient regional energy markets. The Illinois Rivers Project, Spoon Rivers Project, and Mark Twain Project are part of a portfolio of Multi-Value Projects (MVPs) approved by MISO in 2011. MVPs facilitate the delivery of renewable energy, improve reliability, and provide economic and efficiency benefits. Since 2001, MISO has fostered wholesale electric competition in the region, created greater system reliability, and established coordinated, value-based regional planning. Learn more about Ameren's electric transmission system at www.ameren.com/company/ameren-transmission.

Ameren is executing on **approximately \$2.6 billion of FERC-regulated transmission investments**

in Illinois and Missouri from 2018 to 2022.

NATURAL GAS

Every day, more than 132,000 customers count on Ameren Missouri to deliver the natural gas they need in more than 90 communities in southeast, central, and eastern Missouri. To keep natural gas flowing, Ameren Missouri maintains 3,300 miles of natural gas transmission and distribution mains. Our complex natural gas delivery system is part of a vast national network.

To ensure the integrity of our natural gas pipelines, we rely on walking surveys, visual inspections by qualified technicians, and external assessment tools. These help us plan and prioritize repairs and replacement activities.

Ameren Missouri maintains **3,300 miles of natural gas transmission and distribution pipelines.**



Natural Gas Pipeline Safety

Ameren Missouri Gas Operations strives to improve pipeline safety through implementation of programs to evaluate and manage risk to the natural gas system. The Transmission Integrity Management Program (TIMP) and Distribution Integrity Management Program (DIMP) are administered to assess, evaluate, and prioritize risk mitigation activities. We have an aggressive damage prevention program aimed at reducing excavation damages on the natural gas system and a public awareness program to raise awareness of natural gas safety. Additional pipeline safety measures performed by Ameren Missouri include leak surveys, pressure regulating and odorizing equipment inspections, and corrosion inspections.



Pipeline Maps & Markers

Since most pipelines are buried underground, pipeline markers let you know the approximate locations of major pipelines in the area. High visibility markers with the Ameren Missouri 24-hour emergency phone number indicate the need for extra care around our gas transmission pipelines.

Pipeline markers are usually found at roadways, railroad crossings, and other

points along the pipeline route. Keep in mind that these markers do not show the exact location, path, depth, or number of gas pipelines in the area. In addition, pipelines may not follow a straight course between markers.

Ameren Missouri's public awareness program promotes the **Missouri One-Call** system and following the law which requires an excavator to call **811** to have underground utilities located prior to performing any digging activity. Even the most cautious excavator or homeowner can occasionally cause damage to a buried line. Ameren Missouri educates excavators on what actions to take in the event that a gas line is damaged to ensure that the proper entities are notified to respond to the event, protect public safety and repair the pipeline.

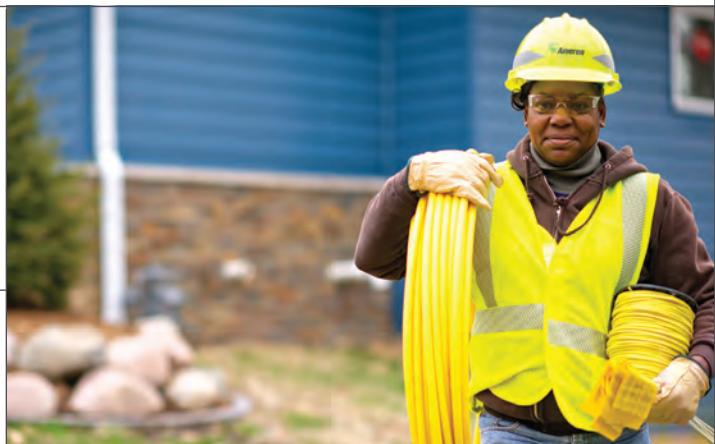
NATURAL GAS

Damage Repairs

Once notified that a pipeline or pipeline coating has been damaged, a utility or pipeline crew will be dispatched to make repairs. Only qualified personnel, using proper safety equipment and materials, are allowed to repair or replace damaged pipelines.

Gas System Upgrades

To ensure safe, reliable natural gas service for our customers, we are replacing our aging gas infrastructure with new, high-performance polyethylene pipe. A sensor wire is installed with each pipe so we're able to determine a precise location if needed. In some communities, larger gas mains are being installed to meet their growing economic development needs.



Ameren Missouri's public awareness program promotes the **Missouri One-Call 811** system.



Learn more about natural gas safety at
www.ameren.com/company/safety/natural-gas-safety.

ENVIRONMENTAL STEWARDSHIP AND CORPORATE RESPONSIBILITY

Balancing the needs of our environment, customers, and economy is important to all of us at Ameren Missouri. Here are just some of the ways we are building a legacy of environmental stewardship.



Environment

Transitioning to Cleaner Generation

We are making significant progress in responsibly transitioning Ameren's generation portfolio to cleaner and more diverse resources. Emissions from Ameren Missouri's generation operations have decreased dramatically in the past several decades. Ameren was one of the first in the country to announce plans to reduce carbon emissions 80 percent by 2050, with reductions of 50 percent by 2040 and 35 percent by 2030 based on 2005 levels. We are committed to making the transition to a cleaner, more diverse portfolio in a responsible fashion, which includes balancing reliability, affordability, and environmental stewardship. Ameren Missouri owns and operates all of Ameren's generation capacity, half of which will be retired in the next 20 years.

A future with lower carbon and other emissions will be driven by our significant investments in renewable energy. As of May 2019, Ameren Missouri has received approval to acquire, after construction, two wind energy facilities in Missouri. A 400 MW facility under development in northeast Missouri will be the largest in the state.

That lower carbon future also includes execution of our efficient electrification strategy, full utilization of robust energy-efficiency programs, and an increasing focus on innovation to deliver customers the products and services they want.

Supporting Climate Goals

Ameren Missouri, along with leading regional institutions such as Anheuser-Busch and Bayer, have joined with Washington University in St. Louis in support of the University Climate Change Coalition. One of the key developments coming out of a summit on campus was a commitment by Ameren Missouri and others to reduce regional greenhouse gas emissions. This goal aligns with Ameren Missouri's plans to reduce carbon emissions 80 percent by 2050 based on 2005 levels.

Customers and Community

At Ameren Missouri, we place our customers at the center of everything we do. We are focused on delivering distinctive and superior value to our customers. We are also committed to making the communities we serve better and brighter places to live. We support volunteerism and local organizations, facilitate energy education, and invest in innovative energy solutions. It is a responsibility we embrace.

