

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan CENTERPOINT ENERGY RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/1953
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) CENTERPOINT ENERGY, INC. 1111 LOUISIANA ST HOUSTON, TX 77002-5230
2b	Employer Identification Number (EIN) 74-0694415
2c	Plan Sponsor's telephone number 713-207-1111
2d	Business code (see instructions) 221100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2025	PATRICIA MARTIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor THE BENEFITS COMMITTEE OF CENTERPOINT ENERGY, INC. 1111 LOUISIANA ST HOUSTON, TX 77002-5230		3b Administrator's EIN 62-1510005	
		3c Administrator's telephone number 713-207-1111	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN	
		4d PN	
5 Total number of participants at the beginning of the plan year		5	12513
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....			
		6a(1)	4963
		6a(2)	4706
		6b	3623
		6c	2772
		6d	11101
		6e	980
		6f	12081
		6g(1)	
		6g(2)	
		6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1C 1E 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) ☐ DCG (Individual Plan Information) – Number Attached _____ (5) ☐ MEP (Multiple-Employer Retirement Plan Information)		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) – Number Attached <u>0</u> (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☒ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CENTERPOINT ENERGY, INC.	D Employer Identification Number (EIN) 74-0694415
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	1030069670	
b	Actuarial value	2b	1133076637	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	4519	709180105	709180105
b	For terminated vested participants	3031	195717123	195717123
c	For active participants	4963	420441028	426987428
d	Total	12513	1325338256	1331884656
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.06 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	23936271	
b	Expected plan-related expenses	6b	13405453	
c	Target normal cost	6c	37341724	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary GEORGE C. SANGER Type or print name of actuary AON CONSULTING, INC. Firm name MSC# 17866 P.O. BOX 803507 DALLAS, TX 75380 Address of the firm	09/16/2025 Date 23-06326 Most recent enrollment number 281-882-1000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	94314345
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	60909906
9 Amount remaining (line 7 minus line 8)	0	33404439
10 Interest on line 9 using prior year's actual return of <u>9.79</u> %	0	3270295
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.20</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	36674734

Part III Funding Percentages

14 Funding target attainment percentage	14	82.31 %
15 Adjusted funding target attainment percentage	15	82.31 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.58 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/11/2024	4000000	0			
12/20/2024	19364000	0			
03/26/2025	61000000	0			
04/11/2025	15000000	0			
07/14/2025	15000000	0			
09/12/2025	5200000	0			
Totals ▶			18(b)	119564000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	112493161

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
4.87 %3rd segment:
5.59 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

4

22 Weighted average retirement age**22**

63

23 Mortality table(s) (see instructions)☐

Prescribed - combined

☒

Prescribed - separate

☐

Substitute

Part VI Miscellaneous Items**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....☒

Yes

☐

No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....☐

Yes

☒

No

26 Demographic and benefit information**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.☒

Yes

☐

No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...☒

Yes

☐

No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years**28**

0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....**29**

0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c)**31a**

37341724

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment

235482753

22530913

b Waiver amortization installment

0

0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....**34**

59872637

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

36674734

36674734

36 Additional cash requirement (line 34 minus line 35)**36**

23197903

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

112493161

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

89295258

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b**

36674734

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)**39**

0

40 Unpaid minimum required contributions for all years**40**

0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTERPOINT ENERGY, INC.	D Employer Identification Number (EIN) 74-0694415

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a

Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....

Yes

☒

No
- b

If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

ALIGHT

82-1061233

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50	NONE	1132000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

PACIFIC INVESTMENT MANAGEMENT

33-0629048

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	560000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	462000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LEGAL & GENERAL INVESTMENTS

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	352000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

AON CONSULTING

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	336000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

FIDELITY INSTITUTIONAL ASSET MANAGE

04-3532603

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	281000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

CALLAN LLC

94-2192581

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 17 50	NONE	129000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

WELLINGTON TRUST COMPANY

04-2755549

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	123000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BSWIFT

36-4391310

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	118000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INSTITUTIONAL ASSET MANAGE

20-2159373

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	89000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BLUE CROSS BLUE SHIELD

36-1236610

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	67000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

DIMENSIONAL FUND ADVISORS, LP

22-2370029

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	59000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

DELTA DENTAL

94-2761537

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	52000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MCCONNELL & JONES, LLP

76-0488832

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	48000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

CENTERPOINT ENERGY

74-0694415

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
35 50	PLAN SPONSOR	37000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE G (Form 5500) Department of Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	Financial Transaction Schedules This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTERPOINT ENERGY, INC.	D Employer Identification Number (EIN) 74-0694415

Part I	Schedule of Loans or Fixed Income Obligations in Default or Classified as Uncollectible Complete as many entries as needed to report all loans or fixed income obligations in default or classified as uncollectible. Check box (a) if obligor is known to be a party in interest. Attach Overdue Loan Explanation for each loan listed. See Instructions.
--------	--

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

Part II Schedule of Leases in Default or Classified as Uncollectible

Complete as many entries as needed to report all leases in default or classified as uncollectible. Check box (a) if lessor or lessee is known to be a party in interest. Attach Overdue Lease Explanation for each lease listed. (See instructions)

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

Part III Nonexempt Transactions

Complete as many entries as needed to report all nonexempt transactions. **Caution:** If a nonexempt prohibited transaction occurred with respect to a disqualified person, file Form 5330 with the IRS to pay the excise tax on the transaction.

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
VECTREN, LLC	SUBSIDIARY OF PLAN SPONSOR	INELIGIBLE EXPENSES OF \$5,007.22 MISTAKENLY PAID FROM PLAN ASSETS.	
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		
(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		
(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		
(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		
(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		
(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset
(i) Current value of asset	(j) Net gain (or loss) on each transaction		

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTERPOINT ENERGY, INC.	D Employer Identification Number (EIN) 74-0694415	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	96200000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	1059340000	995976000
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1059340000	1092176000
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	687000	834000
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	687000	834000
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1058653000	1091342000

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	120006000	
(B) Participants	2a(1)(B)	980000	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		120986000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		31690000
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		152676000

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	106316000	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		106316000
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	37000	
(2) Contract administrator fees	2i(2)	219000	
(3) Recordkeeping fees	2i(3)	1132000	
(4) IQPA audit fees	2i(4)	48000	
(5) Investment advisory and investment management fees	2i(5)	1593000	
(6) Bank or trust company trustee/custodial fees	2i(6)	462000	
(7) Actuarial fees	2i(7)	336000	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	9848000	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		13675000
j Total expenses. Add all expense amounts in column (b) and enter total	2j		119991000

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		32685000
l Transfers of assets:			
(1) To this plan	2l(1)		4000
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **MCCONNELL & JONES, LLP**

(2) EIN: **76-0488832**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☒		5007
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		☒	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 553656.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTERPOINT ENERGY, INC.		D Employer Identification Number (EIN) 74-0694415
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-3046063		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 227
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☒ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: 32.2 % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets: 56.5 %

High-Yield Debt: _____ % Real Assets: 5.8 % Cash or Cash Equivalents: 5.5 % Other: _____ %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

- 21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

- 22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

CENTERPOINT ENERGY RETIREMENT PLAN

FINANCIAL STATEMENTS AS OF DECEMBER 31, 2024 AND 2023
AND FOR THE YEAR ENDED DECEMBER 31, 2024
AND INDEPENDENT AUDITOR'S REPORT

CENTERPOINT ENERGY RETIREMENT PLAN

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Financial Statements:

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Other supplemental schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended, have been omitted because they are not applicable.



INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the
CenterPoint Energy Retirement Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of the CenterPoint Energy Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024, and 2023 and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements (collectively, the financial statements).

Plan management (Management), having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the Financial Statements

In our opinion, based on our audits and on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (US GAAP).
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that Management determined meets the requirements of ERISA Section 103(a)(3)(C).



Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with US GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect Management's responsibility for the financial statements.

In preparing the financial statements, Management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements were available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls of the Plan. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by Management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the ability of the Plan to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of US GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental Schedule of Nonexempt Transactions for the year ended December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of Management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with US GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



McConnell Jones

In our opinion

- the form and content of the supplemental schedule is presented in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

McConnell & Jones LLP

Houston, Texas
October 9, 2025

CENTERPOINT ENERGY RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2024	2023
	(in thousands)	
ASSETS		
Investments in Master Trust (Note 3)	\$ 969,681	\$ 1,030,756
Net 401(h) assets in the Master Trust (Note 12)	26,295	28,584
Receivables:		
Contributions receivable	96,200	—
Total receivables	96,200	—
Total Assets	1,092,176	1,059,340
LIABILITIES		
401(h) account obligation (Note 12)	(26,295)	(28,584)
Other payables	(834)	(687)
Total Liabilities	(27,129)	(29,271)
Net Assets Available for Benefits	\$ 1,065,047	\$ 1,030,069

See accompanying Notes to the Financial Statements.

CENTERPOINT ENERGY RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	<u>Year Ended December 31, 2024</u>
	<i>(in thousands)</i>
ADDITIONS	
Investment Income:	
Net investment gain from plan interest in Master Trust	\$ 30,357
Contributions:	
Employer contributions	119,564
Total Additions	149,921
DEDUCTIONS	
Administrative expenses	(13,332)
Benefit payments	(101,611)
Total Deductions	(114,943)
Increase in Net Assets Available for Benefits	34,978
Net Assets Available for Benefits:	
Beginning of year	1,030,069
End of year	<u>\$ 1,065,047</u>

See accompanying Notes to the Financial Statements.

CENTERPOINT ENERGY RETIREMENT PLAN

Notes of the Financial Statements

December 31, 2024 and 2023

(1) Description of the Plan

The following description of the CenterPoint Energy Retirement Plan (the “Plan”) provides only general information. Plan participants, as defined below, should refer to the Plan document for a more complete description of the Plan's provisions. In the case of any discrepancy between this summary and the Plan document, the Plan document will govern.

(a) General

The Plan is a cash balance defined benefit pension plan, sponsored by CenterPoint Energy, Inc. (“CenterPoint Energy” or the “Plan Sponsor”), covering the Participants (as defined in Note 1(b)). The purpose of the Plan is to provide retirement and certain death and disability benefits to eligible employees and their beneficiaries. It is subject to provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

(b) Parties to the Plan

The Participants are active, terminated, retired, or disabled employees and their beneficiaries (the “Participants”) of CenterPoint Energy and its subsidiaries (collectively, the “Company”) to the extent they have adopted the Plan.

(c) Administrator

The Benefits Committee of CenterPoint Energy (the “Committee”), appointed by the Board of Directors of CenterPoint Energy, is the Administrator of the Plan (the “Plan Administrator”). The assets of the Plan are held in trust by The Northern Trust Company (the “Trustee”). The Committee has appointed independent investment managers to manage the Plan’s investments and has retained an independent investment consultant to provide investment advice with respect to the Plan. Participant records are maintained by a third-party recordkeeping firm, and Aon Consulting, Inc. is the Plan’s actuary. The investment management, investment consulting, actuarial services, and recordkeeping fees are paid by the Trustee out of the funds of the Plan.

(d) Eligibility

Employees who were Participants on January 1, 2021 continue to be Participants, subject to the terms and conditions of the Plan. Employees hired on or after January 1, 2020 (or January 1, 2021 for certain union employees) are not eligible to participate in the Plan. Participation in the Plan was closed with respect to all employees as of January 1, 2021, and no individual may become a Participant on or after that date.

(e) Benefits

Employees are generally entitled to receive certain benefits after completing three years of vesting service. Under the terms of the Plan, generally, each Participant's cash balance account will be credited with interest and an annual allocation (“Pay Credit”) of five percent of eligible pay.

For Participants who were employees as of December 31, 1998, their initial cash balance account was established based on the actuarial equivalent of their accrued benefit as of December 31, 1998 under the applicable prior plan (the “Prior Plan”). In addition, special transition provisions apply for the period January 1, 1999 through December 31, 2008 that permit, upon retirement, the Participant to automatically receive the greater of the accrued benefit under (i) the Prior Plan or (ii) the cash balance account during that period of time. After December 31, 2008, such Participants' accrued benefits under the Prior Plan were frozen and converted into a restated cash balance based on the present value of the frozen single life annuity payable at age 65 using a 4.52% interest rate. Upon retirement, for the transition period these Participants will generally receive the greater of (i) the Prior Plan benefit, which was frozen as of December 31, 2008, (ii) the restated Prior Plan benefit which is the Prior Plan benefit converted into a lump-sum form of payment, or (iii) the cash balance benefit which is the cash balance account that was established on January 1, 1999 and frozen on December 31, 2008, plus interest after December 31, 2008. For employees who are members of International Brotherhood of Electrical Workers Local No. 66, other special transition rules may apply.

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For certain participants (the “Transferred Grandfathered Participants”) whose accrued benefits under the Vectren Corporation Combined Non-Bargaining Retirement Plan (the “Vectren Plan”) were transferred to the Plan effective as of the close of business on December 31, 2020 (the “Transfer Date”), benefits are determined by formulas based on final average pay as were in effect under the Vectren Plan with respect to such Participants as of the Transfer Date. Certain Transferred Grandfathered Participants also receive benefits under a cash balance account credited with interest and an annual allocation of \$310. Certain Transferred Grandfathered Participants also receive an annual Pay Credit of 2.5% of eligible pay.

(f) Vesting

In general, a Participant’s accrued benefits become fully vested upon (i) completion of three years of vesting service, (ii) reaching Normal Retirement Age as defined in the Plan, while employed by the Company, or (iii) termination of employment with the Company due to death.

(g) Termination

The Plan may be amended or terminated at any time by action of the Board of Directors of CenterPoint Energy. In the event that the Plan terminates, each Participant’s accrued benefits accumulated prior to the termination date shall become fully vested and non-forfeitable to the extent then funded. Generally, Plan termination must satisfy the requirements and follow the procedures outlined in ERISA Section 4041.

(h) Guaranteed Benefits

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (“PBGC”) if the Plan terminates. Generally, the PBGC guarantees most vested normal retirement benefits, early retirement benefits, and certain disability and survivor’s pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan’s termination. Whether all Participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan’s net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC. The premiums due to the PBGC for such guaranteed benefits are paid by the Trustee out of the funds of the Plan.

(i) Funding Policy

The Plan Sponsor’s funding policy is to contribute an amount annually at least equal to the minimum funding requirement and no more than the maximum tax-deductible contribution in accordance with ERISA and the Internal Revenue Code of 1986, as amended (the “Code”). Such amount is determined annually by an independent consulting actuary and is certified in an actuarial valuation report.

(j) Plan Expenses

Reasonable expenses of administering the Plan may be paid by the Plan. Generally, expenses incurred in connection with the general administration of the Plan are shown as a separate component in the Statement of Changes in Net Assets Available for Benefits. Certain investment-related expenses are included as a component of investment income or loss in the financial statements. Furthermore, Plan expenses that meet the ERISA disclosure requirements are also reported on Schedule C of Form 5500.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting and Use of Estimates

The accompanying financial statements of the Plan are prepared on the accrual basis of accounting in conformity with generally accepted accounting principles in the United States of America (“GAAP”). The preparation of financial statements in conformity with GAAP requires estimates and assumptions that affect the reported amounts as well as certain disclosures.

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The Plan's financial statements include amounts that are based on management's best estimates and judgments. Actual results could differ from those estimates.

(b) New Accounting Standards

The Plan Sponsor believes that recently adopted and recently issued accounting standards that are not yet effective will not have a material impact on the Plan's financial position or changes in net assets available for benefits upon adoption.

(c) Investment Valuation and Income Recognition

Investments of the Plan are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value of the Plan's interest in the Master Trust (as defined in Note 3) is based on the Plan's interest in the underlying assets in the Master Trust. See Note 4 for discussion of fair value measurements.

Realized and unrealized gains and losses are based on the value of these investments as of the later of the beginning of the plan year or at the time of purchase, if purchased during the year, and are reflected currently in the accompanying Statement of Changes in Net Assets Available for Benefits. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Investment income from the Master Trust, discussed further in Note 3, which includes interest, dividends and realized and unrealized gains and losses, net of administrative expenses, is allocated to each Plan by the Trustee on a pro rata basis. Brokerage fees are added to the acquisition cost of assets purchased and subtracted from the proceeds of the assets sold.

The Plan holds various instruments that meet the definition of a derivative under Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 815, Derivatives and Hedging. The plan's primary objective in holding these derivatives is to gain exposure to a market more rapidly or less expensively than could be accomplished using the cash markets. The Plan utilizes both exchange traded investment instruments such as futures and over-the-counter interest rate options and swaps. Derivatives may expose the Plan to credit losses in the event of nonperformance by counterparties. As a result, the Plan minimizes such risk by executing contracts either on major exchanges or with major financial institutions and through credit monitoring techniques of the investment managers.

(d) Risks and Uncertainties

The Plan has investments in equities, fixed income, real estate, and other investments. Investments, in general, are exposed to various risks, such as interest rate, credit and overall market volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

The actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates and Participant demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is reasonably possible that changes in these estimates and assumptions in the near future could have a material effect on the financial statements.

(e) Subsequent Events

In preparing the accompanying financial statements, Plan management has reviewed all known events that have occurred after December 31, 2024, and through October 9, 2025, the date the financial statements were available to be issued, for inclusion in the financial statements and notes.

(3) Investment (Certified by Trustee) and Master Trust

The Plan trust is a master trust for the investments of all defined benefit plans sponsored by CenterPoint Energy and its subsidiaries ("Master Trust"), which include the Plan and three other defined benefit plans sponsored by wholly-owned

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subsidiaries of CenterPoint Energy: (1) the Vectren Plan, (2) the Indiana Gas Company, Inc. Bargaining Unit Retirement Plan and (3) the Pension Plan for Hourly Employees of Southern Indiana Gas and Electric Company. Information related to the Plan's investments and related investment income as of December 31, 2024 and 2023 and for the year ended December 31, 2024 has been certified by the Trustee, a qualified institution, as both complete and accurate, as permitted by 29 CFR 2520.103-8 of the Department of Labor rules under ERISA.

The overall investment strategy for the Master Trust is to maintain investments in a diversified portfolio, comprised of primarily equity and fixed income investments, which are further diversified among various asset classes. The diversification is designed to minimize the risk of large losses while maximizing total return within reasonable and prudent levels of risk.

The Plan Sponsor makes contributions to the Master Trust under the terms of the four participating defined benefit plans, inclusive of the Plan, which have a divided interest in the Master Trust. During the reporting period, the Plan Sponsor was in compliance with its funding policy. Employer contributions of \$96 million and \$23 million were made in 2025 and 2024, respectively, for the plan year ended December 31, 2024.

