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We Serve

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:

At Ameren Missouri, we are guided by our mission, "To Power the Quality of Life." We're focused on meeting our customers' energy needs and exceeding their expectations, while leading the way to a sustainable energy future for all the communities we serve. We have a responsibility to deliver on that mission because millions of customers and businesses across northwestern, central and eastern Missouri, including the greater St. Louis area, depend on

us to keep the lights on and the natural gas flowing every day.

From building the energy grid of the future and giving back to our communities, to battling tough conditions and using smart technology to more efficiently restore power after storms, "To Power the Quality of Life" embodies the focus of the men and women of Ameren Missouri, and our suppliers and contractors. Together, we are driving toward a modernized, clean energy grid that will be 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.

Our 2021 Missouri Community Guide is a snapshot of key Ameren Missouri initiatives and information on high-interest topics such as our transformative Integrated Resource Plan, which includes the expansion of clean wind and solar generation while maintaining reliability and affordability, our Smart Energy Plan, customer programs and products to make doing business with us easier, tree trimming, payment and energy assistance programs, and more.

I encourage you to share this Community Guide with your constituent services team and use it as a resource to answer constituent questions. As always, if you need additional information on any topic or if you would like a member of our Community Development team to provide a briefing on the projects and service improvements we're undertaking in your district, please let us know.

Best.

Marty Lyons

Chairman & President, Ameren Missouri





ABOUT US



Electric Operations

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

Electric Generation

Ameren Missouri's generating capacity is approximately 10,100 megawatts. We have a diverse mix of generating assets at our energy centers, including coal, nuclear, hydro, natural gas, wind, solar, and other renewable energy sources.



Service Territory





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 electric rates are among the lowest of any investor-owned utility in Missouri, and more than 20% 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) is designed to reflect fuel and purchased power cost volatility as well as 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 through filings made with the Missouri PSC.

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





OUR MISSION: TO POWER THE QUALITY OF LIFE

Ameren Organizational Structure

AMEREN CORPORATION

Parent company

AMEREN ILLINOIS

Delivers electric and natural gas services in Illinois

AMEREN MISSOURI

Operates energy centers & provides electric and natural gas services in Missouri

AMEREN SERVICES

Provides shared services for all Ameren companies

AMEREN TRANSMISSION

Invests and develops new transmission projects within the region

AMEREN MISSOURI ENERGY TRADING AND COMMODITIES

Procures and transports fuel and manages renewable energy programs and emissions

AMEREN MISSOURI WHOLESALE

Offers wholesale power and other services

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

Ameren Missouri is dedicated to providing safe and reliable energy — and educating our customers about potential hazards. The following information can help you and your constituents 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 1.800.552.7583 to report the location.
- Never drive over a downed power line.
- Stay away from anything a downed power line touches, including fences or trees
- 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.
- It's hard to tell the difference between an electric line, a telephone line, or a cable line. Treat any line as energized and dangerous.

Utility Lines and Equipment

- Never touch any electrical power lines.
 Keep your family and pets away from the lines.
- 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.
- 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.
- 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.



Power Line Safety During an Accident

- 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 a 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



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 Missouri at 1.800.552.7583.
- Do not turn lights on or off, or operate your cell phone, thermostats, garage door openers, appliances or anything that could cause a spark.
- Do not 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 Missouri personnel tell you that it is safe to enter.



Natural Gas Safety Tips

- Follow manufacturers' directions or manuals for using and taking care of natural gas appliances.
 Seek qualified contractors to help when necessary.
- Have a fire extinguisher near any natural gas appliance.
 Use a carbon dioxide or a drychemical extinguisher for gas kitchen appliances.
- If your natural 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 natural gas appliance. This ensures the equipment design meets strict safety standards.
- Never use your gas range to heat your home or apartment, even during a power outage. The 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 natural 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.





SMART ENERGY PLAN

Ameren Missouri is investing in smart technology, stronger poles and upgraded power lines to help us respond faster during an outage. The **Smart Energy Plan** is just one way we are powering the quality of life now and for the future to benefit Missouri families, businesses and communities.

In 2018, the Missouri General Assembly passed forward-thinking energy policy legislation (Senate Bill 564) that enabled Ameren Missouri's Smart Energy Plan. In the first two years of implementation, Ameren Missouri completed more than 1,000 projects that are providing customers and communities with significant benefits and great value.