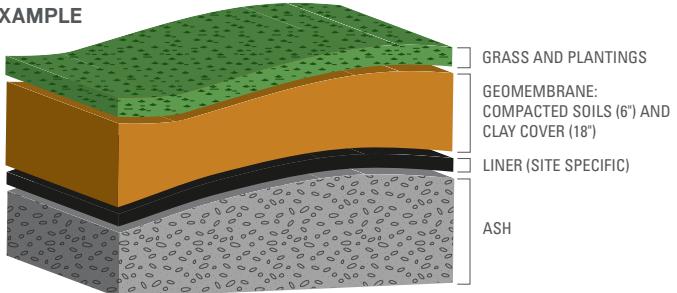


Protecting Wildlife

Ameren supports biodiversity in a variety of ways including installing reflectors to help prevent birds from flying into the lines and getting entangled or electrocuted and partnering with organizations across Missouri and Illinois who join with us to protect animals and support suitable habitats for all species.

ENVIRONMENTAL STEWARDSHIP AND CORPORATE RESPONSIBILITY

COVER SYSTEM EXAMPLE



Safe, Responsible Closure

We are implementing a proactive comprehensive plan to safely and responsibly close our ash basins, the storage facilities that hold the byproducts of generating electricity from coal. A federal rule passed in 2015 requires us to close these basins and address impacts to groundwater. We have conducted numerous studies of our on-site storage facilities over the years on ground, drinking, and surface water and concluded there is no risk to public health.

As part of our plan for safe, responsible closure, the ash is compacted, graded, and sloped to permanently shed water. After that, an engineered capping system, far stronger than regulations require, is constructed over the top of the basins and the river-side embankment walls armored with rock. In closing the existing ash basins, we are using an approach that best protects the environment and surrounding communities, and meets federal and state requirements, including continued groundwater monitoring and reporting over time. For more details on these closings, you can go to Ameren.com/CCRfacts.

We are transitioning toward a more advanced technology called dry ash handling that will enable us to recycle as much as 85 percent of the ash to create products such as cement and roof shingles. We work and live in the communities where our energy centers are located and understand that this is a very important issue to our customers and to us. That is why we have spent several years carefully studying possible solutions and are now moving ahead with a closure plan that best protects the environment, surrounding communities and our customers. **The bottom line is Ameren Missouri's plan is the safest, most efficient path to protect groundwater under federal rules.**

Balancing the needs of our environment, customers, and economy is important to all of us at Ameren Missouri.



Workforce

Building the Workforce of Tomorrow

Even as Ameren delivers on our mission today, we focus on nurturing the next generation of talent that will drive innovation further and deliver superior customer value in the future. That's why we partner with communities and schools in our service territory to help build STEM-related programs and prepare young students for professional and skilled craft careers in energy. The Ameren Scholars program provides scholarships for minority students who are seniors in high school or freshmen in college, but it also aligns these students with professional development, networking, and intern or co-op opportunities at Ameren.

We recruit and attract top collegiate talent from across the nation, expanding relationships with universities and diverse professional organizations. Our collegiate program provides valuable real-world experience in many different disciplines, including engineering, supply services, analytics, and digital technology. Learn more about collegiate and full-time opportunities at Ameren.com/Careers.

Building a Culture of Inclusion

Diversity and Inclusion helps drive our All In culture and powers the quality of life by eliminating barriers to people achieving excellence. Ameren's employee resource groups (ERGs) are formalized groups of co-workers who share common interests or backgrounds. Each ERG commits to a mission and annual strategic business plan that identifies how the ERG will support Ameren's business goals and objectives, participate in community outreach, and educate and engage co-workers. Every year, Ameren ERGs contribute hundreds of community service hours across our Missouri and Illinois territories, helping to power the quality of life for hundreds of individuals and numerous organizations.

ELECTRIC VEHICLES

Ameren Missouri's vision is to lead the way to a secure energy future. Supporting plug-in electric vehicle technology is one way we are bringing that vision to life.

Ameren has added several electric vehicles to our fleet (including electric forklifts) and installed electric charging stations at facilities in Missouri and Illinois.

Plugging into the Future

An abundant, reliable supply of electric power is critical for the success of plug-in electric vehicles. Ameren Missouri is working to ensure our system is ready for widespread use of these vehicles in the future. We are also considering alternative rates for charging electric vehicles and investigating incentive programs to help customers purchase and install charging stations.

Beyond that, we're working with a variety of organizations and discussing electric vehicles with civic leaders to ensure that the communities we serve are ready for widespread adoption of electric vehicles.

Benefits of Electric Vehicles

Electric vehicles bring many benefits to consumers and the environment:

- **Independence from Foreign Oil –**

The electricity needed to recharge electric vehicles is produced largely in the U.S., in contrast to the mix of foreign and domestic oil it takes to power today's gas- and diesel-powered vehicles.

- **Positive Environmental Impact –**

Electric vehicles have a net positive impact on the environment by reducing tailpipe exhaust, regardless of whether the electricity is fueled by coal, uranium, natural gas, or other means. Many studies have shown that the airborne power plant emissions released to charge a new electric

vehicle are roughly half the tailpipe emissions released by a new gasoline-powered vehicle.

- **Job Creation** – From manufacturing batteries and vehicles to building necessary infrastructure, electric vehicles will create high-quality job opportunities across the nation.
- **Lower "Total Cost" of Ownership –** While the initial purchase price of an electric vehicle may be higher than a conventional vehicle, lower maintenance and fueling costs, coupled with federal and state incentives, have made today's electric vehicles competitive in cost. In the near future, electric vehicles will have a lower total cost of ownership compared to conventional vehicles. The cost of fueling an electric vehicle is generally three to four times cheaper than a conventional vehicle.

Helpful Resources

- Visit Ameren.com/EV for electric vehicle resources and education, including incentives and resources, public charging station locations, and more.
- Compare the cost of driving with electricity in your area by visiting energy.gov/maps/egallon.
- Find federal and state laws and incentives for alternative fuels and vehicles, air quality, fuel efficiency, and other transportation-related topics: afdc.energy.gov/laws/



Installer Certification

All entities that install electric vehicle charging stations must be certified by the Missouri Public Service Commission.

Customers can encourage electric vehicle ownership in their community by installing charging stations. We have incentives to help pay for up to 50 percent of the cost of the installations for eligible business customers.

Parties interested in purchasing electric vehicles or installing charging stations should contact Ameren Missouri.

We will provide a free assessment to ensure our system has the capacity to accommodate charging stations. In most cases, if necessary, we will upgrade the supply conductors or transformers at no cost to the customer.

Contact Us

Service Assessment
Questions

1.888.659.4540

EMERGENCY RESPONSE

Weather-related or man-made disasters can happen day or night. That's why Ameren Missouri crews are prepared to respond 24 hours a day, 365 days a year, to any emergency that could affect the delivery of electricity or natural gas. Our concern for public and employee safety is at the heart of all our emergency response activities. Downed wires and gas leaks are given utmost priority.

Ameren Missouri follows a comprehensive Emergency Response Plan to restore power and natural gas as quickly and safely as possible following an emergency event. Employees throughout the company participate in ongoing training and emergency drills to remain prepared to respond to emergencies at a moment's notice.



Service Restoration

Even if a customer doesn't see an Ameren Missouri truck in the neighborhood, you can be assured that our crews are working around the clock until power is restored to all Ameren Missouri customers.