Benefit payments, contributions and expenses from the Master Trust are specifically identified for each participating plan. Investment gains (losses) are allocated to each participating plan on a monthly basis on each plan's divided interest in the Master Trust.

The following table presents the total investments of the Master Trust and the Plan's divided interest in the Master Trust as of December 31, 2024:

	Master Trust Balances	Plan's Interest in Master Trust Balances
	<i>(in thousands)</i>	
Investments:		
Cash and cash equivalents	\$ 44,650	\$ 43,230
U.S. treasuries	156,115	115,581
Corporate bonds – investment grade or above	428,117	380,283
Municipal/provincial bonds	18,637	18,480
Other government bonds	12,940	10,579
Mortgage/asset backed securities	13,481	13,481
Mutual funds and exchange traded funds	26,236	—
Domestic equities	27,661	22,755
Real estate	84,976	84,976
Common collective trust (CCT) funds and pooled funds	357,725	293,179
Financial derivative instruments	(3,346)	(3,346)
Securities received as collateral (Note 6)	88,391	88,391
Obligation to return securities received as collateral (Note 6)	(88,391)	(88,391)
Net transactions pending settlement	(8,555)	(9,517)
Total Investments	1,158,637	969,681
Receivables	96,200	96,200
Payables	(1,121)	(834)
Net Assets Available for Benefits at End of Year	\$ 1,253,716	\$ 1,065,047

The Plan held a 83.69% interest in the Master Trust as of December 31, 2024.

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The following table presents the total investments of the Master Trust and the Plan's divided interest in the Master Trust as of December 31, 2023:

	Master Trust Balances	Plan's Interest in Master Trust Balances
	<i>(in thousands)</i>	
Investments:		
Cash and cash equivalents	\$ 27,658	\$ 25,412
U.S. treasuries	178,307	136,508
Corporate bonds – investment grade or above	469,241	415,024
Municipal/provincial bonds	24,652	24,514
Other government bonds	9,442	8,765
Mortgage/asset backed securities	15,974	15,974
Mutual funds and exchange traded funds	28,296	—
Domestic equities	29,805	24,450
Real estate	107,850	107,850
Common collective trust (CCT) funds and pooled funds	352,196	282,622
Financial derivative instruments	(3,696)	(3,696)
Securities received as collateral (Note 6)	94,308	94,308
Obligation to return securities received as collateral (Note 6)	(94,308)	(94,308)
Net transactions pending settlement	(6,831)	(6,667)
Total Investments	1,232,894	1,030,756
Receivables	129	—
Payables	(905)	(687)
Net Assets Available for Benefits at End of Year	\$ 1,232,118	\$ 1,030,069

The Plan held a 83.60% interest in the Master Trust as of December 31, 2023.

The changes in the net assets of the Master Trust are as follows:

	Year Ended December 31, 2024
Investment Income:	<i>(in thousands)</i>
Net appreciation in fair value of investments	\$ 9,231
Dividends, interest, and other income	31,239
Net Increase Prior to Transfers	40,470
Transfers:	
Transfers in	120,989
Transfers out	(139,861)
Total Transfers	(18,872)
Increase in Net Assets Available for Benefits	21,598
Net Assets Available for Benefits:	
Beginning Balance of Master Trust	1,232,118
Ending Balance of Master Trust	\$ 1,253,716

CENTERPOINT ENERGY RETIREMENT PLAN**Notes of the Financial Statements****December 31, 2024 and 2023****(4) Fair Value Measurements**

The FASB ASC 820, Fair Value Measurement establishes a framework for measuring fair value as it relates to financial assets and liabilities and to nonfinancial assets and liabilities measured at fair value on a recurring basis. That framework provides a three-level valuation hierarchy based upon observable and unobservable inputs, with preference given to observable inputs. The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1: Inputs are unadjusted quoted prices in active markets for identical assets or liabilities at the measurement date.

Level 2: Inputs, other than quoted prices included in Level 1, are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar instruments in active markets, and inputs other than quoted prices that are observable for the asset or liability.

Level 3: Inputs are unobservable for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability. Unobservable inputs reflect the Plan's judgments about the assumptions market participants would use in pricing the asset or liability since limited market data exists. Unobservable inputs are based on the best information available in the circumstances, which might include the Plan's own data.

Following is a description of the valuation methodologies used for assets measured at fair value. There were no changes in the methodologies used as of December 31, 2024 and 2023.

Asset	Level	Valuation Methodology
Cash and cash equivalents	1	Valued at the net asset value of shares held by the Plan.
U.S. treasuries and obligations of government backed agencies	1	Valued at the last settlement price in the market or exchange in which these securities are traded.
Mutual funds	1	Valued at the net asset value of shares held by the Plan. The share value is based on the market quoted price at the end of the day.
Equities	1	Valued at the last traded or official closing price in an active market or exchange in which these securities are traded.
Corporate bonds, municipal & state bonds and mortgage/asset backed securities	2	Valued by evaluation of the market data provided by the independent pricing services or major market makers, to arrive at a price a dealer would pay for the security.
Financial derivative instruments	2	Valued by evaluation of the market data provided by the independent pricing services or major market makers.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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As of December 31, 2024 and December 31, 2023, the 401(h) account held no cash and cash equivalents outside of the Master Trust. The following table sets forth by level, within the fair value hierarchy, the Master Trust's investments at fair value, inclusive of investments in the 401(h) plan held by the Master Trust, as of December 31, 2024 and December 31, 2023:

	December 31, 2024		
	Total	Level 1	Level 2
	<i>(in thousands)</i>		
Investments:			
Cash and equivalents	\$ 44,650	\$ 44,650	\$ —
U.S. Treasuries	156,115	156,115	—
Corporate bonds – investment grade or above	428,117	—	428,117
Municipal/provincial bonds	18,637	—	18,637
Other government bonds	12,940	—	12,940
Mortgage/asset backed securities	13,481	—	13,481
Mutual funds and exchange traded funds	26,236	26,236	—
Domestic equities	27,661	27,661	—
Financial derivative instruments	(3,346)	—	(3,346)
Securities received as collateral (See Note 6)	88,391	88,391	—
Obligation to return securities received as collateral (See Note 6)	(88,391)	(88,391)	—
Net transactions pending settlement ⁽¹⁾	(8,555)	(8,555)	—
Subtotal of Investments Held	\$ 715,936	\$ 246,107	\$ 469,829
Investments measured by net asset value per share or its equivalent ⁽²⁾	442,701		
Total Investments ⁽³⁾	<u>\$ 1,158,637</u>		

(1) Transactions pending settlement include \$16,523 thousand receivable and \$25,078 thousand payable.

(2) ASC 820-10 allows for certain investments measured at net asset value per share, or its equivalent, to not be classified in the fair value hierarchy. The total investment amounts presented in the above tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits. See Note 5 for information.

(3) For additional information regarding the Plan's interest in the Master Trust, see Note 3.

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	December 31, 2023		
	Total	Level 1	Level 2
	<i>(in thousands)</i>		
Investments:			
Cash and equivalents	\$ 27,658	\$ 27,658	\$ —
U.S. Treasuries	178,307	178,307	—
Corporate bonds – investment grade or above	469,241	—	469,241
Municipal/provincial bonds	24,652	—	24,652
Other government bonds	9,442	—	9,442
Mortgage/asset backed securities	15,974	—	15,974
Mutual funds and exchange traded funds	28,296	28,296	—
Domestic equities	29,805	29,805	—
Financial derivative instruments	(3,696)	—	(3,696)
Securities received as collateral (See Note 6)	94,308	94,308	—
Obligation to return securities received as collateral (See Note 6)	(94,308)	(94,308)	—
Net transactions pending settlement ⁽¹⁾	(6,831)	(6,831)	—
Subtotal of Investments Held	\$ 772,848	\$ 257,235	\$ 515,613
Investments measured by net asset value per share or its equivalent ⁽²⁾	460,046		
Total Investments ⁽³⁾	<u>\$ 1,232,894</u>		

(1) Transactions pending settlement include \$16,748 thousand receivable and \$23,579 thousand payable.

(2) ASC 820-10 allows for certain investments measured at net asset value per share, or its equivalent, to not be classified in the fair value hierarchy. The total investment amounts presented in the above tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits. See Note 5 for information.

(3) For additional information regarding the Plan's interest in the Master Trust, see Note 3.

(5) Net Asset Value Per Share

In accordance with ASC 820-10, *Investments in Certain Entities That Calculate Net Asset Value per Share or Its Equivalent*, entities are permitted, as a practical expedient, to estimate the fair value of investments within its scope using the net asset value (“NAV”) per share of the investment as of the reporting entities’ measurement dates.

The following tables summarize the Master Trust’s investments for which the fair value was measured using the NAV per share practical expedient as of December 31, 2024 and 2023. The investments included common collective trusts and pooled investment funds. The Plan had no unfunded commitments related to these funds as of December 31, 2024 and 2023.

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December 31, 2024				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
	<i>(in thousands)</i>			
GQG Partners International Equity Fund	\$ 49,530	—	Daily	5 business days
Morgan Stanley Prime Property Fund ⁽¹⁾	39,862	—	Quarterly	90 days
CBRE US Core Partners LP ⁽¹⁾	45,114	—	Quarterly	90 days
Emerging Markets Research Equity Fund	22,456	—	Daily	2 business days
Northern Trust Collective S&P 500	189,898	—	Daily	2 business days
PIMCO Short-Term Floating NAV Portfolio	4,884	—	Daily	No
Earnest Partners SMID Cap Core Fund	27,570	—	Daily	5 business days
Kayne Anderson Rudnick Intl SM Cap	10,327	—	Daily	5 business days
Schroder International Multi-Cap Equity Trust	53,060	—	Daily	5 business days
Total Fair Value	<u>\$ 442,701</u>			

(1) Represents a Real Estate Investment Trust that qualifies as an investment company under the scope of FASB ASC 946.

December 31, 2023				
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
	<i>(in thousands)</i>			
GQG Partners International Equity Fund	\$ 52,634	—	Daily	5 business days
Morgan Stanley Prime Property Fund ⁽¹⁾	47,943	—	Quarterly	90 days
CBRE US Core Partners LP ⁽¹⁾	59,907	—	Quarterly	90 days
Emerging Markets Research Equity Fund	22,981	—	Daily	2 business days
Northern Trust Collective S&P 500	177,789	—	Daily	2 business days
PIMCO Short-Term Floating NAV Portfolio	4,049	—	Daily	No
Earnest Partners SMID Cap Core Fund	29,470	—	Daily	5 business days
Kayne Anderson Rudnick Intl SM Cap	12,762	—	Daily	5 business days
Schroder International Multi-Cap Equity Trust	52,511	—	Daily	5 business days
Total Fair Value	<u>\$ 460,046</u>			

(1) Represents a Real Estate Investment Trust that qualifies as an investment company under the scope of FASB ASC 946.

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(6) Securities Lending Activities

Until December 31, 2020, the Plan participated directly in a securities lending program through the Trustee. Upon the establishment of the Master Trust on December 31, 2020, the Master Trust became authorized to engage in the securities lending program. Under this program, the Master Trust's investment securities are loaned to investment brokers for a fee. Securities loaned are fully collateralized by cash, letters of credit, and acceptable securities. The initial collateral levels will be no less than 100% of the market value of securities lent for loans collateralized by U.S. collateral. If the collateral is non-U.S., the initial collateral will be no less than (1) 100% of market value of securities lent if the collateral is denominated in the same currency, (2) 101% of the market value of the securities lent if the collateral is denominated in a different currency and the currency is denominated in Euros, British pounds or Canadian dollars, or (3) 105% of the market value of the securities lent if the collateral is denominated in a different currency than the securities lent and the currency is other than those specifically listed in (2). Marking to market is performed every business day. All borrowers are required to provide additional collateral if the market value of securities lent falls below the required collateral level.

At December 31, 2024 and 2023, \$86,381 thousand and \$91,997 thousand, respectively, of the securities were on loan under the securities lending program. The fair value of the collateral received was \$88,391 thousand and \$94,308 thousand at December 31, 2024 and 2023, respectively. For the year ended December 31, 2024, income from securities lending activities, included in the total investment income of the Master Trust Statement of Changes in Net Assets Available for Benefits (see Note 3), was as follows:

	Year Ended December 31, 2024	
	<i>(in thousands)</i>	
Gross earnings	\$	6,410
Rebates paid		(6,017)
Lending agent's fees		(118)
Net income	\$	<u>275</u>

(7) Financial Derivative Instruments

The Plan has established policies and procedures for risk assessment and the approval, reporting and monitoring of derivative financial instrument activities. The Plan enters into derivative financial instruments including forward foreign exchange contracts, futures contracts, purchased and written options, and interest rate and credit default swaps, as described below. The instruments' maturity periods vary depending upon the objectives for which the instruments are held. The recorded fair values of the instruments are based on the applicable forward rates at December 31, 2024 and 2023.

The Plan enters into forward contracts to purchase and sell foreign currencies to manage the currency exposure associated with the Plan's investments in foreign securities. The Administrator has assessed the credit risk associated with these contracts as minimal since they are entered into with highly rated counterparties.

The Plan enters into futures contracts, written and purchased options to manage market risk associated with the Plan's investments and to achieve overall investment portfolio objectives. The Administrator has assessed the credit risk associated with these contracts as minimal since they are traded on organized exchanges and margined daily.

The Plan uses credit default swaps to manage the risk of defaults by counterparties on bond investments. The Plan uses interest rate swaps, purchases and writes options to manage its exposure to interest rate risk.

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The following table provides the aggregate fair value of assets and liabilities of the Plan's financial derivatives not under hedge accounting (see Note 4) and as reported in the total investments at fair value in the Statements of Net Assets Available for Benefits at December 31, 2024 and 2023:

	December 31, 2024		December 31, 2023	
	Cost	Market Value	Cost	Market Value
	<i>(in thousands)</i>			
Futures Contracts - Short-Term Bonds	\$ 3,199	\$ 3,092	\$ 5,384	\$ 5,878
Futures Contracts - Short-Term Bonds	(3,199)	(3,092)	(5,384)	(5,878)
Futures Contracts - T Notes	2,200	2,147	5,943	6,102
Futures Contracts - T Notes	(2,200)	(2,147)	(5,943)	(6,102)
Interest Rate Swap Agreements	(2,115)	(3,394)	(3,652)	(3,678)
Swap Option Contracts	(13)	(23)	(34)	(38)
Credit Default Swap Agreements	155	71	(66)	20
Total Financial Derivative Instruments	<u>\$ (1,973)</u>	<u>\$ (3,346)</u>	<u>\$ (3,752)</u>	<u>\$ (3,696)</u>

Gains and losses on derivative financial instruments are recognized as fair values change and included in the Net appreciation in fair value of investments as reported in the Master Trust Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

The following table provides the total gain on derivative financial instruments for the year ended December 31, 2024:

	Year Ended December 31, 2024
	<i>(in thousands)</i>
Futures Contracts - Short-Term Bonds	\$ (2,786)
Futures Contracts - Short-Term Bonds	2,786
Futures Contracts - T Notes	(3,955)
Futures Contracts - T Notes	3,955
Interest Rate Swap Agreements	284
Swap Option Contracts	15
Credit Default Swap Agreements	51
Total Gain on Financial Derivative Instruments	<u>\$ 350</u>

(8) Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated September 27, 2021 that the Plan is qualified, and the related trust established under the Plan is tax-exempt under the appropriate sections of the Code. The Plan has been amended subsequent to receiving the determination letter; however, the Company and the Company's counsel believe the Plan is currently designed and being operated in compliance with the applicable requirements of the Code.

GAAP requires the Plan Administrator to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if it is more likely than not that the positions taken would not be sustained upon examination by the IRS. As of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a tax liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing authorities; however, there are currently no audits for any tax periods in progress.

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(9) Actuarial Present Value of Accumulated Benefits

Accumulated benefits are those future periodic payments, including lump sum distributions, which are attributable under the Plan's provisions. The actuarial present value of accumulated benefits is determined by an independent consulting actuary and is the amount resulting from applying (i) actuarial assumptions to adjust accumulated benefits to reflect the time value of money and (ii) the probability of payment between the valuation date and the expected date of payment.

As of December 31, 2024, and 2023, the actuarial present values of accumulated benefits were as follows:

	December 31,	
	2024	2023
	<i>(in thousands)</i>	
Vested benefits of Participants currently receiving benefits	\$ 408,148	\$ 418,058
Other vested benefits	856,045	893,061
Total vested benefits	1,264,193	1,311,119
Non-vested benefits	6,421	7,561
Total actuarial present value of accumulated benefits	<u>\$ 1,270,614</u>	<u>\$ 1,318,680</u>

The changes in actuarial present value of accumulated benefits for the year ended December 31, 2024 were as follows:

	December 31, 2024
	<i>(in thousands)</i>
Actuarial present value of accumulated benefits, Beginning of Year	\$ 1,318,680
Increase (decrease) during the year attributable to:	
Benefits accumulated	57,583
Interest	62,756
Change in interest rate	(66,653)
Benefits paid ⁽¹⁾	(101,752)
Net decrease	(48,066)
Actuarial present value of accumulated benefits, End of Year	<u>\$ 1,270,614</u>

- (1) Benefits paid as recorded on the Statement of Net Changes in Net Assets Available for Benefits includes an accrual of \$141 thousand reclassified as Benefit payments.

The actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors may be applicable in determining the actuarial present value of accumulated benefits. The unit credit cost method is used to calculate accumulated benefits. Significant actuarial assumptions used in the valuation as of December 31, 2024 and 2023 included the following:

	December 31,	
	2024	2023
Discount rate	5.60%	4.95%
Mortality rate	PRI-2012/MP2021	PRI-2012/MP2021

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		December 31,			
		2024		2023	
		HI>30	Others	HI>30	Others
Retirement rate by age					
	55	4.00%	4.00%	4.00%	4.00%
	56	5.00%	4.00%	5.00%	4.00%
	57	7.00%	5.00%	7.00%	5.00%
	58	7.00%	5.00%	7.00%	5.00%
	59	13.00%	9.00%	13.00%	9.00%
	60	18.00%	10.00%	18.00%	10.00%
	61	14.00%	13.00%	14.00%	13.00%
	62	20.00%	23.00%	20.00%	23.00%
	63	25.00%	18.00%	25.00%	18.00%
	64	30.00%	25.00%	30.00%	25.00%
	65	35.00%	35.00%	35.00%	35.00%
	66	40.00%	35.00%	40.00%	35.00%
	67	25.00%	30.00%	25.00%	30.00%
	68	25.00%	30.00%	25.00%	30.00%
	69	25.00%	30.00%	25.00%	30.00%
	70	100.00%	100.00%	100.00%	100.00%

(10) Transactions with Parties-In-Interest

The Plan, through participation in the Master Trust, may invest in shares of mutual funds, collective trust funds or a stable value fund provided through Northern Trust, who is Trustee for the Plan. Therefore, these transactions qualify as party in interest transactions.