Progress to Date

Ameren Missouri is implementing a \$7.6 billion upgrade plan that is designed to create a stronger, smarter, cleaner, more resilient and more secure electric grid. This includes \$1.2 billion in new wind energy. We're in the second year of a five-year plan. By the end of this year we plan to complete or install:

- 19,000 new storm-resilient utility poles
- 300+ smart switches
- 28 new or upgraded substations to serve growing communities
- 128,000 smart meters
- 42%* of 2020 investments account for grid modernization, surpassing the 25% SB564 requirement.

*Percentage is an estimate based on the February 2020 Capital Investment Plan Filing.

The Smart Energy Plan Includes:

Upgrading power lines

Upgrading power lines and installing stronger poles will protect customers from outages due to severe weather and improve reliability.

Updating substations

Substations are the engines that keep energy flowing to homes and businesses; however, some are more than 50 years old. We're modernizing our oldest substations to continue providing the power you depend on every day to serve growing communities.

Upgrading underground cable
 Upgrading underground cable installed
 in new protective conduit will create

in new protective conduit will create a more reliable and efficient energy delivery system.

Installing smart switches

Smart switches rapidly detect outages, reroute power and restore service for customers while we safely make permanent repairs. These devices can reduce outages from hours to minutes and even seconds, and, on average, have improved reliability by 40%.

• Installing smart meters

With new smart meters, customers will have more convenience, choice and control. Current Ameren Missouri electric meters are 20 years old and technology has greatly advanced.

Keeping Rates Affordable

While Ameren Missouri upgrades the grid and improves reliability for our customers, we're also keeping rates stable and affordable. Since launching the Smart Energy Plan, we cut customer rates twice and continue to look for operating efficiencies across our service territory.

- 6% rate cut in 2018
- 1.5% rate cut in 2020
- \$87 annual average savings since 2018 for the typical residential customer
- 2.85% average annual rate cap until 2023
- More than 20% below Midwest and national averages, according to the EEI "Typical Bills and Average Rates Report" for the 12 months ended June 30, 2020

Economic Expansion

The Smart Energy Plan helps Missouri's economy grow through job creation and retention, as well as increased local tax revenues. When the economy grows, everyone benefits.

- \$5+ million in increased tax revenue for local communities in 2020
- More than 55% of the suppliers we worked with in 2019 were
 Missouri-based
- 130+ supplier applications received through the new online portal since 2018
- More than 30% spent with diverse suppliers

SMART ENERGY PLAN

Smart Meter Program

Ameren Missouri began upgrading electric meters for both electric and natural gas customers in 2020 and will finish upgrades by 2025. Upgraded smart meters use advanced meter infrastructure technology to provide two-way meter communication with both the updated grid and Ameren Missouri. Current Ameren Missouri meters are more than 20 years old and are outdated, as they use technology that will be unsupported after 2025.

New smart meters improve operational capabilities such as pinpointing outages, which leads to improved restoration times. Smart meters also provide information that helps customers understand energy usage and better manage their energy habits to potentially save on their bill. By offering a suite of expanded rate options that give customers the power to choose a rate that fits their lifestyle, customers will have more convenience, choice and control.



Smart Meters Offer Customers Key Benefits

Convenience: Customers will enjoy quicker restoration after outages and faster connection when moving or starting service thanks to how the meters communicate with the updated grid.

Choice: Customers have the power to choose a rate that fits their lifestyle.

Control: Customers can use the more precise energy usage information from their smart meters to help them shift their energy usage — and potentially save on their bill.

IMPACT BY THE NUMBERS

1.2M
Electric AMI meters to be installed by 2025

31
Operating
Centers

2020

First electric smart meter upgrade in St. Charles

500+

Ameren Missouri communities getting smart meters

132,000

GAS AMI MODULES

– in addition to the electric smart meters being installed

Transformational Changes Toward Net-Zero Carbon Emissions

Ameren Missouri's parent company, Ameren, is committed to continue building a brighter energy future for our customers, the communities we serve, and our country. We established a netzero carbon emissions goal by 2050 across all operations. In addition, we've laid out plans for our largest–ever expansion of clean wind and solar generation that maintains the reliability and affordability customers have come to expect.