In general, we prioritize our power restoration efforts to focus on:

1. Large transmission lines that carry energy across our service territory.
2. Substations that serve thousands of customers at a time.
3. Distribution lines that serve critical infrastructure such as hospitals, public work facilities, police/fire, and nursing homes for example.
4. Circuits that will restore power safely and efficiently to the greatest number of customers at one time.
5. Individual service repairs, which are often scattered throughout the area.

24-Hour Weather Monitoring

Even when skies are blue, we monitor weather reports around the clock so we can stay on top of storms that may be coming our way from other parts of the country. Ameren Missouri owns and maintains our own weather stations across the state that we can utilize to assist with evaluating current weather patterns. We also use a

sophisticated system to help determine where lightning may have affected our transmission and distribution systems.

Emergency Operations Center (EOC)

We partner with the weather service and Saint Louis University's Quantum Weather to obtain credible information that helps us determine if and when to activate our Emergency Operations Center — and when and where to mobilize restoration crews. To stay ahead of the storm or other event, we often activate an Incident Management Team (IMT) or our full-scale EOC well before any damage occurs.

The primary role of our EOC is to direct, coordinate, and continuously prioritize

response efforts across our service territory, including the deployment of crews. The EOC also acts as a liaison between Ameren Missouri and the Missouri State Emergency Management Agency.

After every event, EOC personnel take a critical look at response efforts — from beginning to end — to identify lessons learned, areas for improvement, and best practices. Ameren Missouri also actively participates in national industry groups focused exclusively on improving emergency response.

While severe weather is the primary reason we activate our EOC, we are prepared to respond to any event that could threaten the energy grid and disrupt service to our customers.



EMERGENCY RESPONSE



Mobile Command and Storm Material Trailers

We have two Mobile Command trailers ready to be dispatched to highly impacted areas to assist in storm restoration on site. Our fully stocked storm trailers (four total) serve as mobile warehouses that can be staged where the need is greatest. When the weather service provides a clear indication of which geographic areas will be hardest hit, we may proactively dispatch the trailers to ensure our crews are equipped to begin restoration immediately.

Mobile Substations

Ameren Missouri owns several road-ready mobile substations to help avoid prolonged outages during emergency situations. The mobile substations sit on flatbed trailers and are strategically stationed throughout our service territory for deployment during emergencies. Like their stationary counterparts, mobile substations reduce voltages to levels appropriate for customer use.

24/7 Customer Service

Our customer care representatives work around the clock during major outages of extended duration. Our interactive and highly automated voice response system allows us to handle thousands of calls simultaneously at **1.800.552.7583**. Customers can also learn more and monitor outages at AmerenMissouri.com/outage.

In less severe storms or during smaller outages, we may be able to provide an estimated safe restoration time. However, in major storms – particularly in the early stages of the recovery effort – it may not be possible to provide accurate restoration times due to the extent of the damage and the volume of information coming into our system. We are beginning to proactively send messages to customers in advance if we believe their service may remain off for more than a day so they can make arrangements.

**Our concerns
for public and employee safety
is at the heart** of all our
emergency response activities.

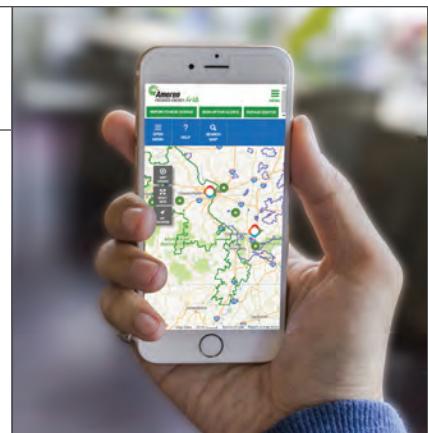


REPORTING AN OUTAGE

We work hard to prevent power outages — and make it easy to report them. If the lights do go out, customers can report the outage in a number of ways:

- **Phone:** Call our Customer Care Center at **1.800.552.7583**.
- **Online:** Visit the Outage Center at AmerenMissouri.com/Outage.
- **Mobile:** Smart phone users can report a power outage from their mobile device and learn the status of power outages at specific locations using our mobile app.
- **Text Message:** Report an outage or check on its status by texting OUT or STAT to A-M-E-R-E-N (263736).

Customers should always report an outage, so we can ensure that help is on the way. Ameren Missouri customers will receive outage notifications regardless of whether they are enrolled in alerts or whether they report their outage. Customers who prefer to receive updates via text or email versus a recorded phone message can visit AmerenMissouri.com/Alerts to learn more or **text REG to 40401*** to enroll right now. *Message and data rates may apply



Outage Map

Ameren Missouri has an online outage map to give customers the answers they need when the lights go out. Customer-friendly features include:

- Outage Details
- Mobile Enhancements
- Search Function
- Bookmark Capability
- Weather Tracking

To access the outage map, go to Ameren.com/outage or download the Ameren app for Android™ or iPhone®.

Stay Informed During Storms

During major weather events or other emergencies, Ameren Missouri strives to provide timely, accurate information to community leaders, emergency responders, government agencies, the media, and affected customers. The multimedia "Outage Center" at Ameren.com/Outage contains videos, photos, and updates on major restoration efforts, including estimated safe restoration times and outage status by ZIP code or county.

We also publish updates on social media to connect with and inform our customers. Find the latest on major restoration efforts at Twitter.com/AmerenMissouri or Facebook.com/AmerenMissouri.



WAYS TO PAY

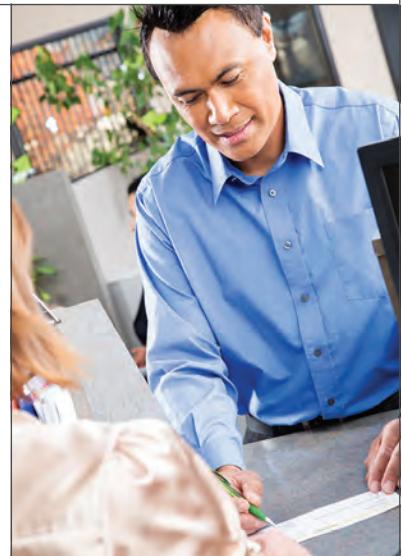
Customers have different needs and preferences. That's why Ameren Missouri offers many convenient payment options.