(11) 401(h) Account

The Public Utility Commission of Texas requires that all amounts relating to postretirement benefits other than pensions that are included in rates of CenterPoint Energy Houston Electric, LLC (“CenterPoint Houston”), a wholly-owned subsidiary of CenterPoint Energy, be placed in an irrevocable external trust fund dedicated to the payment of such benefits costs.

In accordance with this requirement, the Company maintains a medical and dental benefit component in addition to retirement benefits for certain retired, non-key and non-union employees of CenterPoint Houston under Section 401(h) of the Code. A separate 401(h) account is held within the Plan and is utilized for net assets related to this component which may not be used for, or diverted to, any purpose other than providing medical and dental benefits for these retirees and their beneficiaries. The related obligations for medical and dental benefits are not included in the Plan's obligations but are reflected as obligations in the financial statements of the CenterPoint Energy Group Welfare Benefits Plan for Retirees.

CENTERPOINT ENERGY RETIREMENT PLAN

Notes of the Financial Statements

December 31, 2024 and 2023

(12) Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of Net Assets Available for Benefits per the financial statements to the Form 5500:

	December 31,	
	2024	2023
	<i>(in thousands)</i>	
Net Assets Available for Benefits per the financial statements	\$ 1,065,047	\$ 1,030,069
Net assets held in 401(h) account	26,295	28,584
Net Assets Available for Benefits per Form 5500	<u>\$ 1,091,342</u>	<u>\$ 1,058,653</u>

The net assets of the 401(h) account included in Form 5500 are not available to pay pension benefits and can be used only to pay retiree health benefits.

The following is a reconciliation of the Changes in Net Assets Available for Benefits per the financial statements to Form 5500 for the year ended December 31, 2024:

	Year Ended December 31, 2024		
	Amount per Financial Statements	401(h) Account	Amount per Form 5500
	<i>(in thousands)</i>		
Net investment gain	\$ 30,357	\$ 1,333	\$ 31,690
Company contributions	119,564	442	120,006
Participant contributions	—	980	980
Administrative expenses	(13,332)	(343)	(13,675)
Benefit payments	(101,611)	(4,705)	(106,316)
Plan to plan transfers	—	4	4
Total Changes in Net Assets Available for Benefits per Form 5500	<u>\$ 34,978</u>	<u>\$ (2,289)</u>	<u>\$ 32,689</u>

CENTERPOINT ENERGY RETIREMENT PLAN

EIN: 74-0694415 AND PLAN 001
SCHEDULE G, Part III - SCHEDULE OF NONEXEMPT TRANSACTIONS
YEAR ENDED DECEMBER 31, 2024

(a) Identity of party involved	(b) Relationship to plan, employer or other party-in-interest	(c) Description of transactions including maturity date, rate of interest, collateral, par or maturity value
Vectren, LLC	Subsidiary of Plan Sponsor	Certain ineligible expenses of \$5,007.22 were mistakenly paid from Plan assets during 2023. The Plan was reimbursed for this payment with earnings in 2024.

Column (d) through (j) are not shown as they are not applicable.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 26a — Schedule of Active Participant Data
as of January 1, 2024

Number of Participants, Average Compensation and Average Cash Balance Account

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25		24 \$162,947 \$20,489	8							
25-29		97 \$130,442 \$18,081	171 \$159,892 \$36,737	4						
30-34		102 \$123,174 \$18,724	357 \$143,945 \$39,184	86 \$152,992 \$62,910	4					
35-39		69 \$106,461 \$17,300	316 \$133,685 \$37,456	227 \$140,491 \$63,876	120 \$156,443 \$88,801	2				
40-44		48 \$123,093 \$21,473	230 \$133,904 \$39,410	174 \$140,113 \$65,518	181 \$141,926 \$87,483	120 \$144,053 \$109,295	3			
45-49		15 \$125,330 \$38,570	147 \$138,362 \$67,449	107 \$134,342 \$87,320	149 \$147,842 \$119,367	191 \$156,875 \$137,243	68	4		
50-54		21 \$109,689 \$20,240	73 \$130,088 \$41,349	66 \$131,552 \$67,912	76 \$125,577 \$84,646	123 \$133,519 \$114,604	117 \$141,813 \$135,661	62 \$135,632 \$163,737	12	
55-59		9 \$113,007 \$37,765	60 \$129,314 \$67,595	44 \$127,087 \$85,005	64 \$131,618 \$118,616	90 \$133,220 \$146,628	76 \$134,486 \$183,066	134 \$121,645 \$192,997	106 \$139,747 \$253,739	24
60-64		5 \$107,932 \$36,862	31 \$116,065 \$64,087	44 \$113,114 \$86,073	33 \$116,306 \$106,737	65 \$140,627 \$159,929	44 \$117,980 \$175,872	75 \$125,098 \$231,855	121 \$132,301 \$282,476	175
65-69		1 \$126,443 \$301,323	8	15	12	18	12	10	16	72
70+			1	3		3	2	1	1	14

N-4,963

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, Part V — Statement of Actuarial
Assumptions/Methods

(for all participants other than Vectren Non-Bargaining transfer group)

Interest Rates

Based on segment rates as of September 2023, each adjusted as needed to fall within the 25-year average interest rate corridor under Highway and Transportation Funding Act of 2014 (HATFA).

1st Segment Rate	4.75%
2nd Segment Rate	4.87%
3rd Segment Rate	5.59%

Interest Rates for Maximum Tax Purposes

Based on segment rates with a four-month lookback (as of September 2023), without regard to the interest rate stabilization.

1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%

Expected Return on Assets for VPA Development

2024: 6.50%, limited to 5.59%
2023: 6.50%, limited to 5.74%
2022: 5.00%

Salary Scale

See Table 1.

Cash Balance Interest Crediting Rate

3.00%.

Social Security Wage Base Increases

Future wage indices are based on a national wage increase of 4.00% per year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

**Commencement Age and Lump Sum Election
Percentage**

Retirement Eligible Actives	85% commence immediately, with 70% electing lump sums and 30% electing annuities. 15% defer commencement by 2 years, with 70% electing lump sums and 30% electing annuities.
Other Actives	35% commence immediately, with 100% electing lump sums. 65% defer commencement by 8 years, with 100% electing lump sums. (deferral to age 62 if already age 45 or greater).
Term Vesteds with Lump Sum Option	Commencement 8 years from termination if under 45 at termination (age 62 if 45 or older at termination).
Term Vesteds without Lump Sum Option	Age 64 commencement.
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above for lump sums.
Optional Payment Form Conversion Mortality	2024 417(e) table for lump sums.
Retirement Age Active Participants	See Table 2a.
Mortality Rates Healthy and Disabled	2024 Generational Mortality Table for Annuitants and Non-Annuitants per §1.430(h)(3)-1(b)
Withdrawal Rates	See Table 3a.
Salary Scale	See Table 4.
Disability Rates	See Table 5.
Surviving Spouse Benefit	It is assumed that 75% of males and 75% of females have an eligible spouse, and that males are three years older than their spouses.
Valuation Compensation	Base Pay, overtime, shift differentials, deferred compensation and most annual bonuses (cash balance plan).

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the 401(a)(17) compensation limit of \$345,000.

Valuation of Plan Assets

Average of the fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected interest but limited as described in IRS Notice 2009-22. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

Assumed Administrative Expenses Included in Target Normal Cost

Prior year actual administrative expenses paid from the Trust excluding PBGC premiums increased at the inflation rate of 2.5%, plus current year actual PBGC premiums.

Actuarial Method

Standard Unit Credit Cost Method.

Valuation Date

January 1, 2024.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Actuarial Assumptions and Methods

(for Vectren Non-Bargaining transfer group)

Participants transferred from the Vectren Corporation Combined Non-Bargaining Retirement Plan on December 31, 2020 were valued using the relevant assumptions for the Vectren Non-Bargaining Retirement Plan. These assumptions are listed below. All other assumptions match those of the CenterPoint Energy Retirement Plan.

Salary Scale	See Table 6
Cash Balance Interest Crediting Rate	4.15% for all years (based on the greater of 4.15% and the 10-year treasury rate)
Commencement Age and Election Percentages Retirement Eligible Actives	100% commence immediately. 70% of employees elect lump sums and 30% elect annuities (single life annuity if not married, 50% joint & survivor annuity if married).
Other Actives	All lump sum elections commence immediately and all annuity elections commence at age 65. 70% of employees elect lump sums and 30% elect annuities (single life annuity if not married, 50% joint & survivor annuity if married).
Term Vesteds with Cash Balance	Age 65 commencement with a lump sum election.
Term Vesteds without a Cash Balance	Age 65 commencement with a single life annuity election.
Social Security Wage Base Increases	3.00%
Retirement Age	See Table 7
Withdrawal Rates	See Table 8
Disability Rates	None
Decrement Timing	Middle of year, with 100% retirement occurring at beginning of year

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Surviving Spouse Benefit

It is assumed that 70% of males and 70% of females have an eligible spouse, and that males are three years older than their spouses.

Valuation Compensation

Prior year's pay excluding bonus increased by salary scale plus, where applicable, the target bonus.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 1

Salary Scale Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Rate	Age	Rate
25	12.90%	50	3.80%
26	11.90%	51	3.60%
27	10.90%	52	3.40%
28	9.90%	53	3.30%
29	8.90%	54	3.20%
30	8.40%	55	3.10%
31	7.90%	56	3.00%
32	7.40%	57	2.90%
33	6.90%	58	2.90%
34	6.40%	59	2.90%
35	6.15%	60	2.40%
36	5.90%	61	2.40%
37	5.65%	62	2.40%
38	5.40%	63	2.40%
39	5.20%	64	2.40%
40	5.10%	65	2.40%
41	5.00%		
42	4.90%		
43	4.80%		
44	4.70%		
45	4.60%		
46	4.50%		
47	4.40%		
48	4.20%		
49	4.00%		

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 2a

Retirement Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Current Assumptions)

Age	HI >30	Others
55	4.0%	4.0%
56	5.0%	4.0%
57	7.0%	5.0%
58	7.0%	5.0%
59	13.0%	9.0%
60	18.0%	10.0%
61	14.0%	13.0%
62	20.0%	23.0%
63	25.0%	18.0%
64	30.0%	25.0%
65	35.0%	35.0%
66	40.0%	35.0%
67	25.0%	30.0%
68	25.0%	30.0%
69	25.0%	30.0%
70	100.0%	100.0%

Table 2b

Retirement Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Prior Year Assumptions)

Age	HI >30	Others
55	4.0%	4.0%
56	3.0%	3.0%
57	5.0%	5.0%
58	5.0%	5.0%
59	10.0%	6.0%
60	10.0%	6.0%
61	10.0%	10.0%
62	20.0%	20.0%
63	25.0%	15.0%
64	25.0%	20.0%
65	30.0%	35.0%
66	25.0%	30.0%
67	30.0%	30.0%
68	30.0%	30.0%
69	30.0%	30.0%
70	100.0%	100.0%

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 3a

Withdrawal Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Current Assumptions)

Sample Withdrawal Rates

Age	Rate
20	0.075
25	0.075
30	0.065
35	0.055
40	0.045
45	0.037
50	0.029
55	0.000
60	0.000
65	0.000

Table 3b

Withdrawal Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Prior Year Assumptions)

Sample Withdrawal Rates—Post-1998 Hires

Age/Svc	<1	1	2	3	4	5+
20	0.1650	0.1200	0.1000	0.0700	0.0600	0.1000
25	0.1380	0.1200	0.0900	0.0700	0.0600	0.0700
30	0.1160	0.1200	0.0850	0.0700	0.0600	0.0520
35	0.1050	0.1200	0.0800	0.0700	0.0600	0.0470
40	0.1150	0.1200	0.0750	0.0700	0.0600	0.0420
45	0.1400	0.1500	0.0700	0.0700	0.0600	0.0370
50	0.1600	0.1700	0.0650	0.0700	0.0600	0.0350
55	0.1800	0.1700	0.0600	0.0700	0.0000	0.0000
60	0.2000	0.1700	0.0550	0.0700	0.0000	0.0000
65	0.2000	0.1700	0.0500	0.0000	0.0000	0.0000

Sample Withdrawal Rates—Pre-1999 Hires

Age/Service	5+
40	0.02800
45	0.01800
50	0.01300
55	0.00000

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 4

Salary Scale Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Annual Increase
25	12.90%
30	8.40%
35	6.15%
40	5.10%
45	4.60%
50	3.80%
55	3.10%
60	2.40%

Table 5

Sample Disability Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Male	Female
20	0.000300	0.000300
25	0.000300	0.000300
30	0.000300	0.000400
35	0.000400	0.000700
40	0.000800	0.001300
45	0.001600	0.002400
50	0.003300	0.004000
55	0.006900	0.006400

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 6

Salary Scale Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate	Age	Rate
25	9.00%	50	4.94%
26	8.86%	51	4.82%
27	8.72%	52	4.70%
28	8.58%	53	4.42%
29	8.44%	54	4.14%
30	8.30%	55	3.86%
31	8.16%	56	3.58%
32	8.00%	57	3.30%
33	7.80%	58	3.25%
34	7.60%	59	3.20%
35	7.40%	60	3.15%
36	7.20%	61	3.10%
37	7.00%	62	3.05%
38	6.82%	63	3.03%
39	6.64%	64	3.01%
40	6.46%	65	3.00%
41	6.28%		
42	6.10%		
43	5.94%		
44	5.78%		
45	5.62%		
46	5.46%		
47	5.30%		
48	5.18%		
49	5.06%		

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Table 7

Retirement Rates Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	5.00%
60	5.00%
61	10.00%
62	10.00%
63	20.00%
64	20.00%
65	30.00%
66	20.00%
67	20.00%
68	30.00%
69	30.00%
70	100.00%

Table 8

Sample Withdrawal Rates Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate
30	8.70%
35	7.90%
40	6.90%
45	5.60%
50	3.50%
55	0.00%

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
► Round off amounts to nearest dollar.	
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan CENTERPOINT ENERGY RETIREMENT PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CENTERPOINT ENERGY, INC.	D Employer Identification Number (EIN) 74-0694415
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	1,030,069,670	
b	Actuarial value	2b	1,133,076,637	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	4,519	709,180,105	709,180,105
b	For terminated vested participants	3,031	195,717,123	195,717,123
c	For active participants	4,963	420,441,028	426,987,428
d	Total	12,513	1,325,338,256	1,331,884,656
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.06%	
6	Target normal cost			
a	Present value of current plan year accruals	6a	23,936,271	
b	Expected plan-related expenses	6b	13,405,453	
c	Target normal cost	6c	37,341,724	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE GEORGE C. SANGER <i>GS</i> Signature of actuary GEORGE C. SANGER Type or print name of actuary AON CONSULTING, INC. Firm name MSC# 17866 P.O. Box 803507 Dallas TX 75380 Address of the firm	09/16/2025 Date 2306326 Most recent enrollment number 281-882-1000 Telephone number (including area code)
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Part V	Assumptions Used to Determine Funding Target and Target Normal Cost		
21	Discount rate:		
a	Segment rates:	1st segment: 4.75 % 2nd segment: 4.87 % 3rd segment: 5.59 %	☐ N/A, full yield curve used
b	Applicable month (enter code).....	21b	4
22	Weighted average retirement age	22	63
23	Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute		
Part VI	Miscellaneous Items		
24	Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No		
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No		
26	Demographic and benefit information		
a	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b	Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27	If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	
Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years		
28	Unpaid minimum required contributions for all prior years	28	0
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0
Part VIII	Minimum Required Contribution For Current Year		
31	Target normal cost and excess assets (see instructions):		
a	Target normal cost (line 6c).....	31a	37,341,724
b	Excess assets, if applicable, but not greater than line 31a	31b	0
32	Amortization installments:	Outstanding Balance	Installment
a	Net shortfall amortization installment	235,482,753	22,530,913
b	Waiver amortization installment	0	0
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34 style="text-align: right;">59,872,637
35	Balances elected for use to offset funding requirement	Carryover balance	Prefunding balance
	0	36,674,734	36,674,734
36	Additional cash requirement (line 34 minus line 35).....		36 style="text-align: right;">23,197,903
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37 style="text-align: right;">112,493,161
38	Present value of excess contributions for current year (see instructions)		
a	Total (excess, if any, of line 37 over line 36)		38a style="text-align: right;">89,295,258
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b style="text-align: right;">36,674,734
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39 style="text-align: right;">0
40	Unpaid minimum required contributions for all years		40 style="text-align: right;">0
Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)		
41	If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021		

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 19 — Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 1/1/2024 at 5.06%	Interest Adjusted Contribution
October 11, 2024	\$ 4,000,000	284	\$ 3,849,688
December 20, 2024	\$ 19,364,000	354	\$ 18,461,226
March 26, 2025	\$ 61,000,000	450	\$ 57,406,213
April 11, 2025	\$ 15,000,000	466	\$ 14,085,770
July 14, 2025	\$ 15,000,000	560	\$ 13,907,842
September 12, 2025	\$ 5,200,000	620	\$ 4,782,422
Total Contribution	\$ 119,564,000		\$ 112,493,161

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 22 — Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

Age	HI > 30	Other	NB Vectren
55.5	4.00%	4.00%	4.00%
56.5	5.00%	4.00%	4.00%
57.5	7.00%	5.00%	4.00%
58.5	7.00%	5.00%	4.00%
59.5	13.00%	9.00%	5.00%
60.5	18.00%	10.00%	5.00%
61.5	14.00%	13.00%	10.00%
62.5	20.00%	23.00%	10.00%
63.5	25.00%	18.00%	20.00%
64.5	30.00%	25.00%	20.00%
65.5	35.00%	35.00%	30.00%
66.5	40.00%	35.00%	20.00%
67.5	25.00%	30.00%	20.00%
68.5	25.00%	30.00%	30.00%
69.5	25.00%	30.00%	30.00%
70	100.00%	100.00%	100.00%
Weighted Average	61.95	62.70	63.75
% of Actives	7.03%	92.57%	0.40%
Combined Weighted Average	$61.95 \times 0.0703 + 62.7 \times 0.9257 + 63.75 \times 0.0040 = 62.65$		

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Schedule SB, line 24 — Change in Actuarial Assumptions

Assumption Changes

The funding valuation reflects the following updates for 2024:

- A change in the assumed retirement rates from Table 2b to Table 2a.
- A change in the assumed termination rates from Table 3b to Table 3a.
- For retirement eligible actives, a change in the assumed immediate commencement and optional payment form election percentages from 90% commence immediately with 55% election lump sums and 10% defer commencement with 50% electing lump sums to 100% commence immediately with 70% electing lump sums.
- For other actives, a change in the assumed immediate commencement and optional payment form election percentages from 40% commence immediately with 100% election lump sums and 60% defer commencement (for 5 years if younger than age 45 or to age 62 if older than 45) with 100% electing lump sums, to 100% of lump sums commence immediately and 100% of annuities defer commencement to age 65.
- For term vesteds with cash balance, a change in the assumed commencement age from 5 years if under age 45 at termination or age 62 if over age 45 at termination, to age 65.
- For term vesteds without cash balance, a change in the assumed commencement age from age 62 to age 65.