Building a Brighter and Cleaner Energy Future

Innovative Programs to Meet Customer Needs and Rising Expectations

Utility-owned solar generation facilities for MO non-residential customer parking lots, open land or rooftops

Solar generation facilities connected to battery storage in MO

Incentives for development of electric vehicle charging stations along highways and in

Neighborhood Solar Program

Charge

Ahead

Program

Community Solar Program

Renewable Choice Program

Energy Efficiency Program Subscription program available to MO residential and small business customers for up to 50% of their energy usage

Subscription program available to large MO C&I customers and municipalities for up to 100% of their energy usage

Robust portfolio of energy efficiency programs available to MO and IL customers to achieve energy saving goals

Storage²

Increasing Renewable Solar and Wind Energy Investments

Ameren Missouri's future energy generation plan includes investment of nearly \$8 billion in renewable energy over the next two decades. By 2030, the company would add 3,100 megawatts (MW) of renewable generation reflecting a combined investment of approximately \$4.5 billion. Renewable energy would increase to a total of 5,400 MW by 2040. Ameren Missouri projects the plan will create thousands of new construction iobs. The benefits of these investments extend through the local economy, leading to greater levels of opportunity for many, including diverse suppliers. Investments are already underway, as Ameren has acquired two Missouri-based wind energy facilities for approximately \$1.2 billion.

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

High Prairie Renewable Energy Center located in Adair and Schuyler

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

Increased Solar Generation

Communities in Missouri are already seeing the benefits of economic expansion driven by the availability, construction and ongoing operation of renewable resources.

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 installation is approved, Ameren Missouri will email a design approval letter to both the customer and installer.





Community Solar

Community Solar is a simple solution for customers who want to take part in solar generation. More than 2,000 customers have found value in the program and are current subscribers. 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 Ameren Missouri building a new solar energy center.

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 <u>AmerenMissouri.com/CommunitySolar</u>.

Ameren Missouri announced plans to expand this popular program with a 6-megawatt energy center in Montgomery County. Pending approval, the facility could be in service by the end of 2021. Construction of a 1-megawatt solar energy center 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.

SMART ENERGY PLAN



Neighborhood Solar

All Ameren Missouri customers can now benefit from more safe, reliable, clean energy through the Neighborhood Solar program, a collaboration with community organizations to host solar generation and bring more renewable energy onto the grid.

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 program are institutions, schools, nonprofit 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. The first Neighborhood Solar sites are expected to be in service in 2021. Interested parties can submit an application at

AmerenMissouri.com/NeighborhoodSolar.



Universal Solar

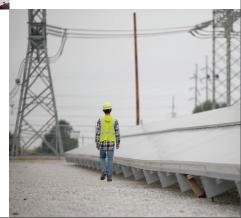
Ameren Missouri Renewable Energy Center @ BJC

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.

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 kilowatthours of energy from the sun's rays every year.
- The energy center 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.



ECONOMIC DEVELOPMENT - POWERING GROWTH

We power growth by attracting new jobs and investment, helping current customers expand, and developing communities to compete. 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.



Ameren Missouri also offers one of the best economic development incentive (EDI) rates in the country for qualifying businesses looking to expand or locate to our service territory. Once approved, businesses can receive up to 40% off their base electric rates. The incentive program is just one of the benefits included in Ameren Missouri's Smart Energy Plan. 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.

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 as part of our Smart Energy Plan.
- We attract a thriving and skilled workforce.
- Our business and residential customers have come to expect exceptional service at an affordable price.
- Several diverse industries are rooted here: aerospace and automotive, agribusiness, data centers, life sciences, and logistics.

The Ameren Missouri Community & 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 include:

Partners in Development

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

Regional Economy Profiles

Access customized country or regionalspecific economic overview data.

Community Support

Lean on our skilled team to help you 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. Learn more about Supplier Diversity at Ameren.com/company/business-partners/suppliers/supplier-diversity.

Mentoring Program

Since 2017, Ameren Supplier Diversity has hosted its Diverse Business Mentoring Program featuring a comprehensive, year-long program in which select diverse suppliers are matched with both an Ameren mentor and a mentor currently serving as one of Ameren's key prime suppliers. They coach the suppliers on enhancing their business and operational skills. Throughout the year, the diverse suppliers are also invited to participate in workshops featuring topics such as project management, bidding and estimating, safety and quality management.



Ameren purchased **\$652 million** in products and services from diverse suppliers in 2020.

(Data available as of Oct. 2020.)



Diverse Supplier Partnership

LUZCO Technologies, a St. Louis-based company, was founded in 2017 as an engineering and project management company run by Venezuelan-born American, Lusnail Haberberger. Since the beginning of the Smart Energy Plan, Ameren Missouri has partnered with Haberberger and her team to complete seven large projects such as upgrading and installing new substations and power lines throughout St. Louis. Thanks to the Smart Energy Plan, LUZCO has more than doubled its staffing to handle the increased workload.