- **Budget Billing** – This popular program allows customers to pay a set amount every month and avoid seasonal spikes in their utility bills.
- **Auto Pay** – A worry-free way to pay, Auto Pay automatically deducts the amount owed directly from a customer's designated bank account, either on the due date or five business days before the due date, whichever is preferred.
- **Online Electronic Check** – Ameren Missouri has partnered with Western Union Speedpay to provide customers with a quick and convenient way to pay their bill. Simply log in at **AmerenMissouri.com** and make an immediate check payment or schedule a payment for a future date. Immediate payments are applied to customer accounts within hours of the transaction. There is no fee for this service.
- **Online Credit/Debit Card** – Ameren Missouri has partnered with Western Union Speedpay to allow customers to pay their bill any time of the day or night using a valid MasterCard, VISA, or Discover credit or debit card or an American Express credit card. Payments are applied to customer accounts within hours of the transaction. A convenience fee is charged for each transaction.
- **Guest Pay** – Customers can pay their bill online without logging in. All they need is the account number and mailing address ZIP Code.
- **Phone Electronic Check/Credit/Debit Card** – Ameren Missouri has partnered with Western Union Speedpay to provide a convenient way to pay bills over the phone. Simply call **1.888.777.3108** any time to make a payment. Payments are applied to customer accounts within hours of the transaction. A convenience fee is charged for each transaction.
- **Online Banking** – This convenient payment option allows customers to pay by electronic check at their bank. Allow up to three business days for the payment to be received and posted.
- **Pay by U.S. Mail** – If customers choose to mail their payments, they need to include their bill stubs with the check or money order to ensure that the payment is credited to their account. Please allow at least five days for the payment to reach us. If the return envelope is misplaced, customers can mail their payment and bill stub to the address below:

Ameren Missouri
P.O. Box 88068
Chicago, IL 60680-1068

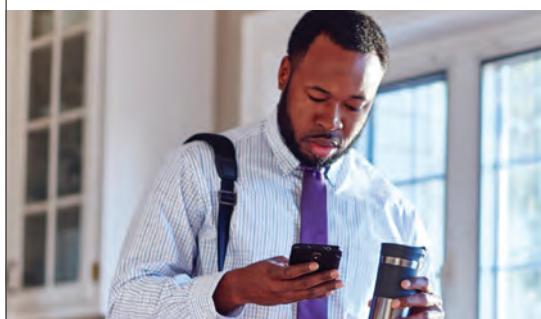
- **Pay In Person** – Customers can pay their bill in person at one of several hundred payment centers throughout our Missouri service territory.

To learn more or participate in these options, visit **AmerenMissouri.com/WaysToPay**.

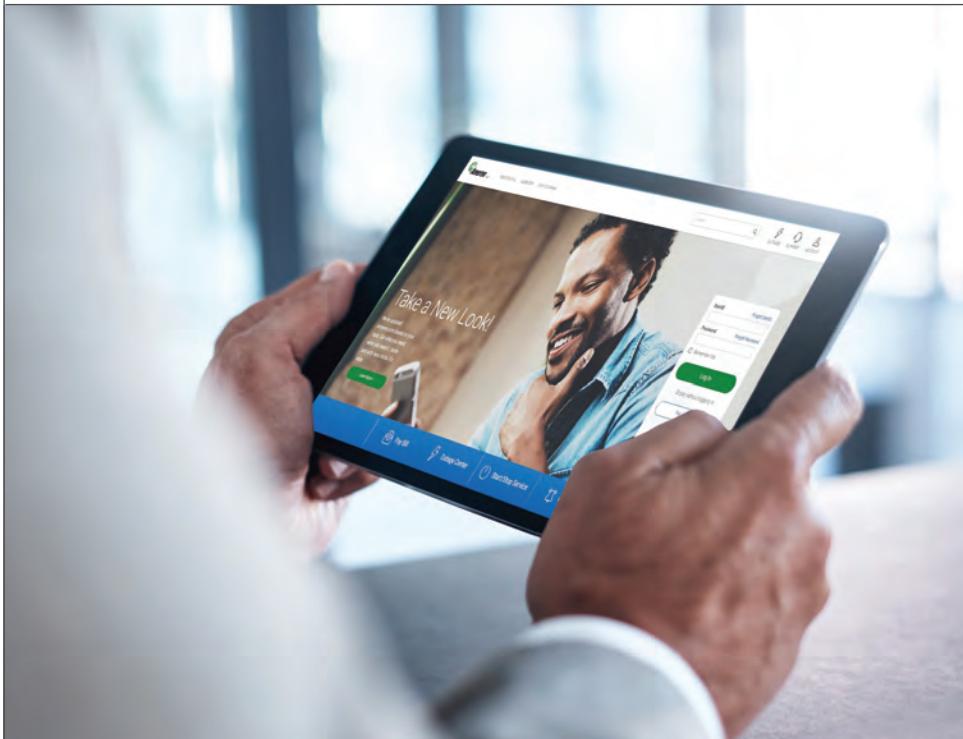


Partner Pay Stations

Ameren Missouri has several hundred payment centers throughout our territory to serve customers who prefer to pay in person. However, only partner locations are electronically linked to Ameren Missouri. That means the customer's payment is generally applied to the account within a few minutes. Payments made at non-partner pay stations usually require three to five business days to post to the customer's account. To find a partner pay station, customers can visit **AmerenMissouri.com/WaysToPay** or call **1.800.552.7583**.



MORE CUSTOMER OPTIONS



Paperless Billing

Our free paperless billing option is convenient, secure, and friendly to the environment. Electronic bills contain all the same information as the paper version. Customers can also choose to receive a text or an email (or both) reminder five days before the bill's due date.

Protecting Your Information

In an effort to better protect your information, all third-party contacts must be listed on your account for us to have permission to speak with them. You can update your authorized contacts by logging into your online account at **AmerenMissouri.com** or by calling **1.800.552.7583**.

Medical Equipment Registry

Ameren Missouri offers a Medical Equipment Registry for customers who rely on electrically powered medical equipment at home. A doctor's verification is required to be added to the registry. Ameren Missouri will make every effort to notify registered customers about planned maintenance outages, but it's important for customers to have a backup plan in case of an unplanned outage. For more information about this program, call **1.800.552.7583**.

Ameren Alerts

Email and text message alerts from Ameren Missouri keep customers up to date and in control of their account. From bill reminders to payment receipts, we'll automatically send timely updates on account activity. Learn more at **Ameren.com/Alerts** or text **REG to 40401*** to stay connected. *Message and data rates may apply.



Don't Fall for Scammers Pretending to be Utilities

Ameren customers should be aware of telephone, mail, email, door-to-door, and other in-person scams that involve criminals posing as Ameren representatives and demanding immediate payment or personal information. They may state a truck is on the way to disconnect service.