Since the non-prescribed assumption changes did not reduce the funding shortfall by more than the thresholds stated in Internal Revenue Service Section 430(h)(5), approval of the Commissioner is not required.

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Schedule SB, line 26a — Schedule of Active Participant Data
as of January 1, 2024

Number of Participants, Average Compensation and Average Cash Balance Account

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25		24 \$162,947 \$20,489	8							
25-29		97 \$130,442 \$18,081	171 \$159,892 \$36,737	4						
30-34		102 \$123,174 \$18,724	357 \$143,945 \$39,184	86 \$152,992 \$62,910	4					
35-39		69 \$106,461 \$17,300	316 \$133,685 \$37,456	227 \$140,491 \$63,876	120 \$156,443 \$88,801	2				
40-44		48 \$123,093 \$21,473	230 \$133,904 \$39,410	174 \$140,113 \$65,518	181 \$141,926 \$87,483	120 \$144,053 \$109,295	3			
45-49		15 \$125,330 \$38,570	147 \$138,362 \$67,449	107 \$134,342 \$87,320	149 \$147,842 \$119,367	191 \$156,875 \$137,243	68	4		
50-54		21 \$109,689 \$20,240	73 \$130,088 \$41,349	66 \$131,552 \$67,912	76 \$125,577 \$84,646	123 \$133,519 \$114,604	117 \$141,813 \$135,661	62 \$135,632 \$163,737	12	
55-59		9 \$113,007 \$37,765	60 \$129,314 \$67,595	44 \$127,087 \$85,005	64 \$131,618 \$118,616	90 \$133,220 \$146,628	76 \$134,486 \$183,066	134 \$121,645 \$192,997	106 \$139,747 \$253,739	24
60-64		5 \$107,932 \$36,862	31 \$116,065 \$64,087	44 \$113,114 \$86,073	33 \$116,306 \$106,737	65 \$140,627 \$159,929	44 \$117,980 \$175,872	75 \$125,098 \$231,855	121 \$132,301 \$282,476	175
65-69		1 \$126,443 \$301,323	8	15	12	18	12	10	16	72
70+			1	3		3	2	1	1	14

N-4,963

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
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Schedule SB, line 26b — Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	6,357,686	19,826,297	70,086,315	96,270,298
2025	9,009,428	12,012,624	68,000,721	89,022,773
2026	12,702,048	12,103,461	65,862,075	90,667,584
2027	16,325,635	15,011,757	63,728,451	95,065,843
2028	19,265,794	16,281,493	61,357,952	96,905,239
2029	21,982,010	15,805,322	59,007,053	96,794,385
2030	23,235,742	19,626,986	56,603,665	99,466,393
2031	24,716,682	17,777,975	54,359,899	96,854,556
2032	26,249,325	14,327,434	51,827,300	92,404,059
2033	27,772,754	11,928,505	49,243,758	88,945,017
2034	29,032,384	13,138,489	46,734,624	88,905,497
2035	30,464,035	12,672,520	44,208,352	87,344,907
2036	31,161,304	12,853,409	41,670,286	85,684,999
2037	31,744,281	12,272,190	39,141,087	83,157,558
2038	32,782,499	10,673,747	36,604,294	80,060,540
2039	33,367,973	10,239,882	34,086,805	77,694,660
2040	34,286,066	9,215,344	31,595,654	75,097,064
2041	35,111,314	8,884,894	29,138,725	73,134,933
2042	35,689,426	8,706,815	26,710,080	71,106,321
2043	35,958,576	7,718,493	24,350,563	68,027,632
2044	36,232,359	7,630,141	22,083,049	65,945,549
2045	35,973,247	7,086,794	19,880,267	62,940,308
2046	36,001,362	6,710,013	17,774,049	60,485,424
2047	35,647,631	6,203,436	15,775,322	57,626,389
2048	34,811,492	5,430,007	13,893,769	54,135,268
2049	34,608,655	5,106,113	12,137,612	51,852,380
2050	33,707,658	4,381,728	10,513,318	48,602,704
2051	32,952,041	4,124,395	9,025,470	46,101,906
2052	32,162,403	3,361,205	7,800,547	43,324,155
2053	30,731,432	2,953,135	6,467,594	40,152,161
2054	29,844,207	2,544,647	5,396,128	37,784,982
2055	28,536,311	2,160,933	4,458,239	35,155,483
2056	27,330,609	1,842,342	3,647,607	32,820,558
2057	25,988,838	1,555,054	2,956,091	30,499,983
2058	24,754,653	1,299,569	2,373,989	28,428,211
2059	23,518,307	1,107,588	1,890,474	26,516,369

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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2060	22,182,626	881,421	1,494,166	24,558,213
2061	20,951,217	715,584	1,173,588	22,840,389
2062	19,689,362	575,567	917,577	21,182,506
2063	18,504,157	458,743	715,621	19,678,521
2064	17,327,367	362,358	629,337	18,319,062
2065	16,193,672	283,687	436,426	16,913,785
2066	15,096,223	220,132	343,219	15,659,574
2067	14,050,123	169,276	272,228	14,491,627
2068	13,037,016	128,964	218,326	13,384,306
2069	12,052,548	97,302	177,401	12,327,251
2070	11,101,969	72,658	146,242	11,320,869
2071	10,184,758	53,662	122,386	10,360,806
2072	9,302,920	39,165	103,980	9,446,065
2073	8,458,205	28,223	89,650	8,576,078

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Schedule SB, line 32 — Schedule of Amortization Bases

Type of Base	Present Value of Installments	Valuation Date Established	Remaining Years in Amortization Period	Amortization Amount
Shortfall	\$ 247,983,744	January 1, 2023	14	\$ 23,668,257
Shortfall	\$ (12,500,991)	January 1, 2024	15	\$ (1,137,344)

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Schedule SB, Part V — Statement of Actuarial
Assumptions/Methods

(for all participants other than Vectren Non-Bargaining transfer group)

Interest Rates

Based on segment rates as of September 2023, each adjusted as needed to fall within the 25-year average interest rate corridor under Highway and Transportation Funding Act of 2014 (HATFA).

1st Segment Rate	4.75%
2nd Segment Rate	4.87%
3rd Segment Rate	5.59%

Interest Rates for Maximum Tax Purposes

Based on segment rates with a four-month lookback (as of September 2023), without regard to the interest rate stabilization.

1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%

Expected Return on Assets for VPA Development

2024: 6.50%, limited to 5.59%
2023: 6.50%, limited to 5.74%
2022: 5.00%

Salary Scale

See Table 1.

Cash Balance Interest Crediting Rate

3.00%.

Social Security Wage Base Increases

Future wage indices are based on a national wage increase of 4.00% per year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
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**Commencement Age and Lump Sum Election
Percentage**

Retirement Eligible Actives	85% commence immediately, with 70% electing lump sums and 30% electing annuities. 15% defer commencement by 2 years, with 70% electing lump sums and 30% electing annuities.
Other Actives	35% commence immediately, with 100% electing lump sums. 65% defer commencement by 8 years, with 100% electing lump sums. (deferral to age 62 if already age 45 or greater).
Term Vesteds with Lump Sum Option	Commencement 8 years from termination if under 45 at termination (age 62 if 45 or older at termination).
Term Vesteds without Lump Sum Option	Age 64 commencement.
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above for lump sums.
Optional Payment Form Conversion Mortality	2024 417(e) table for lump sums.
Retirement Age Active Participants	See Table 2a.
Mortality Rates Healthy and Disabled	2024 Generational Mortality Table for Annuitants and Non-Annuitants per §1.430(h)(3)-1(b)
Withdrawal Rates	See Table 3a.
Salary Scale	See Table 4.
Disability Rates	See Table 5.
Surviving Spouse Benefit	It is assumed that 75% of males and 75% of females have an eligible spouse, and that males are three years older than their spouses.
Valuation Compensation	Base Pay, overtime, shift differentials, deferred compensation and most annual bonuses (cash balance plan).

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the 401(a)(17) compensation limit of \$345,000.

Valuation of Plan Assets

Average of the fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected interest but limited as described in IRS Notice 2009-22. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

Assumed Administrative Expenses Included in Target Normal Cost

Prior year actual administrative expenses paid from the Trust excluding PBGC premiums increased at the inflation rate of 2.5%, plus current year actual PBGC premiums.

Actuarial Method

Standard Unit Credit Cost Method.

Valuation Date

January 1, 2024.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
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Actuarial Assumptions and Methods

(for Vectren Non-Bargaining transfer group)

Participants transferred from the Vectren Corporation Combined Non-Bargaining Retirement Plan on December 31, 2020 were valued using the relevant assumptions for the Vectren Non-Bargaining Retirement Plan. These assumptions are listed below. All other assumptions match those of the CenterPoint Energy Retirement Plan.

Salary Scale	See Table 6
Cash Balance Interest Crediting Rate	4.15% for all years (based on the greater of 4.15% and the 10-year treasury rate)
Commencement Age and Election Percentages Retirement Eligible Actives	100% commence immediately. 70% of employees elect lump sums and 30% elect annuities (single life annuity if not married, 50% joint & survivor annuity if married).
Other Actives	All lump sum elections commence immediately and all annuity elections commence at age 65. 70% of employees elect lump sums and 30% elect annuities (single life annuity if not married, 50% joint & survivor annuity if married).
Term Vesteds with Cash Balance	Age 65 commencement with a lump sum election.
Term Vesteds without a Cash Balance	Age 65 commencement with a single life annuity election.
Social Security Wage Base Increases	3.00%
Retirement Age	See Table 7
Withdrawal Rates	See Table 8
Disability Rates	None
Decrement Timing	Middle of year, with 100% retirement occurring at beginning of year

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Surviving Spouse Benefit

It is assumed that 70% of males and 70% of females have an eligible spouse, and that males are three years older than their spouses.

Valuation Compensation

Prior year's pay excluding bonus increased by salary scale plus, where applicable, the target bonus.

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
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Table 1

Salary Scale Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Rate	Age	Rate
25	12.90%	50	3.80%
26	11.90%	51	3.60%
27	10.90%	52	3.40%
28	9.90%	53	3.30%
29	8.90%	54	3.20%
30	8.40%	55	3.10%
31	7.90%	56	3.00%
32	7.40%	57	2.90%
33	6.90%	58	2.90%
34	6.40%	59	2.90%
35	6.15%	60	2.40%
36	5.90%	61	2.40%
37	5.65%	62	2.40%
38	5.40%	63	2.40%
39	5.20%	64	2.40%
40	5.10%	65	2.40%
41	5.00%		
42	4.90%		
43	4.80%		
44	4.70%		
45	4.60%		
46	4.50%		
47	4.40%		
48	4.20%		
49	4.00%		

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Table 2a

Retirement Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Current Assumptions)

Age	HI >30	Others
55	4.0%	4.0%
56	5.0%	4.0%
57	7.0%	5.0%
58	7.0%	5.0%
59	13.0%	9.0%
60	18.0%	10.0%
61	14.0%	13.0%
62	20.0%	23.0%
63	25.0%	18.0%
64	30.0%	25.0%
65	35.0%	35.0%
66	40.0%	35.0%
67	25.0%	30.0%
68	25.0%	30.0%
69	25.0%	30.0%
70	100.0%	100.0%

Table 2b

Retirement Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Prior Year Assumptions)

Age	HI >30	Others
55	4.0%	4.0%
56	3.0%	3.0%
57	5.0%	5.0%
58	5.0%	5.0%
59	10.0%	6.0%
60	10.0%	6.0%
61	10.0%	10.0%
62	20.0%	20.0%
63	25.0%	15.0%
64	25.0%	20.0%
65	30.0%	35.0%
66	25.0%	30.0%
67	30.0%	30.0%
68	30.0%	30.0%
69	30.0%	30.0%
70	100.0%	100.0%

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Table 3a

Withdrawal Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Current Assumptions)

Sample Withdrawal Rates

Age	Rate
20	0.075
25	0.075
30	0.065
35	0.055
40	0.045
45	0.037
50	0.029
55	0.000
60	0.000
65	0.000

Table 3b

Withdrawal Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group
(Prior Year Assumptions)

Sample Withdrawal Rates—Post-1998 Hires

Age/Svc	<1	1	2	3	4	5+
20	0.1650	0.1200	0.1000	0.0700	0.0600	0.1000
25	0.1380	0.1200	0.0900	0.0700	0.0600	0.0700
30	0.1160	0.1200	0.0850	0.0700	0.0600	0.0520
35	0.1050	0.1200	0.0800	0.0700	0.0600	0.0470
40	0.1150	0.1200	0.0750	0.0700	0.0600	0.0420
45	0.1400	0.1500	0.0700	0.0700	0.0600	0.0370
50	0.1600	0.1700	0.0650	0.0700	0.0600	0.0350
55	0.1800	0.1700	0.0600	0.0700	0.0000	0.0000
60	0.2000	0.1700	0.0550	0.0700	0.0000	0.0000
65	0.2000	0.1700	0.0500	0.0000	0.0000	0.0000

Sample Withdrawal Rates—Pre-1999 Hires

Age/Service	5+
40	0.02800
45	0.01800
50	0.01300
55	0.00000

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Table 4

Salary Scale Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Annual Increase
25	12.90%
30	8.40%
35	6.15%
40	5.10%
45	4.60%
50	3.80%
55	3.10%
60	2.40%

Table 5

Sample Disability Rates Applicable for All Participants Other Than Vectren Non-Bargaining Transfer Group

Age	Male	Female
20	0.000300	0.000300
25	0.000300	0.000300
30	0.000300	0.000400
35	0.000400	0.000700
40	0.000800	0.001300
45	0.001600	0.002400
50	0.003300	0.004000
55	0.006900	0.006400

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Table 6

Salary Scale Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate	Age	Rate
25	9.00%	50	4.94%
26	8.86%	51	4.82%
27	8.72%	52	4.70%
28	8.58%	53	4.42%
29	8.44%	54	4.14%
30	8.30%	55	3.86%
31	8.16%	56	3.58%
32	8.00%	57	3.30%
33	7.80%	58	3.25%
34	7.60%	59	3.20%
35	7.40%	60	3.15%
36	7.20%	61	3.10%
37	7.00%	62	3.05%
38	6.82%	63	3.03%
39	6.64%	64	3.01%
40	6.46%	65	3.00%
41	6.28%		
42	6.10%		
43	5.94%		
44	5.78%		
45	5.62%		
46	5.46%		
47	5.30%		
48	5.18%		
49	5.06%		

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Table 7

Retirement Rates Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	5.00%
60	5.00%
61	10.00%
62	10.00%
63	20.00%
64	20.00%
65	30.00%
66	20.00%
67	20.00%
68	30.00%
69	30.00%
70	100.00%

Table 8

Sample Withdrawal Rates Applicable for Vectren Non-Bargaining Transfer Group

Age	Rate
30	8.70%
35	7.90%
40	6.90%
45	5.60%
50	3.50%
55	0.00%

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Schedule SB, Part V — Summary of Plan Provisions

Plan Provisions—Cash Balance

Effective Date	January 1, 2009.
Date of Most Recent Amendment	January 1, 2024.
Participation	Immediate. Effective March 1, 2001, nonunion Reliant Resources employees cease Cash Balance accruals. No TCT participation until January 1, 2011. Effective January 1, 2020 the plan is closed to new non-union entrants and new Texas Gas Union (USW12-227 and Local 13-1) entrants. Effective January 1, 2021 the plan is closed to all new entrants, including rehires.
Future Plan Changes	CenterPoint Energy, Inc. reserves the right to amend or terminate the plan.
Type of Plan	Cash Balance Plan.
Opening Account	
Participants Hired on or after January 1, 1999	0.
Active Participants prior to January 1, 1999	Present value of accrued benefit in the prior plan as of December 31, 1998 computed using 7.00% interest and 1983 Group Annuity Mortality Table (Rev. Rul. 95-6).
2009 Restatement	For actives as of December 31, 2008 participating in a prior plan formula (generally were active as of December 31, 1998), the balance was restated to be the present value of the accrued benefit in the prior plan as of December 31, 2008 computed using 4.52% interest and 1994 Group Annuity Reserving Table (Rev. Rul. 01-62), if this was larger than the accumulated cash balance as of December 31, 2008.

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Basic Pay Credit

Amount 4% of Compensation from January 1, 1999 through December 31, 2008.
5% of Compensation after December 31, 2008.

Timing End of Calendar Year for active participants.

Transition Credit

Eligibility Age 40 and 10 years of vesting service as of December 31, 1998 and a NorAm or Houston Industries Prior Plan participant (excludes members of the IBEW Local 66 union).

Amount

Completed Years of Vesting Service (as of December 31, 1998)	Additional Credit (Percentage of Covered Earnings)
10 to 14 years	1%
15 to 19 years	2%
20 to 24 years	3%
25 or more years	4%

Timing All transition credits have ceased accruing effective January 1, 2009.

Interest Credit

Amount Interest on account at beginning of year based on the 30-year Treasury securities for the November of the prior year.

Timing End of calendar year until benefits commence.

Normal Retirement

Eligibility Defined as age 65 with 5 years of participating service. Can receive benefit at age 65 with three years of vesting service.

Benefit Cash balance as a lump sum or an actuarial equivalent annuity.
For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance.

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Early Retirement

Eligibility	Three years of vesting service.
Benefit	Cash balance as a lump sum or an actuarial equivalent annuity. For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance

Postponed Retirement

Eligibility	Termination of service after Normal Retirement Date.
Benefit	Benefit computed as for Normal Retirement Date considering service through Postponed Retirement Date.

Disability Retirement

Eligibility	Disabled as determined by committee.
Benefit	Pay and interest credits continue during period of disability. Pay credits are based on pay rate at time of disability. Effective 1/1/2020, pay credits for disabled participants will cease two years following their date of disability.

Vested Termination

Eligibility	Three years of vesting service.
Benefit	Cash balance as a lump sum or an actuarial equivalent annuity. For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance.

Preretirement Death

Eligibility	Immediate vesting.
Benefit	Cash balance, with interest credits until beneficiary's commencement.