It's amazing to think that one piece of legislation can create so many new positions. Our company could not have grown so rapidly and achieved such success without Ameren Missouri's Smart Energy Plan,

- Lusnail Haberberger, president and founder of LUZCO Technologies

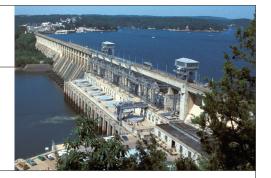
Learn more about Supplier Diversity

<u>Ameren.com/company/business-partners/suppliers/supplier-diversity</u> **1.888.256.1150**

ELECTRIC DELIVERY SYSTEM

Electricity Generation

Ameren Missouri's generating capacity is approximately 10,100 megawatts (MW) from a diverse mix of energy centers (coal, nuclear, hydro, wind, solar, and methane and natural gas).



Electricity Transmission

Before power can reach customers, it must be transported from energy centers 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 power 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 energy center to our customers.

- Electricity is typically produced around the clock by generators in energy centers, including 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.
- 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 environmentally safe 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.

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 distribution power line. 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.



Tree Trimming Contractors

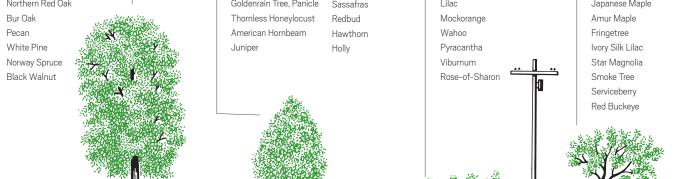
Ameren Missouri uses qualified contractors to perform the work needed to clear vegetation away from our power lines and equipment in order to keep customer service reliable. Our contractors are nationally recognized as professional arboricultural companies that follow the American National Standards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

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 your constituents are concerned about tree growth near a service drop, please call **1.800.552.7583** 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.) Medium Trees (25-45 ft.) Shrubs (up to 15 ft.) Small Trees (under 25 ft.) Shag Bark Hickory Amur Cork Tree Japanese Pagoda Burning Bush Flowering Crabapple Sugar Maple Lacebark Elm Forsythia Flowering Dogwood Red Pine Northern Red Oak Goldenrain Tree, Panicle Sassafras Lilac Japanese Maple



TRANSMISSION

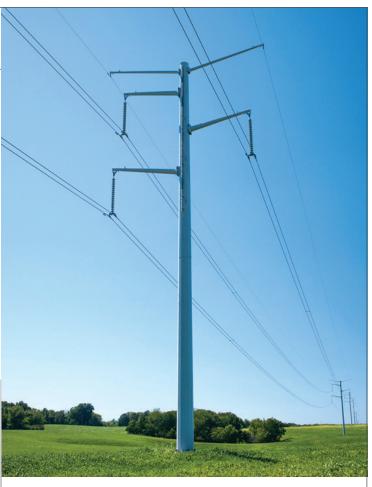
Ameren is strengthening the transmission system within Illinois and Missouri that our customers and our country rely on. The company owns and maintains more than 8,000 miles of transmission lines, 2,900 of which are owned and operated by Ameren Missouri. This helps fuel the region's economy by creating jobs and improving reliability. Transmission 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.



Metro South Reliability Project

Ameren Missouri is rebuilding approximately 10 miles of 138,000-volt transmission line in St. Louis County and in the City of St. Louis. The line will be rebuilt on existing right-of-way and will connect the Watson Substation to the Lemay Substation, and cross the Mississippi River to a final destination in Dupo, Illinois. The rebuilt line will improve grid reliability, meet local energy needs, and promote cleaner energy sources. The project is proposed to be in service by winter 2022. The project offers benefits to local Ameren Missouri customers by providing safe, reliable and affordable energy.



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, Indiana. 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 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 pipelines. 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, internal inspection tools, and hydrostatic testing. These help us plan and prioritize repair replacement activities.

Ameren Missouri maintains 3.300 miles of natural gas transmission and distribution pipelines.

Natural Gas System Upgrades

To ensure the energy customers need is always safe and reliable, we are replacing our aging natural gas infrastructure with polyethylene pipe. It's flexible, lasts longer, and doesn't rust or corrode. We're also attaching a sensor wire to 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.



Natural Gas Pipeline Safety

Call Before You Dig

Having underground utility lines properly marked helps prevent service disruptions and injuries — and it's the law. Something as small as installing a mailbox or planting a bush could harm a customer or their services if a line is hit.