If customers have been contacted by someone impersonating Ameren they should:

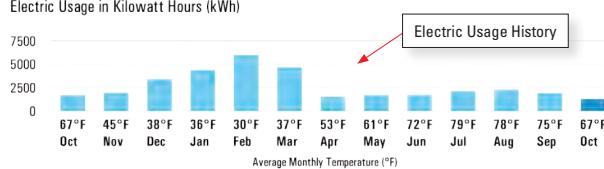
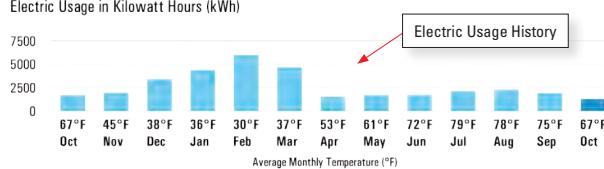
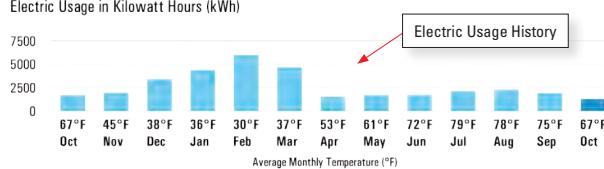
- Hang up the phone, or close the door, and call Ameren Missouri at **1.800.552.7583**.
- Never purchase a prepaid card, such as a Green Dot card, or provide any other form of payment that the caller or visitor is demanding.
- Never give out personal information such as bank account numbers, user names and passwords, credit card numbers, or Social Security numbers.
- Delete and block any emails from utilities that are not their service provider.
- Delete all suspicious emails that require immediate action to verify or demand personal information.

For more information, visit **AmerenMissouri.com**.

SAMPLE BILL

Customers will find important information on their bill about their electric and natural gas usage, additional charges, information about budget billing (if enrolled), and more.

Sample Bill – Front

Ameren MISSOURI		SAMPLE OF RESIDENTIAL ENERGY STATEMENT																
 <ul style="list-style-type: none"> ▪ Pay by phone: 1.866.268.3729 ▪ Pay by mail: PO Box 88068, Chicago, IL 60680-1068 ▪ Pay online or manage your account: AmerenMissouri.com ▪ Customer Service: 1.800.552.7583 		FOCUSED ENERGY. For life.																
Current Charge Detail for Statement 10/18/2019 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Electric Energy Charge - Residential</td> <td style="width: 15%;">\$97.39</td> </tr> <tr> <td>Electric Customer Charge - Residential</td> <td>\$9.04</td> </tr> <tr> <td>Fuel Adjustment Charge</td> <td>-\$1.73</td> </tr> <tr> <td>Energy Efficiency Investment Charge</td> <td>\$5.83</td> </tr> <tr> <td>St Louis Co Municipal Charge - Service</td> <td>\$5.40</td> </tr> <tr> <td>Federal Tax Rate Reduction</td> <td>-\$7.91</td> </tr> <tr> <td>Amount Due</td> <td>\$108.02</td> </tr> </table>		Electric Energy Charge - Residential	\$97.39	Electric Customer Charge - Residential	\$9.04	Fuel Adjustment Charge	-\$1.73	Energy Efficiency Investment Charge	\$5.83	St Louis Co Municipal Charge - Service	\$5.40	Federal Tax Rate Reduction	-\$7.91	Amount Due	\$108.02	AMOUNT DUE \$108.02 Total Amount Due		
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St Louis Co Municipal Charge - Service	\$5.40																	
Federal Tax Rate Reduction	-\$7.91																	
Amount Due	\$108.02																	
Electric Service from 09/17/2019 - 10/16/2019 29 Days <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Meter Number</th> <th>Current Reading</th> <th>Previous Reading</th> <th>Current Usage</th> <th>Reading Type</th> </tr> </thead> <tbody> <tr> <td>E 35442472</td> <td>077298</td> <td>076024</td> <td>1774 kWh</td> <td>Actual</td> </tr> </tbody> </table>		Meter Number	Current Reading	Previous Reading	Current Usage	Reading Type	E 35442472	077298	076024	1774 kWh	Actual	Due Date: 11/08/2019						
Meter Number	Current Reading	Previous Reading	Current Usage	Reading Type														
E 35442472	077298	076024	1774 kWh	Actual														
Electric Service Details <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">October Statement</td> </tr> <tr> <td colspan="2"> Electric Usage in Kilowatt Hours (kWh)  </td> </tr> <tr> <td colspan="2"> Electric Usage History  </td> </tr> </table>		October Statement		Electric Usage in Kilowatt Hours (kWh) 		Electric Usage History 		Account Number 1234567890 Customer Name JOHN DOE Service Address 1234 MAIN STREET Previous Statement \$258.03 Last Payment - 10/10/2019 \$258.03										
October Statement																		
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Electric Usage History 																		
Get Instant Discounts On LED Lightbulbs. <p>LEDs use five times less energy and last up to 15 times longer than traditional incandescents. Make the switch to LEDs to save energy and money now and for years to come.</p>		Electric Usage Summary (kWh) So far this year, you're using 1.4% less than last year  2018 28,067 kWh 2019 27,668 kWh <small>Usage from Jan-Oct for 2018 & 2019</small>																
Find a retailer near you at AmerenMissouriSavings.com/LEDSavings <small>Doffer applies only to qualifying purchases.</small>		Electric Usage Summary																
Keeping You Informed. Update your account information so we can contact you when crews are working in your neighborhood. Fill out the slip and mail it in or update your online account. Don't have an online account? Sign up today at AmerenMissouri.com .		Energy Savings Tips																
<small>>> See reverse for messages</small>		<small>Please return this portion with your payment.</small>																
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Amount Due & Due Date</td> <td style="width: 40%;">AMOUNT DUE</td> <td style="width: 30%;">Due Date</td> </tr> <tr> <td>\$108.02</td> <td></td> <td>November 08, 2019</td> </tr> <tr> <td colspan="2">Delinquent Amount After Due Date</td> <td>Account Number</td> </tr> <tr> <td colspan="2">\$109.73</td> <td>1234567890</td> </tr> <tr> <td colspan="3">Amount Enclosed: \$ <input type="text"/></td> </tr> </table>		Amount Due & Due Date	AMOUNT DUE	Due Date	\$108.02		November 08, 2019	Delinquent Amount After Due Date		Account Number	\$109.73		1234567890	Amount Enclosed: \$ <input type="text"/>		
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Amount Enclosed: \$ <input type="text"/>																		
<input type="checkbox"/> Check if you have address changes on back.		Remittance Address  JOHN DOE 1234 MAIN STREET ANYTOWN, USA 12345-6789																
		AMEREN MISSOURI PO BOX 88068 CHICAGO IL 60680-1068																
4220000 0035041070109 00109730 00108020 00108020																		

SAMPLE BILL

The bill statement shown here is based on a sample electric bill. The bill statement is grouped into easy-to-read sections. Customers can visit www.ameren.com/missouri/account/customer-service/bill/understanding-your-bill to learn more about how to read their bills.

Sample Bill – Back

SAMPLE OF RESIDENTIAL ENERGY STATEMENT
FOCUSED ENERGY. *For life.*

Ameren Missouri

■ Pay by phone: 1.866.268.3729
■ Pay by mail: PO Box 88068, Chicago, IL 60680-1068
■ Pay online or manage your account: AmerenMissouri.com
■ Customer Service: 1.800.552.7583

Account Messages
A late payment charge of 1.5% will be added for any unpaid balance on all accounts after the due date.

SPEEDPAY offers customers convenient payment options. You can pay your bill using MasterCard, VISA or American Express 24/7 - just call 1.866.268.3729. For recurring payments visit us at AmerenMissouri.com.