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Prior Plans Benefits

Prior Plan Participant	Participant of a prior plan by virtue of active or leave status on December 31, 1998 in the Houston Industries, NorAm, or Minnegasco prior plans.
Prior Plan Benefit	Benefit accrued through December 31, 2008 in the Houston Industries, NorAm, or Minnegasco prior plans.
Prior Cash Balance	Cash balance accumulated from January 1, 1999 to December 31, 2008.

Additional Provisions for IBEW Members

In addition, for IBEW Local 66 employees who were active as of December 31, 1998, the cash balance accrued as of December 31, 2008 with interest, shall be no less than the following:

For terminations after December 31, 2008 for members who were younger than age 35 December 31, 1998	Present value of the early retirement benefit payable under the protected FAP formula, based on the frozen on accrued benefit as of December 31, 2008, using an 8.5% interest rate and the UP84 mortality table.
For terminations after December 31, 2008 for members who were older than age 35 on December 31, 1998	Present value of the early retirement benefit payable under the protected FAP formula, based on the frozen accrued benefit as of December 31, 2008, using an 8.5% interest rate and the UP84 mortality table, or the present value of 70% of the retirement benefit payable under the protected FAP formula, based on the accrued benefit as of the date of termination, using the larger of: • 8.5% interest rate and the UP84 mortality table applied to the early retirement benefit • 417(e) mortality and interest applied to the accrued benefit

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Definitions

Normal Form of Benefit	For unmarried participants, single life annuity. For married participants, 50% joint and survivor annuity.
Optional Forms of Benefit	Actuarially equivalent amounts may be paid in any of the following forms: • 10-year Certain and Life • 50%, 66-2/3%, 75%, or 100% joint and survivor annuity • Lump sum Additional optional forms of payment exist for Minnegasco and NorAm retirees.
Compensation (Cash Balance)	Base pay, overtime, shift differentials, deferred compensation, and most annual bonuses.
Vesting Service	Vesting service as defined in Prior Plan up to December 31, 1998 plus exact elapsed service after December 31, 1998.
Prior Plan Benefit Service	Benefit service as defined in Prior Plan up to December 31, 1998 plus exact elapsed service after December 31, 1998, until earlier of termination or December 31, 2008.

Actuarial Equivalence

• Prior Plan Lump Sum ¹	417(e)(3) Mortality and Interest Rates.
• Cash Balance Annuitization	417(e)(3) Mortality and Interest Rates.
• Additional Annuity Optional Forms	Mortality: 1984 Unisex Pension Table. Interest: 9.50% per annum. Conversion from the Single Life Annuity Form.

¹ For employees who terminate on or after December 1, 2007 but prior to December 1, 2008, and elect to commence their pension during the 2008 Plan Year, the lump sum value will be based on the greater of the actuarial equivalence basis above reflecting the Unisex 1994 Group Annuity Reserve Table, and the 30-year Treasury rate for November 2007.

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Plan Provisions—Houston Industries Prior Plan

Effective Date	January 1, 1989.
Participation	No new participants after December 31, 1998. Effective March 1, 2001, nonunion Resources employees cease accruals. Effective January 1, 2009, all future accruals cease under this plan except for the continuation of 70% of this benefit for IBEW Local 66 employees who were active and age 35 or older on December 31, 1998.
Normal Retirement	
Eligibility	Age 65 with 5 years of vesting service.
Benefit	The sum of (i) and (ii): (i) $1.5\% \times \text{Average Monthly Compensation} \times \text{Benefit Service}$ (ii) $0.44\% \times \text{Average Monthly Compensation in excess of } 1/12 \text{ Covered Compensation} \times \text{Benefit Service}$ Benefit service in (i) and (ii) limited to 35 years.
Early Retirement	
Eligibility	Age 55 with 5 years of vesting service.
Benefit	Unreduced benefit at age 60 with 30 years of service. For retirement after age 55 with 30 years of service, reduction is actuarial equivalence from age 60, otherwise age 65. For IBEW Local 66 employees with 30 or more years of service, the following reductions apply instead:

Age at Commencement	Factors
60	1.00
59	0.97
58	0.93
57	0.89
56	0.84
55	0.79

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2002 Early Retirement Window

Eligibility	Certain Texas Genco participants active as of December 31, 2002 who were age 55 with 25 years of service.
Benefits	Three additional years of age and service imputed for benefit determination with benefits commencing January 1, 2003.

Postponed Retirement

Eligibility	Termination of service after Normal Retirement Date.
Benefit	Benefit computed as for Normal Retirement Date considering service through Postponed Retirement Date.

Disability Retirement

Eligibility	Disabled as determined by the committee and must be receiving a benefit from the Employer's long-term disability plan.
Benefit	Benefit computed as for Normal Retirement using Benefit Service through Normal Retirement Date. Benefit commences at Normal Retirement Date and is payable on a straight life annuity basis.

Vested Termination

Eligibility	Three years of vesting service.
Benefit	Benefit computed as for Normal Retirement payable at Normal Retirement Date or as early as age 55 reduced actuarially.

Severance Retirement

Eligibility	Age 50 and 20 years of service, and terminated under a severance arrangement including this provision.
Benefit	Accrued benefit reduced for early commencement in accordance with factors as if participant had terminated employment after age 55.

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Preretirement Death—Immediate

Eligibility

Death of a participant who has a vested benefit.

A death benefit is payable to the surviving spouse of a participant who is either:

- (i) active or disabled, and died with at least 5 years of vesting service, or
- (ii) retired or terminated, was age 55 or greater, and died before commencement of pension payments.

Benefit

The monthly benefit, payable for the life of the surviving spouse commencing on the first day of the month following the participant's death, is the product of:

- (i) the benefit determined as for normal retirement without reduction for early retirement benefit, with compensation and benefit service as of the first day of the month in which the participant died, times
- (ii) 50%, less 1% for each year in excess of 5 by which the participant's date of birth precedes that of the surviving spouse, or

In no event will the benefit be less than the preretirement death benefit below.

Preretirement Death Deferred

Eligibility

A death benefit is payable to the surviving spouse of

- (i) an active participant who dies before attaining 55, or
- (ii) a deferred vested participant.

Benefit

The monthly benefit, payable for the life of the surviving spouse, is determined as if the participant had terminated employment on the day before his death, survived to his earliest permissible retirement age, retired with the Automatic Joint and Survivor Option, and died the following day.

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Definitions

Actuarial Equivalence	Same as Cash Balance.
Average Monthly Compensation	The average of the highest consecutive 36 months of compensation out of the last 120 months of service.
Compensation	Regular compensation actually paid to or accrued for the employees by their employers for personal services during the applicable payroll period. Includes: • Normal Salary, Wages, Commissions, Employee pre-tax contributions to the savings plan. Excludes: • Bonuses, Overtime, Expense Allowances, Special Compensation.
Benefit Service (up to 12/31/1998)	1/365th of a year of Benefit Service for each day of service. Prior to January 1, 1989: Benefit Service in the prior plan.
Vesting Service	1/365th of a year of Vesting Service for each day of service earned after the later of employment date and 18th birthday. Prior to January 1, 1989: Vesting Service in the prior plan.
Covered Compensation	Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.

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Plan Provisions—NorAm Energy Corp. Prior Plan

Participation

No new participants after December 31, 1998.

Effective March 1, 2001, Resources employees cease accruals.

Effective January 1, 2009, all future accruals cease under this plan.

Participation in Prior Plans

Grandfathered Plan benefits are available to employees who were covered under the NorAm Energy Corp. Employees Retirement Plan as in effect as of December 31, 1991.

- Plan A Arkla employees hired by Arkla prior to July 1, 1987
- Plan B Entex employees hired by Entex prior to January 1, 1992
- Plan C Mississippi River Transmission (MRT) hired by MRT prior to July 1, 1987.

Normal Retirement

Eligibility

Age 65.

Monthly Benefit

Greater of (A), (B), (C), (D).

- (A) 1.25% of final average monthly compensation times years of credited service plus 0.65% final average monthly compensation in excess of Covered Compensation times credited service (up to a maximum of 35 years). [4.1]
- (B) For Plan A Arkla Employees, the greater of (1), (2), or (3)
- (1) (a) + (b) + (c)
- (a) 1% of final average monthly compensation up to \$600 times years of credited service
- (b) 1.5% of final average monthly compensation in excess of \$600 times years of credited service.
- (c) 0.5% of average monthly basic pay before October 1, 1974, times number of years contributions were made, less number of years contributions weren't made

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Normal Retirement (continued)

- (2) Greater of (a) or (b) + (c)
 - (a) 2.5% of final average monthly compensation in excess of the estimated monthly age 65 Social Security benefit times years of projected credited service (up to a maximum of 20 years) multiplied by a service fraction
 - (b) 2.5% of final average monthly compensation times years of projected credited service (up to a maximum of 20 years) in excess of 2/3 of the estimated monthly age 65 Social Security benefit, multiplied by a service fraction
 - (c) 0.5% average monthly basic pay during period contributions were made, before October 1, 1974, times number of years contributions were made.
- (3) For participants hired before October 1, 1977,
(a) + (b) + (c)
 - (a) 1.25% of final average monthly compensation up to \$550 times years of credited service
 - (b) 1.5% of final average monthly compensation in excess of \$550 times years of credited service
 - (c) 0.5% of average monthly basic pay before October 1, 1974, times number of years contributions were made less number of years contributions weren't made.

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Normal Retirement (continued)

(C) For Plan B Entex employees, the greater of (1) or (2)

(1) The sum over the career of the participant of
(a) + (b)

(a) 1.5% of the first \$650 of monthly base pay

(b) 2% of monthly base pay in excess of \$650.

(2) The sum of (a) + (b)

(a) 2.32% of final average monthly base pay in excess of estimated monthly age 65 Social Security benefit times years of credited service (up to a maximum of 25)

(b) Employee contributions with interest times applicable percentage divided by 12.

Interest is compounded at 5% annually before June 30, 1985, and 7% annually thereafter.

The applicable percentage varies by age at commencement.

(D) For Plan C MRT employees, (1) + (2) – (3):

(1) 1.85% of final average monthly earnings times years of credited service (up to a maximum of 30)

(2) 1.5% of final average monthly earnings times years of credited service in excess of 30, up to 40.

(3) 50% of the MRT Service Fraction times estimated monthly age 65 Social Security Benefit.

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

The normal retirement benefit from the applicable plan multiplied by a factor in the following table that varies by age at retirement.

Age	NorAm	Plan A	Plan B	Plan C
55	.486	.72	.79	.76
56	.529	.76	.82	.80
57	.576	.80	.85	.84
58	.615	.84	.88	.88
59	.653	.88	.91	.92
60	.692	.92	.94	.96
61	.730	.96	.97	.98
62	.769	1.00	1.00	1.00
63	.846	1.00	1.00	1.00
64	.923	1.00	1.00	1.00
65	1.000	1.00	1.00	1.00

For Plan A Arkla employees and Plan B Entex employees, credited service and final average compensation as of the early retirement date is used, except for the Social Security offset formula which uses credited service projected to normal retirement, multiplied by a fraction, the numerator of which is the actual credited service at early retirement, and the denominator of which is the projected credited service to normal retirement.

Plan C MRT employees who are age 55 with 30 years of service are eligible for an early retirement benefit of which the portion earned prior to January 1, 1992 is unreduced.

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2004 Early Retirement Window

Eligibility	Certain Arkla and Entex participants active as of April 1, 2004 or August 1, 2004 who were age 52 with five years of service.
Benefits	Three additional years of age and service for benefit determination.

Vesting

Eligibility	Three years of vesting service or age 65.
Benefit	The accrued normal retirement benefit actuarially reduced for commencement before age 65. The benefit may commence on or after attainment of age 55. [4.3] The deferred vested benefit is further reduced by the cost of the preretirement survivor annuity for the period beginning at separation and ending at the earliest of death or benefit commencement date. The reduction is 0.1% for each year before age 45, 0.3% for each year from age 45 to 55 and 0.5% for each full year from 55 to 65. (1/12 applied for each month in an incomplete year). [6.2(c)] This reduction does not apply to Entex employees.

Disability

Eligibility	Active Participant, total and permanent disability, and receiving benefits from any LTD plan of the Company.
Benefit	Vesting service and credited service continue to accrue during disability. Compensation and Covered Compensation during disability are the same as on the date in which disability commences. [4.4] For death during disability, the death benefit is the same as for an active employee with service awarded during the disability period, and using the same pay as when disability commenced.

Entex Postretirement Death Benefit

Eligibility	Retired from active service, with Entex formula exceeding NorAm formula.
Benefit	\$4,000 lump sum at death, plus the excess of employee contributions over benefits received. Effective January 1, 1999, this benefit was canceled, and its annuity equivalent is included in retirement benefits.

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Entex Preretirement Death Benefit

Eligibility	Five years of vesting service, married at least one year prior to death, and benefits have not commenced. Nonvested employees receive their employee contributions with interest.
Benefit	For an active participant, 50% of the accrued benefit at date of death starting immediately, and unreduced for early commencement. For a terminated participant, the benefit the spouse would receive had the participant chosen the Joint and 50% survivor option at 65 (unreduced from SLA for Entex), and died immediately, reduced actuarially for early commencement.

Qualified Preretirement Survivor Annuity (floor for Entex benefit)

Eligibility	5 years of vesting service, married at least one year prior to death, and benefits have not commenced. [6.1]
Benefit	If death of participant is after age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant elected the Joint and 50% Survivor annuity on the day before death, reduced by the plan's early retirement factors, and died the next day. If death of participant is before age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant quit on the day of death if still working, survived to age 55, elected the Joint and 50% Survivor annuity, and then died the next day. The benefit payable to the spouse is actuarially reduced from the participant's normal retirement age. The benefit commencement date may be any month after the participant dies. [6.1, 6.2, 6.3]
Return of Employee Contributions	The excess of employee contributions over aggregate payments made will be paid in a lump sum to the beneficiary.

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Actuarial Equivalence	1984 Unisex Pension Table with a three-year setback for beneficiaries, and PBGC Rates at beginning of plan year. (Rates frozen as of November 1, 1999.)
Compensation	Base salary, overtime, commissions, bonus payments. For Entex employees, base pay excludes bonuses and overtime.
Credited Service (up to 12/31/1998)	Prior credited service plus vesting service less periods of absence.
Final Average Monthly Comp	Highest average 36 consecutive monthly compensation out of the last 120 full consecutive months of vesting service. For Entex employees, final average monthly compensation is the highest five consecutive calendar year average of base pay out of the last ten calendar years, or the last 60 months, if higher. For MRT employees, final average monthly compensation is the highest 54 consecutive month average out of the last 120 months.
MRT Service Fraction	A fraction, the numerator of which is Credited Service at termination (up to a maximum of 40), the denominator of which is the greater of 30 or the years of Credited Service earned if the participant were to remain active until age 65 (up to a maximum of 40).
Covered Compensation	Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.
Normal Form	Single Life Annuity for all plans except Entex with Joint and 50% Survivor Annuity. Effective January 1, 1999, the Entex normal form was converted to single life with an additional equivalent subsidy.

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Definitions (continued)

Social Security Benefit

For Arkla employees, age 65 Social Security benefit.

For Entex employees, the Social Security benefit available at the later of age 65 or actual retirement, with calendar year wages before year of termination projected levelly to age 65, and previous years wages regressed according to the national wage average. The social security benefit is reduced 6 2/3% for each year retirement precedes age 65 down to age 60, and then a 3 1/3% down to age 55. [Amendment 4, 1.18]

For MRT employees, the Social Security benefit available at 65, based on the participant's regular rate of pay projected levelly into the future after termination if before age 65. Pay prior to hire date is regressed by 6.0% annually. The Social Security benefit is reduced 5/12 of 1% for each month that retirement precedes age 60.

Vesting Service

Elapsed time from hire, with a year of vesting service awarded for each 12 months. (complete years + months/12 + days/30). Unpaid leave after 12 months is excluded.

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Plan Provisions—Minnegasco Division Employees' Prior Plan

Participation

No new participants after December 31, 1998.

Effective January 1, 2009, all future accruals cease under this plan.

Normal Retirement

Eligibility

Age 65.

Monthly Benefit

For participants terminating after December 31, 1993, the greater of (A) and (B)

(A) 1.1% of final average monthly compensation times credited service plus 0.45% of final average monthly compensation in excess of Covered Compensation times credited service (up to a maximum of 30 years).

(B) 1.4% of final average monthly compensation (up to maximum of \$2300) times credited service.

For prior plan participants of Minnegasco/Midwest, as of August 31, 1993: (A) + (B)

(A) Minnegasco benefit using service credited after August 31, 1993.

(B) (1) + (2) + (3), where:

(1) If not collectively bargained, \$4.75 times Midwest service between 1/1/1992 and 8/31/1993 plus 1.60% of Final Average Monthly Compensation times Midwest service between 1/1/1992 and 8/1/1993.

(2) 1.625% times Final Average Monthly Compensation times pre-92 Midwest service up to 15 years plus 0.625% times Final Average Monthly Compensation times pre-92 Midwest service in excess of 15 years, but no more than 40 years.

(3) 0.375% times the excess of Final Average Monthly Compensation over adjusted Social Security integration level times pre-92 Midwest service (up to a maximum of 40 years)

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Early Retirement

Eligibility

Age 55. (Age 52 for Midwest employees if they were plan participants prior to January 1, 1992.)

Monthly Benefit

Normal accrued retirement benefit, from the applicable plan multiplied by a factor in the following table that varies by age at retirement.

Age	Minne- gasco	Midwest Pre-93	Midwest Union Pre-93	Midwest Union Social Security Offset
52	N/A	0.61	0.70	0.34
53	N/A	0.64	0.73	0.39
54	N/A	0.67	0.76	0.44
55	0.68	0.70	0.79	0.48
56	0.74	0.73	0.82	0.53
57	0.80	0.76	0.85	0.58
58	0.86	0.80	0.88	0.63
59	0.88	0.83	0.91	0.67
60	0.90	0.86	0.94	0.72
61	0.92	0.93	0.97	0.77
62	0.94	1.00	1.00	0.82
63	0.96	1.00	1.00	0.88
64	0.98	1.00	1.00	0.94
65	1.00	1.00	1.00	1.00

Vesting

Eligibility

Three years of vesting service, or age 55 and a participant. [10.1]

Monthly Benefit

Accrued benefit at termination, payable at age 65.

Early commencement is available at age 55, with the vested benefit reduced 7.5% for the first 5 years commencement precedes age 65, followed by 4.5% for the next five years.

Qualified Preretirement Survivor Annuity

Eligibility

Three years of vesting service.

Benefit

If death of participant is after age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant elected the Joint and 50% Survivor

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annuity on the day before death, reduced by the plan's early retirement factors, and died the next day.