Customers can dial 811 to request that their project area be marked. The call and the locating services are free. Customers should call at least three days before they plan to dig. A locator will come by and mark the utilities that could be impacted by the project. Utilities will be marked with flags or spray paint.

Pipeline Maps & Markers

Since most pipelines are buried underground, pipeline markers indicate the approximate location 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. 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.

Report Damage to Pipelines

Even the most cautious excavator or homeowner can occasionally cause damage to a buried line. State law requires anyone to immediately notify the affected utility and then dial 811 if a natural gas pipeline is nicked or cut.

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.

Ameren Missouri usually will bill for damage repairs if it is determined that the excavator did not comply with rules and regulations. To encourage people to report occasions when they nick coatings, Ameren Missouri generally does not bill for these repairs.

Pipeline Safety for Public Officials: What You Should Know

The consequences of accidental releases from pipelines can vary greatly depending on where the release occurs, and the commodity involved in the release. In worst-case scenarios, releases from pipelines can adversely affect human health and safety, cause environmental degradation and damage property.

Federal pipeline safety regulations use the concept of High Consequence Areas (HCAs) to identify specific locations where a pipeline release could have the most serious adverse consequences. Pipeline operators must determine which segments of their pipeline could affect HCAs in the event of a release.

An equation is used to estimate the distance from a potential explosion at which point death, injury, or significant property damage could occur. This distance is known as the "potential impact radius" (or PIR) and is used to depict potential impact circles. Operators must calculate the PIR for all points along their pipelines and evaluate corresponding impact circles to identify what population is contained within each circle.

In accordance with federal regulations, Ameren Missouri has designated locations along our high-pressure pipelines as either High Consequence Areas or non-High Consequence Areas.



For HCA areas, Ameren Missouri has developed supplemental hazard assessment and prevention programs, known as Integrity Management programs.

Never use pipeline markers or maps as a substitute for calling **811** to have all utility lines in the dig area located and marked.

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



Learn more about natural gas safety at **Ameren.com/company/safety/natural-gas-safety**.

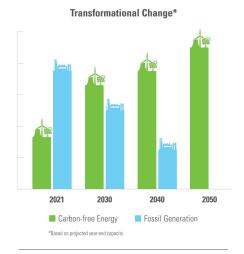
LEADING THE WAY TO A SUSTAINABLE ENERGY FUTURE

We are focused on delivering a sustainable energy future for our customers, communities and our country by effectively integrating our focus on environmental, social, governance, and sustainability matters into our corporate strategy. We also have a strong, long-term commitment to our customers and communities to be socially responsible and economically impactful. We have stood up and spoken out against racial injustice and discrimination, and have taken actions to enable our company and community to further embrace diversity, equity, and inclusion. Finally, our strong corporate governance is led by a diverse board of directors focused on strong oversight that's aligned with environmental, social and governance matters. 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 demonstrating our commitment.



Ameren Missouri Generation **Transformation**

Ameren is committed to clean. Our parent company has established a net-zero carbon emissions goal by 2050 across all its operations in Missouri and Illinois. Our 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 longterm 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.

Our plan includes goals to reduce carbon emissions to target a 50% reduction by 2030 and an 85% reduction by 2040, from 2005 levels, and net-zero carbon emissions by 2050. Climate, community and energy leaders from across the country are supportive of these updated goals and renewable energy plans. We are committed to making the transition to a cleaner, more diverse portfolio in a responsible manner, which includes balancing reliability, affordability, and environmental stewardship. A future with lower carbon and other emissions will be driven by our significant investments in renewable energy.

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.

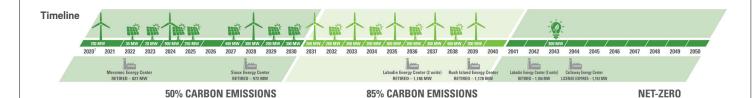
Customers and Community

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.

Community Voices Workshop

The 'Community Voices' workshop is an annual opportunity to facilitate two-way communication between Ameren and community leaders, non-profits and partners. The 2020 workshop afforded another occasion for Ameren to share the latest information regarding services we offer, such as energy assistance, access to jobs and energy efficiency programs. Conversely, participants provide insights on what their communities need, eliminating the need for Ameren to guess or rely on anecdotal information.





* Reductions are presented as of the end of the period indicated and based off of 2005 levels. Wind and solar additions, energy center retirements by end of indicated year.
† Projects expected to be substantially complete in 2020, fully in service in early 2021.