 Auto Pay Makes Paying Bills Easier. To enroll, go to AmerenMissouri.com or call 1.800.552.7583 to request an enrollment form.

You're in control with Budget Billing. Your energy payments will be predictable. Avoid surprises and gain peace of mind. Enroll in Budget Billing by sending only \$100.00. Payment must be received by the 'Due Date' on this bill.

Pure Power lets your home or business support wind power and other forms of renewable energy in Missouri and the Midwest. Learn more at AmerenMissouri.com/purepower.

Scams Are On The Rise. With scams getting more sophisticated, it's critical to recognize the signs.

 **Do not trust someone who:**
Calls or visits you and asks for a pre-paid money card, debit card or banking information, or calls demanding immediate payment over the phone and threatens to shut off your power.

 **Be aware:**
Disconnect notices will be sent to you before we call, and we don't demand immediate payment over the phone.

 **Take action:**
If a call is suspicious, check your billing information 24/7 through your AmerenMissouri.com account.

Address Changes or Corrections ← **Address Change**

Name _____
Address _____
City, State, Zip _____
Phone Number _____

AmerenMissouri.com/WaysToPay

 ONLINE E-CHECK	 PHONE 866.268.3729	 IN PERSON FIND A PAY STATION AT AMERENMISSOURI.COM/PAYSTATION
 ONLINE CREDIT CARD	 MAIL STUB & CHECK	

ENERGY EFFICIENCY PROGRAMS

Ameren Missouri is committed to helping customers use less energy and spend less — at home and at work. Our programs offer energy efficiency tips, tools, and cash incentives for homeowners, private sector businesses, public sector facilities, and nonprofit organizations. As outlined in the Integrated Resource Plan (IRP), we're committed to energy efficiency and Ameren Missouri plans to invest more than \$226 million in energy efficiency programs.

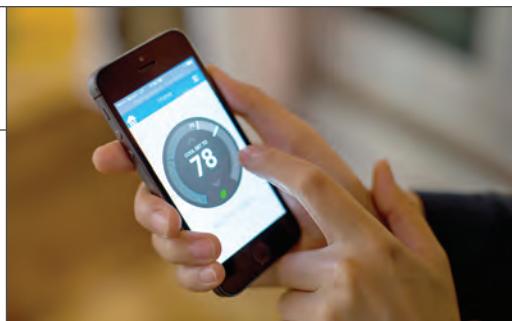
The third approved portfolio of energy efficiency programs under the Missouri Energy Efficiency Investment Act (MEEIA) began on March 1, 2019, and is a testament to the commitment Ameren Missouri has made to partner with customers in using energy more efficiently to meet future needs and save money.

The approved Ameren Missouri Energy Efficiency plan includes 26 programs total, with 15 being new. All programs (including education initiatives) are specifically designed to help Ameren Missouri business and residential customers reduce their energy use and save money.

The goal for the plan is to produce 794 million kWh in energy savings. The reduction in carbon emissions from targeted energy savings is the equivalent of removing 126,500 cars from the road.

The programs offer a wide variety of energy-saving opportunities for every home and business, from appliance recycling incentives to efficient HVAC replacement rebates, plus a new demand response program and increased savings for underserved communities and social services agencies. The plan also includes \$120 million in rebates and incentives for residential and business customers and \$50 million allocated for limited-income customers and social services agencies.

Learn more at AmerenMissourisavings.com.



Fridge and Freezer Recycling Program

We'll pick up old, working fridges or freezers and customers earn \$25. This seasonal program runs March through October.

Multifamily Program

The Ameren Missouri Multifamily Program provides qualifying property managers with an energy assessment, incentives for money-saving building upgrades, and incentives for energy-saving products installed throughout the building —including residents' homes.

Home Energy Report

The Ameren Missouri Energy Report program provides participating customers throughout the Ameren Missouri service territory with personalized information about their energy use to help them save energy and money.

CommunitySavers®

Free energy-saving products, energy assessments, and upgrades are available to qualifying homeowners and multifamily property managers.

Education Programs

Ameren Missouri provides educational opportunities for schools, building code officials, realtors, businesses, and homeowners.



Heating and Cooling

Customers can earn cash back when they work with a participating contractor to install a new, energy-efficient heating and cooling system.

Online Store

Customers can take advantage of deep discounts on energy-saving products such as LED light bulbs and smart thermostats.

Efficient Lighting and Efficient Products Program

Customers can save energy and earn rebates with Efficient Lighting and Efficient Products programs.

Peak Time Savings

Ameren Missouri's Peak Time Savings Program syncs to customers' smart thermostats to understand what keeps them comfortable and how their home uses energy. On very hot days, the program will schedule a Peak Time Savings Event when the demand for energy peaks. These events are designed to pre-cool homes and lower usage during peak periods. This helps customers stay comfortable before, during, and after events while conserving energy during peak times. Customers can earn \$50 when they enroll and \$25 annually.

ENERGY ASSISTANCE

Ameren Missouri understands that energy costs are a concern for many of our customers. We strive to provide affordable energy and keep costs down. If customers in your community need assistance, we can help connect them with the appropriate resources. Energy assistance programs available to customers of Ameren Missouri include the following.



Ameren Missouri Military Support Program

Ameren Missouri is proud to serve those who serve our country. Ameren Missouri and United Way, in partnership with statewide Energy Assistance Agencies, supports active military families and veterans to help pay their utility bills. For a second year, Ameren Missouri donated \$50,000 to the Veterans Assistance Funds to provide utility bill

assistance to veterans and military families throughout Missouri.

The fund is part of Ameren Missouri's Energy Outreach program for utility assistance, announced in summer 2018 as a three-year plan to provide \$5 million in support to nonprofit agencies helping Ameren Missouri customers in need with their utility payments. Veterans, active military members, or their spouses who are without service or have a disconnect notice for their Ameren Missouri utility bill are eligible to apply for assistance. Interested applicants should call United Way at **2-1-1** or **1.800.427.4626** to apply. Eligible individuals may also apply at their local Energy Assistance Agency that partners with United Way. Each family is eligible for up to \$600 in assistance.

Low-Income Home Energy Assistance Program (LIHEAP)

This program helps eligible low-income households, elderly persons, and people with disabilities pay for energy services. To qualify, a customer's household income must be at or below 135 percent of the federal poverty level. LIHEAP is administered by Community Action Agencies throughout the state. Grants are based on the number of people in the household, total income, and the type of fuel used to heat the home. For information, call **855-FSD-INFO (855.373.4636)** or visit [www.ameren.com/missouri/residential/energy-assistance](http://ameren.com/missouri/residential/energy-assistance).



ENERGY ASSISTANCE

Ameren Missouri Empowering U! School Outreach Program

Families with students in economically disadvantaged communities may struggle with maintaining housing, paying expenses (including utility bills), and making ends meet. This instability can result in families moving during the school year or even becoming homeless, causing students to fall behind academically. In an attempt to prevent families from moving and to support financial stability in the home, Ameren Missouri, in partnership with Home Works!, a nonprofit organization that pays teachers to build partnerships with parents through home visits, has created the Empowering U! Program.