If death of participant is before age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant terminated on the day of death if still working, survived to age 55, elected the Joint and 50% Survivor annuity, and then died the next day. The spouse may elect to commence the benefit at any time after the participant would have attained age 55.

Disability

Eligibility

Total and permanent disability.

Benefit

Compensation at disability and service credited until normal retirement date.

Disability benefits from any other Employer LTD plan will decrease retirement and vested benefits while the disability benefit is paid.

Definitions

Compensation

Base salary, commissions, elective 401(k) contributions, employee contributions to a qualified cafeteria plan, non-union variable pay. Excludes overtime, non-sales commissions, extraordinary bonuses, reimbursed expenses.

Covered Compensation

Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.

Credited Service (up to 12/31/1998)

For full-time employees: One month credited for each full month between hire date and termination date, including leave of absence.

Final Average Compensation

Highest 60 consecutive month average monthly compensation out of the last 120 months. Medical LOA working part-time use full compensation at time of leave.

Vesting Service

Same as Credited Service, excluding service before age 18, and excluding service for a non-participating affiliate employer.

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Plan Provisions—Reliant Resources Employees

Participation

Nonunion Reliant Resources, Inc. employees as of March 1, 2001, or employees who transferred to Resources between March 1, 2001 and the Resources stock distribution date.

Benefits

Cash Balance and Prior Plan benefit Accruals cease on March 1, 2001 or any later date before the Resources stock distribution date on which the employee transfers to Reliant Resources (“transfer date”). Cash Balance interest credits continue until the balance is distributed.

Employees may be eligible for base or additional transition benefits as described below. These additional transition balances are added to the cash balance as of March 1, 2001 or later transfer date.

Vesting

Reliant Resources employees are 100% vested in their cash balance and transition benefits (if eligible) as of March 1, 2001 or later transfer date

Base Transition Benefit

Eligibility

Active nonunion Resources Employee with age 42 and five years of vesting service as of December 31, 2000 and eligible for either a Houston Industries, NorAm Energy, or Minnegasco Prior Plan benefit.

The employee’s Cash Balance account is adjusted to be the greater of the employee’s Cash Balance account or the actuarial present value of the employee’s applicable prior plan Accrued Benefit (if any). This determination is as of March 1, 2001 or later transfer date.

Amount

(A) minus (B) (but not less than zero), discounted to March 1, 2001 at 5.78% per year.

(A) Greater of (i) and (ii)

- (i) Present Value as of December 31, 2008 (or age 65 if earlier) of the Accrued Benefit under the employee’s prior plan projected to December 31, 2008, using 5.78% interest and Rev. Rul. 95-6 83GAM Mortality.
- (ii) Present Value as of December 31, 2008 (or age 65 if earlier) of the immediate Early Retirement Benefit under the employee’s prior plan

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projected to December 31, 2008, using 8.50% interest and Rev. Rul. 95-6 83GAM Mortality.

(B) Projected Cash Balance account as of December 31, 2008 (or age 65 if earlier), with projected basic, transition, and interest credits. For this purpose, interest is projected at 5.78% per year.

Projected compensation for this calculation is as defined in Amendment Three to the Retirement Plan.

Additional Transition Benefit

Eligibility

Active nonunion Resources Employee with age 42 and five years of vesting service as of December 31, 2000, and has not attained age 55 with 5 years of vesting service after age 50 as of March 1, 2001, or transfer date, if later. Mid-Atlantic employees with protected retiree medical benefits under their prior employer are not eligible.

Amount

Balance accrued in the FutureCare retiree medical plan as of March 1, 2001, or transfer date if later.

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Plan Provisions—Vectren Non-Bargaining Retirement Plan Participants

2020 Grandfathered Transfer

All Grandfathered Participants in the Vectren Non-Bargaining Retirement Plan, including IEI, SIGECO, and VEDO, who were active on January 1, 2020 and had not terminated and received a lump sum distribution by December 31, 2020, were transferred to the CenterPoint Energy Retirement Plan on December 31, 2020.

Vesting Service

An employee earns one year of service for each year in which he completes 1,000 hours. In the final year of employment, a participant earns 1/12 of a year for each completed month, with a full year earned after completion of 12 months or 1,000 hours.

Former SIGECO Participants

Service is measured from date of hire to date of termination regardless of hours worked.

Former DP&L Participants

One year of vesting service is earned for each year of 1,000 hours.

Credited Service

An employee earns one year of service for each year in which he completes 1,000 hours. In the final year of employment, a participant earns 1/12 of a year for each completed month, with a full year earned after completion of 12 months.

Former SIGECO Participants

Service is measured from date of participation in months, with a month of service credited if one hour is worked in that month.

Former DP&L Participants

One year of credited service is earned for each year of 1,000 hours prior to the plan year containing his entry date.

Grandfathered IEI Participants

Former IEI employees whose years of age plus service was 60 or more on January 1, 1999.

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Grandfathered SIGECO Participants	Former SIGECO employees who chose to continue receiving benefits according to the former SIGECO plan's traditional final pay formula.
Grandfathered VEDO Participants	Former DP&L employees who chose to continue receiving benefits according to the former DP&L plan's traditional final pay formula with supplemental benefits.
Compensation	Total pay including overtime and bonuses before taxes and other items, such as 401(k) or 125 deductions. For grandfathered VEDO employees, pensionable pay is base pay. Compensation shall in all cases be limited in accordance with Section 401(a)(17) of the Code.
Final Average Earnings	
Grandfathered IEI Participants	The average of the highest sixty consecutive months of Compensation.
Grandfathered SIGECO Participants	The average of the highest five consecutive plan years in the last ten plan years of Compensation. A plan year is defined as July 1 – June 30 for years prior to 2000.
Grandfathered VEDO Participants	The average of the highest three consecutive plan years in the last five plan years of Compensation. A plan year is defined as January 1 – December 31.
Normal Retirement Date	The first of the month coincident with or next following age 65.

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Normal Retirement Benefit

Monthly annuity equivalent of the Account Balance at Normal Retirement Date, except for grandfathered participants as noted below.

Grandfathered IEI Participants

Benefit is equal to:

- (1) $0.55\% \times \text{Final Average Earnings} \times \text{Pension Service to NRD}$, plus
- (2) $0.53\% \times \text{Final Average Earnings in excess of Social Security Covered Compensation} \times \text{Pension Service to NRD up to 35 years}$.

This amount is prorated by Pension Service at termination divided by Pension Service to NRD. The remaining amount is offset by any benefits earned under the collectively bargained pension plan

Grandfathered SIGECO Participants

Benefit is the greater of (1) and (2) below:

- (1) (a) $1.52\% \times \text{Final Average Earnings} \times \text{Pension Service up to 30 years}$, plus
(b) $0.69\% \times \text{Final Average Earnings} \times \text{Pension Service between 30 and 40 years}$.
- (2) For employees who were participants as of June 1, 1981, the career average pay equal to:
 - (a) 1.55% of Compensation up to \$6,600, plus
 - (b) 2.05% of Compensation over \$6,600.

Grandfathered VEDO Participants

Benefit is equal to:

- (1) $1.25\% \times \text{Final Average Earnings} \times \text{Pension Service up to 30 years}$, plus
- (2) $0.45\% \times \text{Final Average Earnings in excess of Social Security Covered Compensation} \times \text{Pension Service up to 30 years}$, all offset by
- (3) The benefit earned at DP&L at the close on October 31, 2000.

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Temporary Supplement

For grandfathered VEDO participants, the temporary supplement is payable from Early Retirement date to age 65 of \$187.50 if not eligible for this supplement from DP&L at October 31, 2001.

Form of Payment

Single Life Annuity if the participant has no spouse as of the date of the first payment. Otherwise, benefits are paid in the form of a 50% Joint and Survivor annuity. The optional forms are a 66-2/3%, 75% and 100% Joint and Survivor annuity, a life annuity for married participants, or, for commencement dates after February 28, 2013, a lump sum. Cash balance accounts can be paid in the form of a lump sum for commencement dates prior to March 1, 2013. Effective March 1, 2013, beneficiaries of a postretirement death benefit may elect to receive the remaining value as a lump sum.

Early Retirement Date

Immediately following termination of employment, except for grandfathered participants as noted below.

Grandfathered IEI Participants

On or after attaining age 50 with 10 years of Vesting Service.

Grandfathered SIGECO Participants

On or after attaining age 55 with 5 years of Vesting Service.

Grandfathered VEDO Participants

On or after attaining age 55 with 10 years of Vesting Service.

Early Retirement Benefit

Monthly annuity equivalent to the account balance at the time of early retirement, except for grandfathered participants whose monthly benefit will be reduced as noted below:

Grandfathered IEI Participants

7% reduction per year from age 50 to 60 and 6% reduction from age 60 to 63.

Grandfathered SIGECO Participants

5% reduction per year from age 55 to 60 and 2% reduction from age 60 to 62.

Grandfathered VEDO Participants

3% reduction per year from age 55 to 62.

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Vesting	Effective January 1, 2008, if a participant terminates employment for reasons other than death or retirement and has attained 3 years of Vesting Service, then he is entitled to 100% of his accrued benefit upon retirement.
Actuarial Equivalence for Optional Forms	Arithmetic for joint and survivor. 417(e) for lump sum.
Vested Benefits Upon Termination	Monthly annuity equivalent to the account balance at the time of termination, except for grandfathered participants whose monthly benefit will be reduced as noted below:
Grandfathered IEI Participants	7% reduction per year from age 50 to 60 and 6% reduction from age 60 to 63.
Grandfathered SIGECO Participants	6% reduction per year from age 55 to 65 if commencing prior to age 60 and 3% reduction from age 60 to 65 if commencing on or after age 60.
Grandfathered VEDO Participants	Actuarial Equivalence based on interest rate of 6% and 1971 Group Annuity Mortality 100% Male table for each year before age 62 and after age 55.
Death Benefit Eligibility	3 years of Vesting Service.
Death Benefit	Monthly annuity equivalent to account balance at death, except for grandfathered participants as noted below:
Grandfathered IEI & VEDO Participants	For married participants, surviving spouse receives 50% of the monthly pension benefit as of the date of death, reduced for the 50% Joint & Survivor election and reduced for payment as early as the participant's 55th birthday.
Grandfathered SIGECO Participants	Spouse's benefit for death after age 55 is 50% of the participant's accrued benefit.

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Account Balance

Sum of (1) through (4) accumulated with interest annually under (5)

(1) Pay Credit

For each Plan Year for which a Participant completes one year of Credited Service and is active as of the last day of the Plan Year, the Participant shall receive a Pay Credit of 2.5% of the Plan Year Compensation at the end of the Plan Year, except as noted below. Grandfathered SIGECO and Grandfathered VEDO participants are not eligible for the pay credit. Effective January 1, 2020 pay credits will cease for all participants.

Former IEI Participants

The Pay Credit for former IEI participants is:

- (a) 2.5% of Compensation
- (b) 3.5% of Compensation, if age plus service was between 50 and 54 on January 1, 1999.
- (c) 4.5% of Compensation, if age plus service was between 55 and 59 on January 1, 1999.

Effective January 1, 2020 pay credits will cease for all participants.

(2) Opening Account Balance

Former IEI Participants

The accrued benefit under the IEI plan formula (see Grandfathered IEI Participants) converted into an account balance on January 1, 1999, for all employees who are not IEI grandfathered employees.

Former SIGECO Participants

The accrued benefit under the SIGECO formula (see Grandfathered SIGECO Participants) converted into an account balance on July 1, 2000, for all employees who elected the Vectren plan.

Former VEDO Participants

The accrued benefit under the DP&L formula (see Grandfathered VEDO Participants) converted into an account balance on January 1, 2001.

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(3) Additional Credit

For each Plan Year for which a Participant completes one year of Credited Service, the Participant shall receive an Additional Credit at the end of the Plan Year. Based on a plan amendment adopted in August 2017, the minimum benefit for participants in the former SIGECO Pension Plan as of June 30, 2000 is the June 30, 2000 accrued benefit plus the accrued benefit provided by the Additional Credit Account. The Additional Credit is \$310 per Plan Year. The following participants are not eligible for the Additional Credit: Grandfathered VEDO, or employed by IEI on January 1, 2001 and were at least age 50 with 5 years of service or employed by SIGECO on July 1, 1998 and were at least age 50 on July 1, 1998. Notwithstanding the foregoing, for Plan Years after 2012 the Additional Credit shall not be credited to any Participant who is a named executive officer of the Company at any time during the Plan Year. Effective January 1, 2020, additional credits will cease for all participants.

(4) Additional Credit Opening

Account Balance \$310 per year of service since hire, accumulated at 6.15% until January 1, 2001 if eligible as noted below.

Former IEI Participants

Additional credit opening account balances were established for IEI participants who, as of January 1, 2001, were not age 50 with five or more years of service.

Former SIGECO Participants

Additional credit opening account balances were established for SIGECO participants who were not age 50 as of July 1, 1998.

Former VEDO Participants

All VEDO employees who elected the Vectren plan started with a \$0 additional credit opening account balance on January 1, 2001.

(5) Interest Credit

Effective January 1, 2020, the greater of the average of 10-year Treasuries for October of the preceding year and 4.15%

Employee Contributions

None.

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Plan Changes Since the Prior Year

The funding valuation reflects the following plan changes since the prior year:

- A change in the mortality basis for lump sum payments from the 2023 plan year IRC section 417(e)(3) mortality table to the 2024 plan year IRC section 417(e)(3) mortality table.
- The legislated increase in the Section 401(a)(17) recognizable pay limit from \$330,000 for 2023 to \$345,000 for 2024.
- The legislated increase in the Section 415 dollar limits for defined benefit plans from \$265,000 for 2023 to \$275,000 for 2024.
- Effective January 1, 2024, the automatic cash-out limit has increased from \$5,000 to \$7,000.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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Schedule SB, line 22 — Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

Age	HI > 30	Other	NB Vectren
55.5	4.00%	4.00%	4.00%
56.5	5.00%	4.00%	4.00%
57.5	7.00%	5.00%	4.00%
58.5	7.00%	5.00%	4.00%
59.5	13.00%	9.00%	5.00%
60.5	18.00%	10.00%	5.00%
61.5	14.00%	13.00%	10.00%
62.5	20.00%	23.00%	10.00%
63.5	25.00%	18.00%	20.00%
64.5	30.00%	25.00%	20.00%
65.5	35.00%	35.00%	30.00%
66.5	40.00%	35.00%	20.00%
67.5	25.00%	30.00%	20.00%
68.5	25.00%	30.00%	30.00%
69.5	25.00%	30.00%	30.00%
70	100.00%	100.00%	100.00%
Weighted Average	61.95	62.70	63.75
% of Actives	7.03%	92.57%	0.40%
Combined Weighted Average	$61.95 \times 0.0703 + 62.7 \times 0.9257 + 63.75 \times 0.0040 = 62.65$		

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Schedule SB, line 26b — Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	6,357,686	19,826,297	70,086,315	96,270,298
2025	9,009,428	12,012,624	68,000,721	89,022,773
2026	12,702,048	12,103,461	65,862,075	90,667,584
2027	16,325,635	15,011,757	63,728,451	95,065,843
2028	19,265,794	16,281,493	61,357,952	96,905,239
2029	21,982,010	15,805,322	59,007,053	96,794,385
2030	23,235,742	19,626,986	56,603,665	99,466,393
2031	24,716,682	17,777,975	54,359,899	96,854,556
2032	26,249,325	14,327,434	51,827,300	92,404,059
2033	27,772,754	11,928,505	49,243,758	88,945,017
2034	29,032,384	13,138,489	46,734,624	88,905,497
2035	30,464,035	12,672,520	44,208,352	87,344,907
2036	31,161,304	12,853,409	41,670,286	85,684,999
2037	31,744,281	12,272,190	39,141,087	83,157,558
2038	32,782,499	10,673,747	36,604,294	80,060,540
2039	33,367,973	10,239,882	34,086,805	77,694,660
2040	34,286,066	9,215,344	31,595,654	75,097,064
2041	35,111,314	8,884,894	29,138,725	73,134,933
2042	35,689,426	8,706,815	26,710,080	71,106,321
2043	35,958,576	7,718,493	24,350,563	68,027,632
2044	36,232,359	7,630,141	22,083,049	65,945,549
2045	35,973,247	7,086,794	19,880,267	62,940,308
2046	36,001,362	6,710,013	17,774,049	60,485,424
2047	35,647,631	6,203,436	15,775,322	57,626,389
2048	34,811,492	5,430,007	13,893,769	54,135,268
2049	34,608,655	5,106,113	12,137,612	51,852,380
2050	33,707,658	4,381,728	10,513,318	48,602,704
2051	32,952,041	4,124,395	9,025,470	46,101,906
2052	32,162,403	3,361,205	7,800,547	43,324,155
2053	30,731,432	2,953,135	6,467,594	40,152,161
2054	29,844,207	2,544,647	5,396,128	37,784,982
2055	28,536,311	2,160,933	4,458,239	35,155,483
2056	27,330,609	1,842,342	3,647,607	32,820,558
2057	25,988,838	1,555,054	2,956,091	30,499,983
2058	24,754,653	1,299,569	2,373,989	28,428,211
2059	23,518,307	1,107,588	1,890,474	26,516,369

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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2060	22,182,626	881,421	1,494,166	24,558,213
2061	20,951,217	715,584	1,173,588	22,840,389
2062	19,689,362	575,567	917,577	21,182,506
2063	18,504,157	458,743	715,621	19,678,521
2064	17,327,367	362,358	629,337	18,319,062
2065	16,193,672	283,687	436,426	16,913,785
2066	15,096,223	220,132	343,219	15,659,574
2067	14,050,123	169,276	272,228	14,491,627
2068	13,037,016	128,964	218,326	13,384,306
2069	12,052,548	97,302	177,401	12,327,251
2070	11,101,969	72,658	146,242	11,320,869
2071	10,184,758	53,662	122,386	10,360,806
2072	9,302,920	39,165	103,980	9,446,065
2073	8,458,205	28,223	89,650	8,576,078

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Schedule SB, line 19 — Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 1/1/2024 at 5.06%	Interest Adjusted Contribution
October 11, 2024	\$ 4,000,000	284	\$ 3,849,688
December 20, 2024	\$ 19,364,000	354	\$ 18,461,226
March 26, 2025	\$ 61,000,000	450	\$ 57,406,213
April 11, 2025	\$ 15,000,000	466	\$ 14,085,770
July 14, 2025	\$ 15,000,000	560	\$ 13,907,842
September 12, 2025	\$ 5,200,000	620	\$ 4,782,422
Total Contribution	\$ 119,564,000		\$ 112,493,161

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Schedule SB, Part V — Summary of Plan Provisions

Plan Provisions—Cash Balance

Effective Date	January 1, 2009.
Date of Most Recent Amendment	January 1, 2024.
Participation	Immediate. Effective March 1, 2001, nonunion Reliant Resources employees cease Cash Balance accruals. No TCT participation until January 1, 2011. Effective January 1, 2020 the plan is closed to new non-union entrants and new Texas Gas Union (USW12-227 and Local 13-1) entrants. Effective January 1, 2021 the plan is closed to all new entrants, including rehires.
Future Plan Changes	CenterPoint Energy, Inc. reserves the right to amend or terminate the plan.
Type of Plan	Cash Balance Plan.
Opening Account	
Participants Hired on or after January 1, 1999	0.
Active Participants prior to January 1, 1999	Present value of accrued benefit in the prior plan as of December 31, 1998 computed using 7.00% interest and 1983 Group Annuity Mortality Table (Rev. Rul. 95-6).
2009 Restatement	For actives as of December 31, 2008 participating in a prior plan formula (generally were active as of December 31, 1998), the balance was restated to be the present value of the accrued benefit in the prior plan as of December 31, 2008 computed using 4.52% interest and 1994 Group Annuity Reserving Table (Rev. Rul. 01-62), if this was larger than the accumulated cash balance as of December 31, 2008.