REDUCTION*

Safe, Responsible Closure

Ameren Missouri is making rapid progress on safely closing ash basins at three of our four energy centers well ahead of regulatory requirements. Our proactive, comprehensive plan safely closes the basins which hold the byproducts of generating electricity from coal. Extensive construction activities have continued at all sites during the pandemic with construction schedules remaining largely intact. Crews can work safely while maintaining health protocols.

REDUCTION*

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 riverside 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 to go 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% of the ash to create products such as cement and roof shingles.

Ameren Missouri employees raise their families and work in the communities where our energy centers are located. The bottom line is Ameren Missouri's plan is the safest, most efficient path to protect groundwater under federal rules.

Workforce

Building the Workforce of Tomorrow

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 employees foster innovation, care about each other and our customers, and understand that transforming the energy industry starts with all of us. That's why we invest in our employees through numerous opportunities for growth, development and mentoring.

Early Career

We begin building bridges to promising young talent early by partnering with communities and schools in our service territory to help build STEM-related programs that prepare young students for professional and skilled craft energy careers. We recruit and attract top collegiate talent from across the nation by developing partnerships with universities and diverse professional organizations. We encourage

college students to explore internship and co-op opportunities at Ameren.com/careers and learn more about energy careers at GetIntoEnergy.com. Our collegiate program provides valuable real-world experience in many different disciplines, including engineering, project management, analytics, and digital technology.



Mid-Career

Our focus on enhancing a diverse and inclusive workforce doesn't stop at early career candidates. Through the <u>Hiring</u>

Our Heroes and <u>Bright Return</u> programs, mid-career professionals have fellowship opportunities, helping us introduce veterans and those ready to return to the

workforce to exciting career options with Ameren. Learn more about our Military Friendly recognition, accomplishments in Diversity, Equity and Inclusion and career opportunities at Ameren.com/careers.

CARBON EMISSIONS

Building a Culture of Inclusion

Diversity, Equity 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 employees 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 employees. 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

The Commitment Starts with Us

Ameren Missouri's vision is to lead the way to a sustainable 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. We are committed to bringing more electric vehicles on the road including transit vehicles, fleets and personal cars. This includes all kinds of vehicles, from passenger cars and small trucks to fork lifts and heavy-duty vehicles. By 2030, all light-duty vehicles purchased by Ameren will be electric vehicles. By that same time, 35% of the overall Ameren fleet, from light- to heavy-duty vehicles, forklifts and ATV/UTV, will be electrified.

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 much cheaper than a conventional vehicle.



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.

- The Ameren Missouri Charge Ahead program is supporting electric vehicles by bringing more chargers to the area. There are two pieces of this plan:
 - » Incentives for local charging Ameren Missouri provides financial support with up to 50% of construction and installation costs to help local businesses, including workplaces, multi-family residences and public areas, to add electric vehicle charging stations. The local charging stations may be either Level II or DC Fast Charging.
 - » **Support of long-distance EV charging** Long-distance travel stations will be conveniently located at existing businesses near highways for long road trips. Each station will have two DC Fast Chargers and two Level II chargers. The individual business will own and operate the station, including setting prices.



Electric buses will begin serving riders in the St. Louis region in 2021 thanks to a partnership between Metro Transit and Ameren Missouri which provided the infrastructure needed to power the buses. The zero-emission buses are one example of Ameren Missouri's efforts to reduce greenhouse gas emissions.

Creating a Midwest Charging Network

In 2020, Ameren Missouri, along with other Midwest energy companies, announced our commitment to building a network of electric vehicle charging stations across our service territory by the end of 2022. The end result is that drivers can travel from Detroit to Oklahoma City or St. Louis to Denver with no worry about finding a charging station along the way.

Helpful Resources

- Visit <u>Ameren.com/EV</u> 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 here 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% 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 for service assessment questions at 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, 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 St. 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.



Mobile Command and Storm Material Trailers

We have two Mobile Command trailers ready to be dispatched to highly impacted areas to assist at the site in an emergency. 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.

Our concerns

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

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.



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:

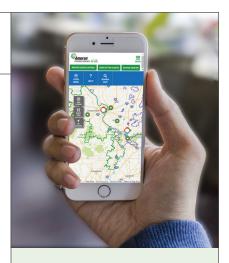
- Phone: Call our Customer Care Center at 1.800.552.7583.
- Online: Visit the Outage Center at AmerenMissouri.com/Outage.
- Mobile: Smart phone users can report a power outage from their mobile device and learn the status of power outages at specific locations using our mobile app.
- Text Message: Report 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

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 AmerenMissouri.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**.