Through the Empowering U! Program, Ameren Missouri hosts a series of two events at area schools. The "Listening Sessions" and "Main Events" are designed to provide one-on-one guidance to families with the intent to increase their financial stability. As a result, families are empowered with options to help them stay in their homes, stay current with their Ameren accounts, keep their children in their neighborhood schools, and support overall student success.

During the "Listening Session," an Ameren Missouri Customer Advocacy representative leads a discussion with a small group of parents that have been recruited by the principal. Parents are encouraged to provide candid feedback about their experiences with Ameren Missouri, barriers to financial stability, and suggestions for improvement. We listen, answer questions, and set the stage for the Main Event which is held 1-2 weeks later with a larger group of parents.

At the Main Event, Ameren Missouri brings crucial resources like Ameren Missouri Customer Service, Energy Efficiency, nonprofits offering weatherization and energy assistance, gas/water/sewer utilities, financial counselors, and legal services all under one roof for one evening, to provide families with one-stop access to services. After spending quality time with each resource partner, participants complete a survey and receive an energy efficiency kit that can help with reducing usage and saving money right away. To learn more about this program, contact Shontae Fluelen at sfluelen@ameren.com.

We strive to provide
affordable energy and **keep costs down**.



Heat Up/Cool Down Missouri Energy Assistance and Customer Outreach Events

Ameren proudly supports Heat Up/Cool Down Missouri, a regional not-for-profit that provides public education and energy assistance to low income individuals, especially the elderly and disabled. Our partnership with Heat Up/Cool Down Missouri includes support for the annual Rise and Shine Fundraiser, the annual Air Conditioner Giveaway (Ameren Missouri donated 600 units in 2019), and customer events including the Summer Utility Forum and the Winterizing Utility Forum where hundreds of customers receive information on Budget Billing, space heater safety, weatherization, and energy assistance, along with aid. To learn more about applying for assistance, visit heatupstlouis.org.



ENERGY ASSISTANCE



As a company, and as individuals, **we support and work with the organizations** to make our communities a better place to live.

Keeping Current and Keeping Cool

Keeping Current is a low-income payment assistance pilot program that helps make paying energy bills more affordable for low income customers earning 150 percent of the Federal Poverty Level or less. For a family of four, this amounts to an annual salary of approximately \$37,650 or less. Keeping Current customers are placed on Budget Billing and receive a monthly incentive for making on-time payments each month. The incentive includes a monthly credit of up to \$90 and monthly arrearage forgiveness.

Keeping Cool is a program that provides up to three bill credits of \$25 during summer months. The program is best suited for seniors, people with disabilities, the chronically ill, or households with young children. Customers interested in learning more about the Keeping Current and Keeping Cool programs can visit www.ameren.com/missouri/residential/energy-assistance/keeping-current-cool.

Ameren Missouri Dollar More Program

Ameren Missouri, along with our employees and customers, contribute to the Dollar More program which goes to provide crisis assistance to customers earning less than 200 percent of the Federal Poverty Level (FPL). For a family of four, this amounts to an annual income of \$50,200 or less. For more information, contact the United Way at **211** or visit AmerenMissouri.com/energy assistance.

Disconnection is a Last Resort

Ameren Missouri reaches out to residential customers who are struggling to keep up with their bills. To avoid service disconnection, we encourage customers with past-due accounts to contact us early to establish a payment plan. We also refer eligible customers to energy assistance programs whenever possible.

On November 1 every year, Ameren Missouri and other utilities begin the Cold Weather Rule season (CWR). Disconnections do not take place when the temperature is predicted to drop below 32 degrees during the following 24 hour period. CWR allows for more lenient payment terms permitting reconnection of service for natural gas and/or electric customers. CWR ends on March 31 each year.

We consider disconnection a last resort. The process for service disconnections is outlined by the Missouri Public Service Commission. A service disconnection will only occur after Ameren Missouri has attempted to contact the customer multiple times and a final service disconnection notice has been issued.

Any residential customer with a certified medical condition or special needs who receives a disconnection notice should immediately contact Ameren Missouri. Although these customers are still subject to disconnection, there may be alternatives available to provide temporary relief.

We will only disconnect service when every reasonable effort to establish a payment plan has failed or if the customer has failed to make the agreed-upon payments. To learn more about how to receive assistance through programs supported by this fund, customers can contact the United Way at **2-1-1**, Heat Up Missouri at heatupmissouri.org, or their local Community Action Agency, or the Urban League in St. Louis City.

CHARITABLE GIVING

Ameren Missouri co-workers don't just work in your community — we live there, too. As a company, and as individuals, we support and work side-by-side with nonprofit organizations to make our communities better places to live.

Our commitment to investing in communities goes beyond providing safe, reliable energy. Ameren co-workers spend thousands of hours volunteering for charitable causes and serving on nonprofit boards of directors. Ameren Missouri and Ameren Illinois provide philanthropic support to nonprofit organizations across our service territories. Ameren often sponsors community events that make living in our communities more enjoyable, and our co-workers serve as speakers for a variety of topics to schools, community groups, and civic organizations.

In 2018, Ameren contributed around \$10 million in philanthropy and in-kind support to causes such as



job readiness training, education, and basic needs, and invested \$2.6 million dollars in philanthropic support to nonprofit organizations in the community.

CAREERS AT AMEREN MISSOURI



Millions of people and thousands of businesses count on Ameren Missouri for dependable energy 24 hours a day, 365 days a year. We deliver on that promise because our co-workers foster innovation, care about each other and our customers, and understand that transforming the energy industry starts with all of us. We apply that same dedication to building a diverse and inclusive work environment with competitive salaries, great benefits, and ongoing professional training. Careers at Ameren Missouri are as diverse and wide-ranging as the candidates we seek to fill them. Interested candidates should visit Ameren.com/careers to view and apply for online job postings.

Proud to be Military Friendly

Ameren Missouri values the skills, leadership, and work ethic that veterans bring to our company. Our long and proud history of hiring military veterans continues to earn us national recognition as a military-friendly employer. We invite potential candidates who expect to transition out of the military within the next two years to contact us.

It's never too early to begin planning for a career in the energy industry. We encourage college students to explore our internship and co-op opportunities at Ameren.com/careers and to learn more about energy careers at GetIntoEnergy.com.