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Basic Pay Credit

Amount 4% of Compensation from January 1, 1999 through December 31, 2008.
5% of Compensation after December 31, 2008.

Timing End of Calendar Year for active participants.

Transition Credit

Eligibility Age 40 and 10 years of vesting service as of December 31, 1998 and a NorAm or Houston Industries Prior Plan participant (excludes members of the IBEW Local 66 union).

Amount

Completed Years of Vesting Service (as of December 31, 1998)	Additional Credit (Percentage of Covered Earnings)
10 to 14 years	1%
15 to 19 years	2%
20 to 24 years	3%
25 or more years	4%

Timing All transition credits have ceased accruing effective January 1, 2009.

Interest Credit

Amount Interest on account at beginning of year based on the 30-year Treasury securities for the November of the prior year.

Timing End of calendar year until benefits commence.

Normal Retirement

Eligibility Defined as age 65 with 5 years of participating service. Can receive benefit at age 65 with three years of vesting service.

Benefit Cash balance as a lump sum or an actuarial equivalent annuity.
For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance.

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Early Retirement

Eligibility	Three years of vesting service.
Benefit	Cash balance as a lump sum or an actuarial equivalent annuity. For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance

Postponed Retirement

Eligibility	Termination of service after Normal Retirement Date.
Benefit	Benefit computed as for Normal Retirement Date considering service through Postponed Retirement Date.

Disability Retirement

Eligibility	Disabled as determined by committee.
Benefit	Pay and interest credits continue during period of disability. Pay credits are based on pay rate at time of disability. Effective 1/1/2020, pay credits for disabled participants will cease two years following their date of disability.

Vested Termination

Eligibility	Three years of vesting service.
Benefit	Cash balance as a lump sum or an actuarial equivalent annuity. For prior plan participants, the cash balance as of December 31, 2008, with interest, is compared to the prior plan benefit before adding the post-2008 cash balance.

Preretirement Death

Eligibility	Immediate vesting.
Benefit	Cash balance, with interest credits until beneficiary's commencement.

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Prior Plans Benefits

Prior Plan Participant	Participant of a prior plan by virtue of active or leave status on December 31, 1998 in the Houston Industries, NorAm, or Minnegasco prior plans.
Prior Plan Benefit	Benefit accrued through December 31, 2008 in the Houston Industries, NorAm, or Minnegasco prior plans.
Prior Cash Balance	Cash balance accumulated from January 1, 1999 to December 31, 2008.

Additional Provisions for IBEW Members

In addition, for IBEW Local 66 employees who were active as of December 31, 1998, the cash balance accrued as of December 31, 2008 with interest, shall be no less than the following:

For terminations after December 31, 2008 for members who were younger than age 35 December 31, 1998	Present value of the early retirement benefit payable under the protected FAP formula, based on the frozen on accrued benefit as of December 31, 2008, using an 8.5% interest rate and the UP84 mortality table.
For terminations after December 31, 2008 for members who were older than age 35 on December 31, 1998	Present value of the early retirement benefit payable under the protected FAP formula, based on the frozen accrued benefit as of December 31, 2008, using an 8.5% interest rate and the UP84 mortality table, or the present value of 70% of the retirement benefit payable under the protected FAP formula, based on the accrued benefit as of the date of termination, using the larger of: • 8.5% interest rate and the UP84 mortality table applied to the early retirement benefit • 417(e) mortality and interest applied to the accrued benefit

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Definitions

Normal Form of Benefit	For unmarried participants, single life annuity. For married participants, 50% joint and survivor annuity.
Optional Forms of Benefit	Actuarially equivalent amounts may be paid in any of the following forms: • 10-year Certain and Life • 50%, 66-2/3%, 75%, or 100% joint and survivor annuity • Lump sum Additional optional forms of payment exist for Minnegasco and NorAm retirees.
Compensation (Cash Balance)	Base pay, overtime, shift differentials, deferred compensation, and most annual bonuses.
Vesting Service	Vesting service as defined in Prior Plan up to December 31, 1998 plus exact elapsed service after December 31, 1998.
Prior Plan Benefit Service	Benefit service as defined in Prior Plan up to December 31, 1998 plus exact elapsed service after December 31, 1998, until earlier of termination or December 31, 2008.

Actuarial Equivalence

• Prior Plan Lump Sum ¹	417(e)(3) Mortality and Interest Rates.
• Cash Balance Annuitization	417(e)(3) Mortality and Interest Rates.
• Additional Annuity Optional Forms	Mortality: 1984 Unisex Pension Table. Interest: 9.50% per annum. Conversion from the Single Life Annuity Form.

¹ For employees who terminate on or after December 1, 2007 but prior to December 1, 2008, and elect to commence their pension during the 2008 Plan Year, the lump sum value will be based on the greater of the actuarial equivalence basis above reflecting the Unisex 1994 Group Annuity Reserve Table, and the 30-year Treasury rate for November 2007.

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Plan Provisions—Houston Industries Prior Plan

Effective Date	January 1, 1989.
Participation	No new participants after December 31, 1998. Effective March 1, 2001, nonunion Resources employees cease accruals. Effective January 1, 2009, all future accruals cease under this plan except for the continuation of 70% of this benefit for IBEW Local 66 employees who were active and age 35 or older on December 31, 1998.
Normal Retirement	
Eligibility	Age 65 with 5 years of vesting service.
Benefit	The sum of (i) and (ii): (i) $1.5\% \times \text{Average Monthly Compensation} \times \text{Benefit Service}$ (ii) $0.44\% \times \text{Average Monthly Compensation in excess of } 1/12 \text{ Covered Compensation} \times \text{Benefit Service}$ Benefit service in (i) and (ii) limited to 35 years.
Early Retirement	
Eligibility	Age 55 with 5 years of vesting service.
Benefit	Unreduced benefit at age 60 with 30 years of service. For retirement after age 55 with 30 years of service, reduction is actuarial equivalence from age 60, otherwise age 65. For IBEW Local 66 employees with 30 or more years of service, the following reductions apply instead:

Age at Commencement	Factors
60	1.00
59	0.97
58	0.93
57	0.89
56	0.84
55	0.79

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2002 Early Retirement Window

Eligibility	Certain Texas Genco participants active as of December 31, 2002 who were age 55 with 25 years of service.
Benefits	Three additional years of age and service imputed for benefit determination with benefits commencing January 1, 2003.

Postponed Retirement

Eligibility	Termination of service after Normal Retirement Date.
Benefit	Benefit computed as for Normal Retirement Date considering service through Postponed Retirement Date.

Disability Retirement

Eligibility	Disabled as determined by the committee and must be receiving a benefit from the Employer's long-term disability plan.
Benefit	Benefit computed as for Normal Retirement using Benefit Service through Normal Retirement Date. Benefit commences at Normal Retirement Date and is payable on a straight life annuity basis.

Vested Termination

Eligibility	Three years of vesting service.
Benefit	Benefit computed as for Normal Retirement payable at Normal Retirement Date or as early as age 55 reduced actuarially.

Severance Retirement

Eligibility	Age 50 and 20 years of service, and terminated under a severance arrangement including this provision.
Benefit	Accrued benefit reduced for early commencement in accordance with factors as if participant had terminated employment after age 55.

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Preretirement Death—Immediate

Eligibility

Death of a participant who has a vested benefit.

A death benefit is payable to the surviving spouse of a participant who is either:

- (i) active or disabled, and died with at least 5 years of vesting service, or
- (ii) retired or terminated, was age 55 or greater, and died before commencement of pension payments.

Benefit

The monthly benefit, payable for the life of the surviving spouse commencing on the first day of the month following the participant's death, is the product of:

- (i) the benefit determined as for normal retirement without reduction for early retirement benefit, with compensation and benefit service as of the first day of the month in which the participant died, times
- (ii) 50%, less 1% for each year in excess of 5 by which the participant's date of birth precedes that of the surviving spouse, or

In no event will the benefit be less than the preretirement death benefit below.

Preretirement Death Deferred

Eligibility

A death benefit is payable to the surviving spouse of

- (i) an active participant who dies before attaining 55, or
- (ii) a deferred vested participant.

Benefit

The monthly benefit, payable for the life of the surviving spouse, is determined as if the participant had terminated employment on the day before his death, survived to his earliest permissible retirement age, retired with the Automatic Joint and Survivor Option, and died the following day.

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Definitions

Actuarial Equivalence	Same as Cash Balance.
Average Monthly Compensation	The average of the highest consecutive 36 months of compensation out of the last 120 months of service.
Compensation	Regular compensation actually paid to or accrued for the employees by their employers for personal services during the applicable payroll period. Includes: • Normal Salary, Wages, Commissions, Employee pre-tax contributions to the savings plan. Excludes: • Bonuses, Overtime, Expense Allowances, Special Compensation.
Benefit Service (up to 12/31/1998)	1/365th of a year of Benefit Service for each day of service. Prior to January 1, 1989: Benefit Service in the prior plan.
Vesting Service	1/365th of a year of Vesting Service for each day of service earned after the later of employment date and 18th birthday. Prior to January 1, 1989: Vesting Service in the prior plan.
Covered Compensation	Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.

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Plan Provisions—NorAm Energy Corp. Prior Plan

Participation

No new participants after December 31, 1998.

Effective March 1, 2001, Resources employees cease accruals.

Effective January 1, 2009, all future accruals cease under this plan.

Participation in Prior Plans

Grandfathered Plan benefits are available to employees who were covered under the NorAm Energy Corp. Employees Retirement Plan as in effect as of December 31, 1991.

- Plan A Arkla employees hired by Arkla prior to July 1, 1987
- Plan B Entex employees hired by Entex prior to January 1, 1992
- Plan C Mississippi River Transmission (MRT) hired by MRT prior to July 1, 1987.

Normal Retirement

Eligibility

Age 65.

Monthly Benefit

Greater of (A), (B), (C), (D).

- (A) 1.25% of final average monthly compensation times years of credited service plus 0.65% final average monthly compensation in excess of Covered Compensation times credited service (up to a maximum of 35 years). [4.1]
- (B) For Plan A Arkla Employees, the greater of (1), (2), or (3)
- (1) (a) + (b) + (c)
- (a) 1% of final average monthly compensation up to \$600 times years of credited service
- (b) 1.5% of final average monthly compensation in excess of \$600 times years of credited service.
- (c) 0.5% of average monthly basic pay before October 1, 1974, times number of years contributions were made, less number of years contributions weren't made

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Normal Retirement (continued)

- (2) Greater of (a) or (b) + (c)
 - (a) 2.5% of final average monthly compensation in excess of the estimated monthly age 65 Social Security benefit times years of projected credited service (up to a maximum of 20 years) multiplied by a service fraction
 - (b) 2.5% of final average monthly compensation times years of projected credited service (up to a maximum of 20 years) in excess of 2/3 of the estimated monthly age 65 Social Security benefit, multiplied by a service fraction
 - (c) 0.5% average monthly basic pay during period contributions were made, before October 1, 1974, times number of years contributions were made.
- (3) For participants hired before October 1, 1977,
(a) + (b) + (c)
 - (a) 1.25% of final average monthly compensation up to \$550 times years of credited service
 - (b) 1.5% of final average monthly compensation in excess of \$550 times years of credited service
 - (c) 0.5% of average monthly basic pay before October 1, 1974, times number of years contributions were made less number of years contributions weren't made.

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Normal Retirement (continued)

(C) For Plan B Entex employees, the greater of (1) or (2)

(1) The sum over the career of the participant of
(a) + (b)

(a) 1.5% of the first \$650 of monthly base pay

(b) 2% of monthly base pay in excess of \$650.

(2) The sum of (a) + (b)

(a) 2.32% of final average monthly base pay in excess of estimated monthly age 65 Social Security benefit times years of credited service (up to a maximum of 25)

(b) Employee contributions with interest times applicable percentage divided by 12.

Interest is compounded at 5% annually before June 30, 1985, and 7% annually thereafter.

The applicable percentage varies by age at commencement.

(D) For Plan C MRT employees, (1) + (2) – (3):

(1) 1.85% of final average monthly earnings times years of credited service (up to a maximum of 30)

(2) 1.5% of final average monthly earnings times years of credited service in excess of 30, up to 40.

(3) 50% of the MRT Service Fraction times estimated monthly age 65 Social Security Benefit.

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

The normal retirement benefit from the applicable plan multiplied by a factor in the following table that varies by age at retirement.

Age	NorAm	Plan A	Plan B	Plan C
55	.486	.72	.79	.76
56	.529	.76	.82	.80
57	.576	.80	.85	.84
58	.615	.84	.88	.88
59	.653	.88	.91	.92
60	.692	.92	.94	.96
61	.730	.96	.97	.98
62	.769	1.00	1.00	1.00
63	.846	1.00	1.00	1.00
64	.923	1.00	1.00	1.00
65	1.000	1.00	1.00	1.00

For Plan A Arkla employees and Plan B Entex employees, credited service and final average compensation as of the early retirement date is used, except for the Social Security offset formula which uses credited service projected to normal retirement, multiplied by a fraction, the numerator of which is the actual credited service at early retirement, and the denominator of which is the projected credited service to normal retirement.

Plan C MRT employees who are age 55 with 30 years of service are eligible for an early retirement benefit of which the portion earned prior to January 1, 1992 is unreduced.

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2004 Early Retirement Window

Eligibility	Certain Arkla and Entex participants active as of April 1, 2004 or August 1, 2004 who were age 52 with five years of service.
Benefits	Three additional years of age and service for benefit determination.

Vesting

Eligibility	Three years of vesting service or age 65.
Benefit	The accrued normal retirement benefit actuarially reduced for commencement before age 65. The benefit may commence on or after attainment of age 55. [4.3] The deferred vested benefit is further reduced by the cost of the preretirement survivor annuity for the period beginning at separation and ending at the earliest of death or benefit commencement date. The reduction is 0.1% for each year before age 45, 0.3% for each year from age 45 to 55 and 0.5% for each full year from 55 to 65. (1/12 applied for each month in an incomplete year). [6.2(c)] This reduction does not apply to Entex employees.

Disability

Eligibility	Active Participant, total and permanent disability, and receiving benefits from any LTD plan of the Company.
Benefit	Vesting service and credited service continue to accrue during disability. Compensation and Covered Compensation during disability are the same as on the date in which disability commences. [4.4] For death during disability, the death benefit is the same as for an active employee with service awarded during the disability period, and using the same pay as when disability commenced.

Entex Postretirement Death Benefit

Eligibility	Retired from active service, with Entex formula exceeding NorAm formula.
Benefit	\$4,000 lump sum at death, plus the excess of employee contributions over benefits received. Effective January 1, 1999, this benefit was canceled, and its annuity equivalent is included in retirement benefits.

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Entex Preretirement Death Benefit

Eligibility	Five years of vesting service, married at least one year prior to death, and benefits have not commenced. Nonvested employees receive their employee contributions with interest.
Benefit	For an active participant, 50% of the accrued benefit at date of death starting immediately, and unreduced for early commencement. For a terminated participant, the benefit the spouse would receive had the participant chosen the Joint and 50% survivor option at 65 (unreduced from SLA for Entex), and died immediately, reduced actuarially for early commencement.

Qualified Preretirement Survivor Annuity (floor for Entex benefit)

Eligibility	5 years of vesting service, married at least one year prior to death, and benefits have not commenced. [6.1]
Benefit	If death of participant is after age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant elected the Joint and 50% Survivor annuity on the day before death, reduced by the plan's early retirement factors, and died the next day. If death of participant is before age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant quit on the day of death if still working, survived to age 55, elected the Joint and 50% Survivor annuity, and then died the next day. The benefit payable to the spouse is actuarially reduced from the participant's normal retirement age. The benefit commencement date may be any month after the participant dies. [6.1, 6.2, 6.3]
Return of Employee Contributions	The excess of employee contributions over aggregate payments made will be paid in a lump sum to the beneficiary.

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Definitions

Actuarial Equivalence	1984 Unisex Pension Table with a three-year setback for beneficiaries, and PBGC Rates at beginning of plan year. (Rates frozen as of November 1, 1999.)
Compensation	Base salary, overtime, commissions, bonus payments. For Entex employees, base pay excludes bonuses and overtime.
Credited Service (up to 12/31/1998)	Prior credited service plus vesting service less periods of absence.
Final Average Monthly Comp	Highest average 36 consecutive monthly compensation out of the last 120 full consecutive months of vesting service. For Entex employees, final average monthly compensation is the highest five consecutive calendar year average of base pay out of the last ten calendar years, or the last 60 months, if higher. For MRT employees, final average monthly compensation is the highest 54 consecutive month average out of the last 120 months.
MRT Service Fraction	A fraction, the numerator of which is Credited Service at termination (up to a maximum of 40), the denominator of which is the greater of 30 or the years of Credited Service earned if the participant were to remain active until age 65 (up to a maximum of 40).
Covered Compensation	Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.
Normal Form	Single Life Annuity for all plans except Entex with Joint and 50% Survivor Annuity. Effective January 1, 1999, the Entex normal form was converted to single life with an additional equivalent subsidy.

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Definitions (continued)

Social Security Benefit

For Arkla employees, age 65 Social Security benefit.

For Entex employees, the Social Security benefit available at the later of age 65 or actual retirement, with calendar year wages before year of termination projected levelly to age 65, and previous years wages regressed according to the national wage average. The social security benefit is reduced 6 2/3% for each year retirement precedes age 65 down to age 60, and then a 3 1/3% down to age 55. [Amendment 4, 1.18]

For MRT employees, the Social Security benefit available at 65, based on the participant's regular rate of pay projected levelly into the future after termination if before age 65. Pay prior to hire date is regressed by 6.0% annually. The Social Security benefit is reduced 5/12 of 1% for each month that retirement precedes age 60.

