

Appendix

Retiree Life Insurance Coverage

The following chart outlines the life insurance coverage you may be eligible for upon your retirement. If applicable, you are eligible for life insurance coverage after retirement if you have at least ten (10) Years of Service as an employee of Ameren or one of its subsidiaries after you reach age 45. (For purposes of this Plan, a "Year of Service" is equal to a calendar year in which you work at least 1,000 hours). The Company currently pays the entire cost of life insurance during retirement; however, Ameren does not guarantee payment of the entire cost in the future and reserves the right to change its retiree life insurance policy. At the time of your retirement, you may convert all or part of the reduced amount of insurance to an individual policy if you make the proper application to the insurance carrier within 31 days after your coverage is reduced. (See [CONVERTING YOUR COVERAGE](#)).

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

| Employees represented by a collective bargaining agreement with . . . | Retiree Coverage | | | | | | |
|--|--|---|--------------------------------------|----------------------------|---------|-------------------------------|----------|
| AmerenEnergy Resources Generating Company and NCF&O Local Union 8 AmerenCILCO and IBEW Local Union 51 | No Retiree Life Insurance Coverage | | | | | | |
| AmerenUE and IUOE Local Union 148 | Upon retirement, the full amount of basic and supplemental coverage in effect on the day before your retirement will continue until the first day of the month following your 67 th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at your retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement. | | | | | | |
| AmerenEnergy Generating Company and IUOE Local Union 148 | <table border="1"> <thead> <tr> <th>If your retirement date is . . .</th><th>Your coverage amount is . . .</th></tr> </thead> <tbody> <tr> <td>Prior to July 1, 2000</td><td>\$5,000</td></tr> <tr> <td>On or after July 1, 2000</td><td>\$10,000</td></tr> </tbody> </table> | If your retirement date is . . . | Your coverage amount is . . . | Prior to July 1, 2000 | \$5,000 | On or after July 1, 2000 | \$10,000 |
| If your retirement date is . . . | Your coverage amount is . . . | | | | | | |
| Prior to July 1, 2000 | \$5,000 | | | | | | |
| On or after July 1, 2000 | \$10,000 | | | | | | |
| AmerenEnergy Generating Company and IUOE Local Union 148 – Coffeen Clerical | <table border="1"> <thead> <tr> <th>If your retirement date is . . .</th><th>Your coverage amount is . . .</th></tr> </thead> <tbody> <tr> <td>Prior to September 1, 2007</td><td>\$5,000</td></tr> <tr> <td>On or after September 1, 2007</td><td>\$10,000</td></tr> </tbody> </table> | If your retirement date is . . . | Your coverage amount is . . . | Prior to September 1, 2007 | \$5,000 | On or after September 1, 2007 | \$10,000 |
| If your retirement date is . . . | Your coverage amount is . . . | | | | | | |
| Prior to September 1, 2007 | \$5,000 | | | | | | |
| On or after September 1, 2007 | \$10,000 | | | | | | |

| Employees represented by a collective bargaining agreement with . . . | Retiree Coverage |
|---|---|
| AmerenCIPS and IBEW Local Union 309 | Eligible employees who retire on or after July 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement (with the exception of a group of grandfathered employees who were actively employed and at least 45 years of age on June 30, 2007). |
| AmerenCIPS and IBEW Local Union 649 | <u>Grandfathered Employee Provision:</u> If you were actively employed and at least 45 years of age as of June 30, 2007, when you retire, your full amount of basic and supplemental employee insurance coverage in effect on June 30, 2007 will continue until the first day of the month following your 67 th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on June 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement. |
| AmerenUE and IBEW Local Union 1439 | |
| AmerenUE and IBEW Local Union 1455 | |
| AmerenUE and IBEW Local Union 1455 Region West | If you retired prior to July 1, 2007, the full amount of coverage in effect on the day before your retirement will continue until the first day of the month following your 67 th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at your retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement. |
| AmerenUE IBEW and Local Union 702 Physical | Eligible employees who retire on or after April 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement (with the exception of a group of grandfathered employees who were actively employed and at least 45 years of age on March 31, 2007). |
| | <u>Grandfathered Employee Provision:</u> If you were actively employed and at least 45 years of age as of March 31, 2007, when you retire your full amount of basic and supplemental insurance coverage in effect on March 31, 2007 will continue until the first day of the month following your 67 th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on March 31, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement. |
| | If you retired prior to April 1, 2007, the full amount of coverage in effect on the day before your retirement will continue until the first day of the month following your 67 th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at your retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement. |

| Employees represented by a collective bargaining agreement with . . . | Retiree Coverage |
|---|--|
| AmerenUE and IBEW Local Union 702 Clerical | <p>Eligible employees who retire on or after May 1, 2007 will receive \$15,000 of life insurance coverage upon their retirement (with the exception of a group of grandfathered employees who were actively employed and at least 45 years of age on April 30, 2007).</p> <p><u>Grandfathered Employee Provision:</u> If you were actively employed and at least 45 years of age as of April 30, 2007, when you retire your full amount of basic and supplemental insurance coverage in effect on April 30, 2007 will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect on April 30, 2007, rounded to the next higher \$100 (to a minimum of \$15,000). If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement.</p> <p>If you retired prior to May 1, 2007, the full amount of coverage in effect on the day before your retirement will continue until the first day of the month following your 67th birthday. Your insurance coverage will then be reduced automatically at age 67 to one-third of the amount in effect at your retirement, rounded to the next higher \$100. If you are over age 67 when you retire, your insurance will reduce as of the date of your retirement.</p> |
| AmerenCIPS and IBEW Local Union 702E – Illini AmerenCIPS and IBEW Local Union 702S – Shawnee AmerenCIPS and IBEW Local Union 702W – Great Rivers AmerenEnergy Generating Company and IBEW Local Union 702 – Newton AmerenEnergy Generating Company and IBEW Local Union 702 – Newton Clerical | \$5000 |