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
- 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[®].



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 or credit card/debit card, 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 using a valid MasterCard, VISA, Discover



or American Express credit or debit 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 1.866.268.3729 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 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 – (Partner Pay Stations) - Customers can pay their bill in person at one of several hundred payment centers throughout our Missouri service territory. 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. And now, for customers with electric service enrolling for the first time in Paperless Billing, we're able to offer a bill credit of \$.50/month for up to 12 months. The credit will be applied automatically to qualifying accounts.

Pick A Due Date

Pick A Due Date lets you pick the day of the month that is most convenient for your bill to be due each month.

Protecting Your Information

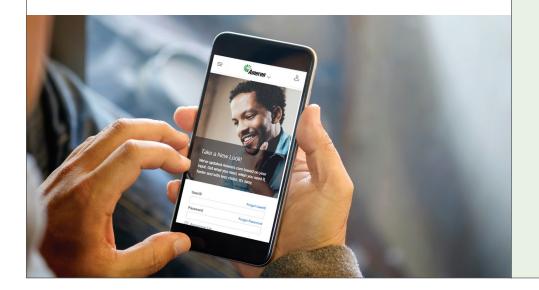
In an effort to better protect your information, all third-party contacts must be listed on your account for us to have permission to speak with them. You can update your authorized contacts by logging into your online account at <u>AmerenMissouri.com</u> or by calling 1.800.552.7583.

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 for a customer 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 **81365*** 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.

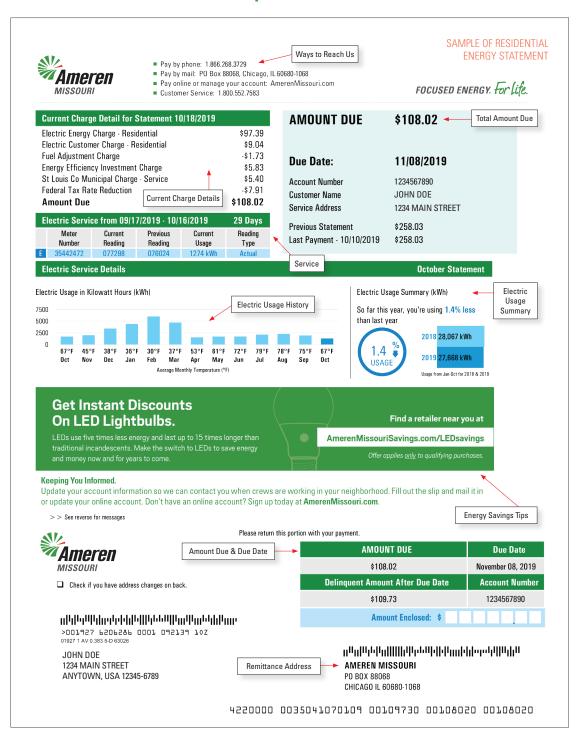
- Hang up the phone or close the door and call the local authorities.
- Never purchase a prepaid card, such as a Green Dot card, or provide any other form of payment that the caller or visitor is demanding.
- Never give out personal information such as bank account numbers, user names and passwords, 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 energy statement about their electric and natural gas usage, additional charges, information about budget billing (if enrolled), and more.

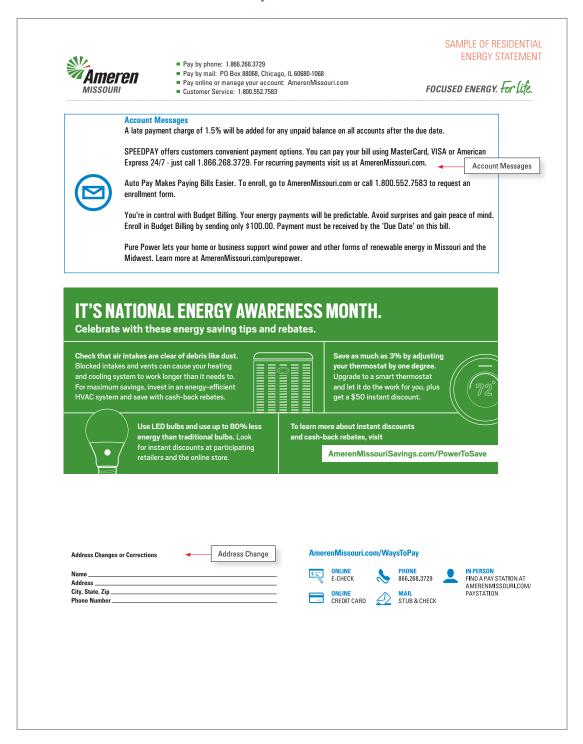
Sample Bill — Front



SAMPLE BILL

The energy statement shown here is based on a sample electric bill. Content is grouped into easy-to-read sections. To learn more about how to read your energy statement, visit Ameren.com/missouri/account/customer-service/bill/understanding-your-bill.