Vesting Service

Elapsed time from hire, with a year of vesting service awarded for each 12 months. (complete years + months/12 + days/30). Unpaid leave after 12 months is excluded.

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Plan Provisions—Minnegasco Division Employees' Prior Plan

Participation

No new participants after December 31, 1998.

Effective January 1, 2009, all future accruals cease under this plan.

Normal Retirement

Eligibility

Age 65.

Monthly Benefit

For participants terminating after December 31, 1993, the greater of (A) and (B)

(A) 1.1% of final average monthly compensation times credited service plus 0.45% of final average monthly compensation in excess of Covered Compensation times credited service (up to a maximum of 30 years).

(B) 1.4% of final average monthly compensation (up to maximum of \$2300) times credited service.

For prior plan participants of Minnegasco/Midwest, as of August 31, 1993: (A) + (B)

(A) Minnegasco benefit using service credited after August 31, 1993.

(B) (1) + (2) + (3), where:

(1) If not collectively bargained, \$4.75 times Midwest service between 1/1/1992 and 8/31/1993 plus 1.60% of Final Average Monthly Compensation times Midwest service between 1/1/1992 and 8/1/1993.

(2) 1.625% times Final Average Monthly Compensation times pre-92 Midwest service up to 15 years plus 0.625% times Final Average Monthly Compensation times pre-92 Midwest service in excess of 15 years, but no more than 40 years.

(3) 0.375% times the excess of Final Average Monthly Compensation over adjusted Social Security integration level times pre-92 Midwest service (up to a maximum of 40 years)

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Early Retirement

Eligibility

Age 55. (Age 52 for Midwest employees if they were plan participants prior to January 1, 1992.)

Monthly Benefit

Normal accrued retirement benefit, from the applicable plan multiplied by a factor in the following table that varies by age at retirement.

Age	Minne- gasco	Midwest Pre-93	Midwest Union Pre-93	Midwest Union Social Security Offset
52	N/A	0.61	0.70	0.34
53	N/A	0.64	0.73	0.39
54	N/A	0.67	0.76	0.44
55	0.68	0.70	0.79	0.48
56	0.74	0.73	0.82	0.53
57	0.80	0.76	0.85	0.58
58	0.86	0.80	0.88	0.63
59	0.88	0.83	0.91	0.67
60	0.90	0.86	0.94	0.72
61	0.92	0.93	0.97	0.77
62	0.94	1.00	1.00	0.82
63	0.96	1.00	1.00	0.88
64	0.98	1.00	1.00	0.94
65	1.00	1.00	1.00	1.00

Vesting

Eligibility

Three years of vesting service, or age 55 and a participant. [10.1]

Monthly Benefit

Accrued benefit at termination, payable at age 65.

Early commencement is available at age 55, with the vested benefit reduced 7.5% for the first 5 years commencement precedes age 65, followed by 4.5% for the next five years.

Qualified Preretirement Survivor Annuity

Eligibility

Three years of vesting service.

Benefit

If death of participant is after age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant elected the Joint and 50% Survivor

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annuity on the day before death, reduced by the plan's early retirement factors, and died the next day.

If death of participant is before age 55, the death benefit to the spouse is the benefit the spouse would have received had the participant terminated on the day of death if still working, survived to age 55, elected the Joint and 50% Survivor annuity, and then died the next day. The spouse may elect to commence the benefit at any time after the participant would have attained age 55.

Disability

Eligibility

Total and permanent disability.

Benefit

Compensation at disability and service credited until normal retirement date.

Disability benefits from any other Employer LTD plan will decrease retirement and vested benefits while the disability benefit is paid.

Definitions

Compensation

Base salary, commissions, elective 401(k) contributions, employee contributions to a qualified cafeteria plan, non-union variable pay. Excludes overtime, non-sales commissions, extraordinary bonuses, reimbursed expenses.

Covered Compensation

Average taxable wage base for the 35-year period ending with year of attaining Social Security normal retirement age, divided by 12. The current taxable wage base is used for future years if necessary.

Credited Service (up to 12/31/1998)

For full-time employees: One month credited for each full month between hire date and termination date, including leave of absence.

Final Average Compensation

Highest 60 consecutive month average monthly compensation out of the last 120 months. Medical LOA working part-time use full compensation at time of leave.

Vesting Service

Same as Credited Service, excluding service before age 18, and excluding service for a non-participating affiliate employer.

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Plan Provisions—Reliant Resources Employees

Participation

Nonunion Reliant Resources, Inc. employees as of March 1, 2001, or employees who transferred to Resources between March 1, 2001 and the Resources stock distribution date.

Benefits

Cash Balance and Prior Plan benefit Accruals cease on March 1, 2001 or any later date before the Resources stock distribution date on which the employee transfers to Reliant Resources (“transfer date”). Cash Balance interest credits continue until the balance is distributed.

Employees may be eligible for base or additional transition benefits as described below. These additional transition balances are added to the cash balance as of March 1, 2001 or later transfer date.

Vesting

Reliant Resources employees are 100% vested in their cash balance and transition benefits (if eligible) as of March 1, 2001 or later transfer date

Base Transition Benefit

Eligibility

Active nonunion Resources Employee with age 42 and five years of vesting service as of December 31, 2000 and eligible for either a Houston Industries, NorAm Energy, or Minnegasco Prior Plan benefit.

The employee’s Cash Balance account is adjusted to be the greater of the employee’s Cash Balance account or the actuarial present value of the employee’s applicable prior plan Accrued Benefit (if any). This determination is as of March 1, 2001 or later transfer date.

Amount

(A) minus (B) (but not less than zero), discounted to March 1, 2001 at 5.78% per year.

(A) Greater of (i) and (ii)

- (i) Present Value as of December 31, 2008 (or age 65 if earlier) of the Accrued Benefit under the employee’s prior plan projected to December 31, 2008, using 5.78% interest and Rev. Rul. 95-6 83GAM Mortality.
- (ii) Present Value as of December 31, 2008 (or age 65 if earlier) of the immediate Early Retirement Benefit under the employee’s prior plan

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projected to December 31, 2008, using 8.50% interest and Rev. Rul. 95-6 83GAM Mortality.

(B) Projected Cash Balance account as of December 31, 2008 (or age 65 if earlier), with projected basic, transition, and interest credits. For this purpose, interest is projected at 5.78% per year.

Projected compensation for this calculation is as defined in Amendment Three to the Retirement Plan.

Additional Transition Benefit

Eligibility

Active nonunion Resources Employee with age 42 and five years of vesting service as of December 31, 2000, and has not attained age 55 with 5 years of vesting service after age 50 as of March 1, 2001, or transfer date, if later. Mid-Atlantic employees with protected retiree medical benefits under their prior employer are not eligible.

Amount

Balance accrued in the FutureCare retiree medical plan as of March 1, 2001, or transfer date if later.

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Plan Provisions—Vectren Non-Bargaining Retirement Plan Participants

2020 Grandfathered Transfer

All Grandfathered Participants in the Vectren Non-Bargaining Retirement Plan, including IEI, SIGECO, and VEDO, who were active on January 1, 2020 and had not terminated and received a lump sum distribution by December 31, 2020, were transferred to the CenterPoint Energy Retirement Plan on December 31, 2020.

Vesting Service

An employee earns one year of service for each year in which he completes 1,000 hours. In the final year of employment, a participant earns 1/12 of a year for each completed month, with a full year earned after completion of 12 months or 1,000 hours.

Former SIGECO Participants

Service is measured from date of hire to date of termination regardless of hours worked.

Former DP&L Participants

One year of vesting service is earned for each year of 1,000 hours.

Credited Service

An employee earns one year of service for each year in which he completes 1,000 hours. In the final year of employment, a participant earns 1/12 of a year for each completed month, with a full year earned after completion of 12 months.

Former SIGECO Participants

Service is measured from date of participation in months, with a month of service credited if one hour is worked in that month.

Former DP&L Participants

One year of credited service is earned for each year of 1,000 hours prior to the plan year containing his entry date.

Grandfathered IEI Participants

Former IEI employees whose years of age plus service was 60 or more on January 1, 1999.

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Grandfathered SIGECO Participants	Former SIGECO employees who chose to continue receiving benefits according to the former SIGECO plan's traditional final pay formula.
Grandfathered VEDO Participants	Former DP&L employees who chose to continue receiving benefits according to the former DP&L plan's traditional final pay formula with supplemental benefits.
Compensation	Total pay including overtime and bonuses before taxes and other items, such as 401(k) or 125 deductions. For grandfathered VEDO employees, pensionable pay is base pay. Compensation shall in all cases be limited in accordance with Section 401(a)(17) of the Code.
Final Average Earnings	
Grandfathered IEI Participants	The average of the highest sixty consecutive months of Compensation.
Grandfathered SIGECO Participants	The average of the highest five consecutive plan years in the last ten plan years of Compensation. A plan year is defined as July 1 – June 30 for years prior to 2000.
Grandfathered VEDO Participants	The average of the highest three consecutive plan years in the last five plan years of Compensation. A plan year is defined as January 1 – December 31.
Normal Retirement Date	The first of the month coincident with or next following age 65.

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Normal Retirement Benefit

Monthly annuity equivalent of the Account Balance at Normal Retirement Date, except for grandfathered participants as noted below.

Grandfathered IEI Participants

Benefit is equal to:

- (1) $0.55\% \times \text{Final Average Earnings} \times \text{Pension Service to NRD}$, plus
- (2) $0.53\% \times \text{Final Average Earnings in excess of Social Security Covered Compensation} \times \text{Pension Service to NRD up to 35 years}$.

This amount is prorated by Pension Service at termination divided by Pension Service to NRD. The remaining amount is offset by any benefits earned under the collectively bargained pension plan

Grandfathered SIGECO Participants

Benefit is the greater of (1) and (2) below:

- (1) (a) $1.52\% \times \text{Final Average Earnings} \times \text{Pension Service up to 30 years}$, plus
(b) $0.69\% \times \text{Final Average Earnings} \times \text{Pension Service between 30 and 40 years}$.
- (2) For employees who were participants as of June 1, 1981, the career average pay equal to:
 - (a) 1.55% of Compensation up to \$6,600, plus
 - (b) 2.05% of Compensation over \$6,600.

Grandfathered VEDO Participants

Benefit is equal to:

- (1) $1.25\% \times \text{Final Average Earnings} \times \text{Pension Service up to 30 years}$, plus
- (2) $0.45\% \times \text{Final Average Earnings in excess of Social Security Covered Compensation} \times \text{Pension Service up to 30 years}$, all offset by
- (3) The benefit earned at DP&L at the close on October 31, 2000.

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Temporary Supplement	For grandfathered VEDO participants, the temporary supplement is payable from Early Retirement date to age 65 of \$187.50 if not eligible for this supplement from DP&L at October 31, 2001.
Form of Payment	Single Life Annuity if the participant has no spouse as of the date of the first payment. Otherwise, benefits are paid in the form of a 50% Joint and Survivor annuity. The optional forms are a 66-2/3%, 75% and 100% Joint and Survivor annuity, a life annuity for married participants, or, for commencement dates after February 28, 2013, a lump sum. Cash balance accounts can be paid in the form of a lump sum for commencement dates prior to March 1, 2013. Effective March 1, 2013, beneficiaries of a postretirement death benefit may elect to receive the remaining value as a lump sum.
Early Retirement Date	Immediately following termination of employment, except for grandfathered participants as noted below.
Grandfathered IEI Participants	On or after attaining age 50 with 10 years of Vesting Service.
Grandfathered SIGECO Participants	On or after attaining age 55 with 5 years of Vesting Service.
Grandfathered VEDO Participants	On or after attaining age 55 with 10 years of Vesting Service.
Early Retirement Benefit	Monthly annuity equivalent to the account balance at the time of early retirement, except for grandfathered participants whose monthly benefit will be reduced as noted below:
Grandfathered IEI Participants	7% reduction per year from age 50 to 60 and 6% reduction from age 60 to 63.
Grandfathered SIGECO Participants	5% reduction per year from age 55 to 60 and 2% reduction from age 60 to 62.
Grandfathered VEDO Participants	3% reduction per year from age 55 to 62.

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Vesting	Effective January 1, 2008, if a participant terminates employment for reasons other than death or retirement and has attained 3 years of Vesting Service, then he is entitled to 100% of his accrued benefit upon retirement.
Actuarial Equivalence for Optional Forms	Arithmetic for joint and survivor. 417(e) for lump sum.
Vested Benefits Upon Termination	Monthly annuity equivalent to the account balance at the time of termination, except for grandfathered participants whose monthly benefit will be reduced as noted below:
Grandfathered IEI Participants	7% reduction per year from age 50 to 60 and 6% reduction from age 60 to 63.
Grandfathered SIGECO Participants	6% reduction per year from age 55 to 65 if commencing prior to age 60 and 3% reduction from age 60 to 65 if commencing on or after age 60.
Grandfathered VEDO Participants	Actuarial Equivalence based on interest rate of 6% and 1971 Group Annuity Mortality 100% Male table for each year before age 62 and after age 55.
Death Benefit Eligibility	3 years of Vesting Service.
Death Benefit	Monthly annuity equivalent to account balance at death, except for grandfathered participants as noted below:
Grandfathered IEI & VEDO Participants	For married participants, surviving spouse receives 50% of the monthly pension benefit as of the date of death, reduced for the 50% Joint & Survivor election and reduced for payment as early as the participant's 55th birthday.
Grandfathered SIGECO Participants	Spouse's benefit for death after age 55 is 50% of the participant's accrued benefit.

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Account Balance

Sum of (1) through (4) accumulated with interest annually under (5)

(1) Pay Credit

For each Plan Year for which a Participant completes one year of Credited Service and is active as of the last day of the Plan Year, the Participant shall receive a Pay Credit of 2.5% of the Plan Year Compensation at the end of the Plan Year, except as noted below. Grandfathered SIGECO and Grandfathered VEDO participants are not eligible for the pay credit. Effective January 1, 2020 pay credits will cease for all participants.

Former IEI Participants

The Pay Credit for former IEI participants is:

- (a) 2.5% of Compensation
- (b) 3.5% of Compensation, if age plus service was between 50 and 54 on January 1, 1999.
- (c) 4.5% of Compensation, if age plus service was between 55 and 59 on January 1, 1999.

Effective January 1, 2020 pay credits will cease for all participants.

(2) Opening Account Balance

Former IEI Participants

The accrued benefit under the IEI plan formula (see Grandfathered IEI Participants) converted into an account balance on January 1, 1999, for all employees who are not IEI grandfathered employees.

Former SIGECO Participants

The accrued benefit under the SIGECO formula (see Grandfathered SIGECO Participants) converted into an account balance on July 1, 2000, for all employees who elected the Vectren plan.

Former VEDO Participants

The accrued benefit under the DP&L formula (see Grandfathered VEDO Participants) converted into an account balance on January 1, 2001.

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(3) Additional Credit

For each Plan Year for which a Participant completes one year of Credited Service, the Participant shall receive an Additional Credit at the end of the Plan Year. Based on a plan amendment adopted in August 2017, the minimum benefit for participants in the former SIGECO Pension Plan as of June 30, 2000 is the June 30, 2000 accrued benefit plus the accrued benefit provided by the Additional Credit Account. The Additional Credit is \$310 per Plan Year. The following participants are not eligible for the Additional Credit: Grandfathered VEDO, or employed by IEI on January 1, 2001 and were at least age 50 with 5 years of service or employed by SIGECO on July 1, 1998 and were at least age 50 on July 1, 1998. Notwithstanding the foregoing, for Plan Years after 2012 the Additional Credit shall not be credited to any Participant who is a named executive officer of the Company at any time during the Plan Year. Effective January 1, 2020, additional credits will cease for all participants.

(4) Additional Credit Opening

Account Balance \$310 per year of service since hire, accumulated at 6.15% until January 1, 2001 if eligible as noted below.

Former IEI Participants

Additional credit opening account balances were established for IEI participants who, as of January 1, 2001, were not age 50 with five or more years of service.

Former SIGECO Participants

Additional credit opening account balances were established for SIGECO participants who were not age 50 as of July 1, 1998.

Former VEDO Participants

All VEDO employees who elected the Vectren plan started with a \$0 additional credit opening account balance on January 1, 2001.

(5) Interest Credit

Effective January 1, 2020, the greater of the average of 10-year Treasuries for October of the preceding year and 4.15%

Employee Contributions

None.

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Plan Changes Since the Prior Year

The funding valuation reflects the following plan changes since the prior year:

- A change in the mortality basis for lump sum payments from the 2023 plan year IRC section 417(e)(3) mortality table to the 2024 plan year IRC section 417(e)(3) mortality table.
- The legislated increase in the Section 401(a)(17) recognizable pay limit from \$330,000 for 2023 to \$345,000 for 2024.
- The legislated increase in the Section 415 dollar limits for defined benefit plans from \$265,000 for 2023 to \$275,000 for 2024.
- Effective January 1, 2024, the automatic cash-out limit has increased from \$5,000 to \$7,000.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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Schedule SB, line 32 — Schedule of Amortization Bases

Type of Base	Present Value of Installments	Valuation Date Established	Remaining Years in Amortization Period	Amortization Amount
Shortfall	\$ 247,983,744	January 1, 2023	14	\$ 23,668,257
Shortfall	\$ (12,500,991)	January 1, 2024	15	\$ (1,137,344)

Schedule SB Attachment (Form 5500) —2024 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 24 — Change in Actuarial Assumptions

Assumption Changes

The funding valuation reflects the following updates for 2024:

- A change in the assumed retirement rates from Table 2b to Table 2a.
- A change in the assumed termination rates from Table 3b to Table 3a.
- For retirement eligible actives, a change in the assumed immediate commencement and optional payment form election percentages from 90% commence immediately with 55% election lump sums and 10% defer commencement with 50% electing lump sums to 100% commence immediately with 70% electing lump sums.
- For other actives, a change in the assumed immediate commencement and optional payment form election percentages from 40% commence immediately with 100% election lump sums and 60% defer commencement (for 5 years if younger than age 45 or to age 62 if older than 45) with 100% electing lump sums, to 100% of lump sums commence immediately and 100% of annuities defer commencement to age 65.
- For term vesteds with cash balance, a change in the assumed commencement age from 5 years if under age 45 at termination or age 62 if over age 45 at termination, to age 65.
- For term vesteds without cash balance, a change in the assumed commencement age from age 62 to age 65.

Since the non-prescribed assumption changes did not reduce the funding shortfall by more than the thresholds stated in Internal Revenue Service Section 430(h)(5), approval of the Commissioner is not required.