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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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.)
- [X] 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. . . . . ▶ [X]

D Check box if filing under:
- [X] 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.	10/09/2026	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

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	12081
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	**6a(1)**	4706
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	4193
b	Retired or separated participants receiving benefits	**6b**	3704
c	Other retired or separated participants entitled to future benefits	**6c**	2611
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	10508
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	978
f	Total. Add lines **6d** and **6e**.	**6f**	11486
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**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 Characteristic 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 Characteristic 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 0
- (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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1063593753
b Actuarial value	**2b**	1066446232

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	4546	681634104	681634104
b For terminated vested participants	2829	185809274	185809274
c For active participants	4706	422377399	428877103
d Total	12081	1289820777	1296320481

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**	5.34 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	24289711
b Expected plan-related expenses	**6b**	13513918
c Target normal cost	**6c**	37803629

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

09/15/2026
Date

GEORGE C. SANGER
Type or print name of actuary

26-06326
Most recent enrollment number

AON CONSULTING, INC.
Firm name

281-882-1000
Telephone number (including area code)

MSC# 17866 P.O. BOX 803507
DALLAS, TX 75380

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

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	36674734
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	36674734
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 3.12 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		89295258
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 5.06 %		2662599
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		1144252
c	Total available at beginning of current plan year to add to prefunding balance		93102109
d	Portion of (c) to be added to prefunding balance		29400110
12	Other reductions in balances due to elections or deemed elections	0	10263
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	29389847

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	80.00 %
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	82.31 %
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
10/14/2025	13500000	0			
01/14/2026	14500000	0			
09/15/2026	10700000	0			
			Totals ► 18(b)	38700000	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	36492477

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ 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**	37803629
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	259264096	26318371
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**	64122000

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	29316588	29316588

36 Additional cash requirement (line 34 minus line 35)	**36**	34805412
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	36492477

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	1687065
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	1687065
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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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)

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).. . . . . [X] 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

SEI TRUST COMPANY

06-1271230

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

EARNEST PARTNERS

58-2386669

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

KAYNE ANDERSON RUDNICK INVST MNGT L

95-4575414

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

SCHRODER INVST MGNT NORTHH AMERICA

13-4064414

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

DIMENSIONAL FUND ADVISORS LP

30-0447847

(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	1081000	Yes [X] No [ ]	Yes [ ] No [X]	453	Yes [ ] No [X]

(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	503000	Yes [ ] No [X]	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	478000	Yes [ ] No [X]	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)

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	366000	Yes [ ] No [X]	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	337000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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	314000	Yes [ ] No [X]	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)

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	116000	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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	107000	Yes [ ] No [X]	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	81000	Yes [ ] No [X]	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?
12 50	NONE	58000	Yes [ ] No [X]	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?
12 50	NONE	54000	Yes [ ] No [X]	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	45000	Yes [ ] No [X]	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)

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	43000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CAREMARK

75-2882129

(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?
12 50	NONE	8000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			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:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan 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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
CENTERPOINT ENERGY RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CENTERPOINT ENERGY, INC.

D Employer Identification Number (EIN)
74-0694415

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: CENTERPOINT ENERGY, INC. MASTER RET

b Name of sponsor of entity listed in (a): CENTERPOINT ENERGY, INC.

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)
74-0694415-101	M	1074913000

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)

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)

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)

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

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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 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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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)	96200000	25200000
(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)	995976000	1074913000
(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)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	1092176000	1100113000
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h	834000	750000
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	834000	750000
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	1091342000	1099363000

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)	39141500	
(B) Participants	2a(1)(B)	885500	
(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)		40027000
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)		0
(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)		0

		(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)		127844000
(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		167871000
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	146317000	
(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)		146317000
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)	47000	
(2) Contract administrator fees	2i(2)	120000	
(3) Recordkeeping fees	2i(3)	1081000	
(4) IQPA audit fees	2i(4)	45000	
(5) Investment advisory and investment management fees	2i(5)	1451000	
(6) Bank or trust company trustee/custodial fees	2i(6)	478000	
(7) Actuarial fees	2i(7)	366000	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	9945000	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		13533000
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		159850000
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8021000
l Transfers of assets:			
(1) To this plan	2l(1)		
(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) [X] 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) [X] 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.)	**4a**		X	
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.)	**4b**		X	
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.)	**4c**		X	
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.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		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?	**4f**		X	
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?	**4g**		X	
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?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**		X	
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.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 586161.