CONTACTS AND RESOURCES

Customer Contact Center

800.552.7583
AmerenMissouri.com
877.501.7943
MyHomeAmerenMissouri@ameren.com

Business Customers

877.426.3736
AmerenMissouri.com
866.222.3471
MyBusinessAmerenMissouri@ameren.com

Construction Hotline

866.992.6619
BuildWithAmerenMissouri.com
888.738.0620
ConstructionHotline@ameren.com

Report Street Lights Out

800.552.7583
AmerenMissouri.com

Request New, Upgrade or Removal of Street Lights

800.552.7583

Property Management

800.487.5795
Ameren.com/PropertyManager
314.259.3115
AmerenMissouriLandlord@ameren.com

Digital (DCC)

877.263.7361
Ameren.com/Missouri/contact-us
MyHomeAmerenMissouri@ameren.com

Energy Assistance (EA Agencies Only)

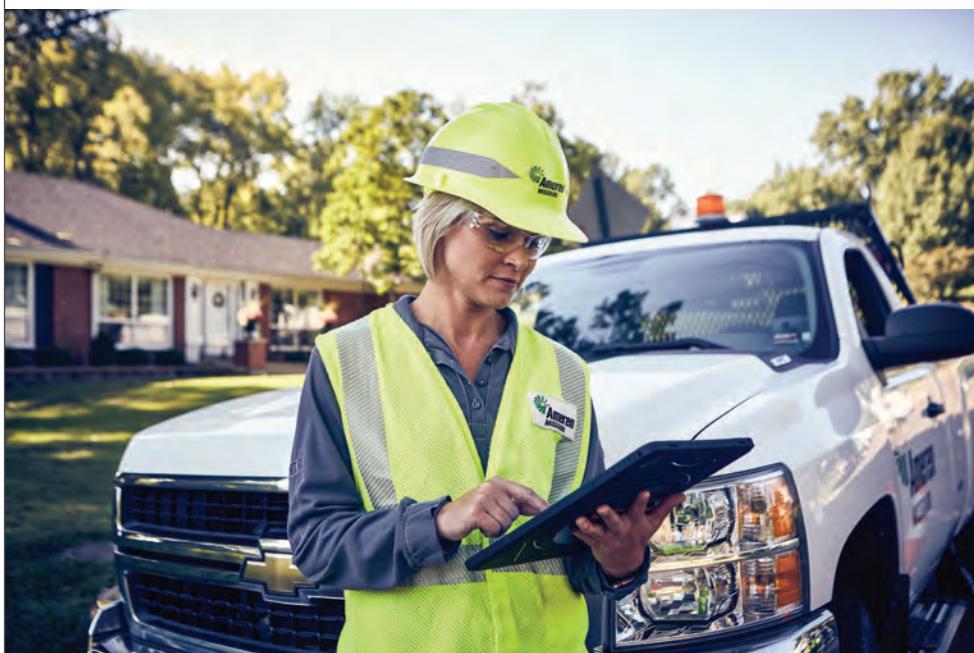
800.894.5211
314.612.2844
AmerenMissouriEA@ameren.com

MOCS (Missouri One Call System)

800.344.7483 or 811
M01call.com

Hearing Impaired

711
relaymissouri.com



Ameren Missouri

Founded in 1902, Union Electric—now known as Ameren Missouri—is the state's largest electric utility. Ameren Missouri provides electric service to approximately 1.2 million customers across central and eastern Missouri, including the greater St. Louis area. Ameren Missouri provides electric service to 63 counties and more than 500 towns. More than half of Ameren Missouri's electric customers are located in the greater St. Louis region.



ELECTRIC GENERATION

Ameren Missouri's generating capacity is approximately 10,300 megawatts (MW). All capacity numbers shown here reflect net generating capacity in 2019 peak summer electrical demand.

Ameren Missouri Facilities:

Coal-fired Facilities

- **Labadie Energy Center**
Franklin County, Mo.
Capacity: 2,372 MW
Began Operation: 1970
- **Meramec Energy Center**
St. Louis County, Mo.
Capacity: 873 MW
Began Operation: 1953
- **Rush Island Energy Center**
Jefferson County, Mo.
Capacity: 1,178 MW
Began Operation: 1976
- **Sioux Energy Center**
St. Charles County, Mo.
Capacity: 972 MW
Began Operation: 1967

Nuclear Facility

- **Callaway Energy Center**
Callaway County, Mo.
Capacity: 1,194 MW
Began Operation: 1984

Combustion Turbines (CTG):

Natural Gas or Oil-fired Facilities

- **Audrain Energy Center**
Audrain County, Mo.
Capacity: 608 MW
Purchased 2006
- **Goose Creek Energy Center**
Piatt County, Ill.
Capacity: 438 MW
Purchased 2006
- **Kimmundy Energy Center**
Marion County, Ill.
Capacity: 210 MW
Purchased 2005 from an affiliate;
Began Operation: 2001
- **Peno Creek Energy Center**
Bowling Green, Mo.
Capacity: 192 MW
Began Operation: 2002
- **Pinckneyville Energy Center**
Perry County, Ill.
Capacity: 316 MW
Purchased 2005 from an affiliate;
Began Operation: 2000
- **Raccoon Creek Energy Center**
Clay County, Ill.
Capacity: 304 MW
Purchased 2006
- **Venice Energy Center**
Venice, Ill.
Capacity: 492 MW
Began Operation: 2005
- Other Ameren Missouri CTG units total approximately 282 megawatts

Hydroelectric Facilities

- **Keokuk Energy Center**
Keokuk, Iowa
Capacity: 144 MW
Began Operation: 1913
- **Osage Energy Center**
Lakeside, Mo.
Capacity: 235 MW
Began Operation: 1931
- **Taum Sauk Energy Center**
(pumped storage)
Reynolds County, Mo.
Capacity: 440 MW
Began Operation: 1963

Renewable Facility

- **Maryland Heights Renewable Energy Center**
Maryland Heights, Mo.
Capacity: 8 MW
Began Operation: 2012
- **O'Fallon Renewable Energy Center**
O'Fallon, Mo.
Capacity: 3 MW
Began Operation: 2014

NATURAL GAS OPERATIONS

Ameren Missouri

Ameren Missouri is the state's second largest distributor of natural gas. Ameren Missouri supplies natural gas service to approximately 132,000 customers. Ameren Missouri serves gas customers in more than 90 communities, including towns in southeast, central and eastern Missouri. The company owns 3,300 miles of natural gas transmission and distribution mains.

RATES AND REGULATION

Ameren Missouri

Electric

Ameren Missouri's average electric rates are among the lowest of any investor-owned utility in Missouri. Ameren Missouri's electric operating revenues are subject to regulation by the Missouri Public Service Commission. If certain criteria are met, Ameren Missouri's electric rates may be adjusted without a traditional rate proceeding.

The Fuel Adjustment Clause (FAC) permits Ameren Missouri to recover, through customer rates, 95% of changes in net energy costs greater than or less than the amount set in base rates without a traditional rate proceeding. Net energy costs, as defined in the FAC, include fuel and purchased power costs, including transportation charges and revenues, net of offsystem sales.

Natural Gas

Ameren Missouri's gas rates may be adjusted without a traditional rate proceeding for changes in the wholesale costs of gas, which are passed through to customers without mark-up from the company (the purchased gas adjustment, or PGA).

NOTES



Visit us at [Facebook.com/AmerenMissouri](https://www.facebook.com/AmerenMissouri)

Follow us on Twitter @AmerenMissouri