Sample Bill — Back



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 continue many existing programs for residential and business customers, while also expanding program offerings that address financial barriers to participation.

The approved Ameren Missouri Energy Efficiency plan, which began in March 2019 under the Missouri Energy Efficiency Investment Act (MEEIA), includes programs specifically designed to help Ameren Missouri business and residential customers reduce their energy use and save money. It is a testament to our commitment to partner with our customers to help them use energy more efficiently.

Our 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 more than \$100 million in rebates and incentives for residential and business customers with specific allocations for limited–income customers and social services agencies.

Learn more at **AmerenMissouriSavings.com**.



Heating and Cooling

Customers can earn cash back when they work with a participating contractor to install a new, qualifying 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.



Fridge and Freezer Recycling Program

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

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 Ameren Missouri customers 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 Fund 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 threeyear 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% 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 AmerenMissouri.com/ **EnergyAssistance**.



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.

We strive to provide affordable energy and keep costs down.



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

Ameren Missouri proudly supports Heat Up/Cool Down Missouri, a regional nonprofit 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 1,000 units in 2020), 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.

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% 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/EnergyAssistance.

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% 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 an 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

Ameren.com/missouri/residential/energy-assistance/keeping-current-cool.

Disconnection is a Last Resort

Ameren Missouri reaches out to 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, 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.

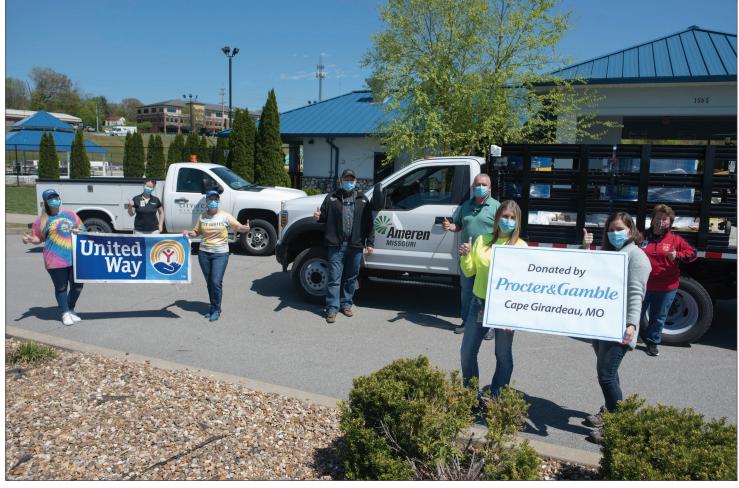
SUPPORTING THE COMMUNITIES WE SERVE

Ameren Missouri employees 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 employees 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 employees serve as speakers for a variety of topics to schools, community groups and civic organizations.

To see how we are making an impact in the communities we serve through employee volunteerism, customer education, as well as inclusive and philanthropic support, visit **Ameren.com/Community**.





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

Construction Hot line@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

My Home Ameren Missouri@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

MO1call.com

Hearing Impaired

711

relaymissouri.com





AMEREN MISSOURI FACTS



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 64 counties
and more than 500 communities. 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 10,100 megawatts (MW). All capacity numbers shown here reflect net generating capacity in 2020 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: 812 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, III.
 Capacity: 438 MW
 Purchased 2006
- Kinmundy Energy Center Marion County, III.
 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, III.
 Capacity: 316 MW
 Purchased 2005 from an affiliate;
 Began Operation: 2000
- Raccoon Creek Energy Center Clay County, III.
 Capacity: 308 MW
 Purchased 2006
- Venice Energy Center Venice, III.
 Capacity: 494 MW
 Began Operation: 2005
- Other Ameren Missouri CT units total approximately 217 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

 Ameren Missouri Renewable Energy Center @ BJC
 St. Louis, Mo.
 Capacity: 1 MW
 Began Operation: 2019

- Lambert Community Solar Center St. Louis, Mo.
 Capacity: 1 MW
 Began Operation: 2019
- 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).

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