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 | 464

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

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: 46.2 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 47.8 %
High-Yield Debt: 1.2 % Real Assets: 4.6 % Cash or Cash Equivalents: 0.2 % 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, 2025 AND 2024
AND FOR THE YEAR ENDED DECEMBER 31, 2025
AND INDEPENDENT AUDITOR'S REPORT

CENTERPOINT ENERGY RETIREMENT PLAN

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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.

McConnell Jones

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, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, 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, 2025 and 2024, and for the year ended December 31, 2025, 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).

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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 are 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 audits.
- 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.



McConnell Jones

- Obtain an understanding of internal control relevant to the audits 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.

McConnell & Jones LLP

Houston, Texas
October 9, 2026

CENTERPOINT ENERGY RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2025	**2024**
	(in thousands)	
ASSETS		
Investments in Master Trust (Note 3)	$ 1,050,974	$ 969,681
Net 401(h) assets in the Master Trust (Note 12)	23,939	26,295
Receivables:		
Contributions receivable	25,200	96,200
Total receivables	25,200	96,200
Total Assets	1,100,113	1,092,176
LIABILITIES		
401(h) account obligation (Note 12)	(23,939)	(26,295)
Other payables	(750)	(834)
Total Liabilities	(24,689)	(27,129)
Net Assets Available for Benefits	$ 1,075,424	$ 1,065,047

See accompanying Notes to the Financial Statements.

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

		Year Ended December 31, 2025
		(in thousands)
ADDITIONS		
Investment Income:		
Net investment gain from plan interest in Master Trust	$	125,438
Contributions:		
Employer contributions		38,700
Total Additions		164,138
DEDUCTIONS		
Administrative expenses		(13,203)
Benefit payments		(140,558)
Total Deductions		(153,761)
Increase in Net Assets Available for Benefits		10,377
Net Assets Available for Benefits:		
Beginning of year		1,065,047
End of year	$	1,075,424

See accompanying Notes to the Financial Statements.

(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 5% 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.

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.

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, 2025, and through October 9, 2026, 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

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, 2025 and 2024 and for the year ended December 31, 2025 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 $39 million and $96 million were made in 2026 and 2025, respectively, for the plan year ended December 31, 2025.

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, 2025:

	Master Trust Balances	Plan's Interest in Master Trust Balances
Investments:	*(in thousands)*	
Cash and cash equivalents	$ 17,765	$ 16,043
U.S. treasuries	204,890	161,445
Corporate bonds – investment grade or above	348,915	305,697
Municipal/provincial bonds	16,536	16,376
Other government bonds	15,192	11,870
Mortgage/asset backed securities	8,685	8,685
Mutual funds and exchange traded funds	23,759	—
Domestic equities	41,684	36,567
Real estate	48,472	48,472
Common collective trust funds and pooled funds	513,610	449,308
Financial derivative instruments	(1,234)	(1,234)
Securities received as collateral (Note 6)	86,090	86,090
Obligation to return securities received as collateral (Note 6)	(86,090)	(86,090)
Net transactions pending settlement	(782)	(2,255)
Total Investments	1,237,492	1,050,974
Receivables	25,221	25,200
Payables	(989)	(750)
Net Assets Available for Benefits at End of Year	$ 1,261,724	$ 1,075,424

The Plan held a 84.93% interest in the Master Trust as of December 31, 2025.

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
Investments:	*(in thousands)*	
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 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.

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

	Year Ended December 31, 2025
Investment Income:	*(in thousands)*
Net appreciation in fair value of investments	$ 118,104
Dividends, interest, and other income	30,068
Net Increase Prior to Transfers	148,172
Transfers:	
Transfers in	40,027
Transfers out	(180,191)
Total Transfers	(140,164)
Increase in Net Assets Available for Benefits	8,008
Net Assets Available for Benefits:	
Beginning Balance of Master Trust	1,253,716
Ending Balance of Master Trust	$ 1,261,724

(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, 2025 and 2024.

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.

As of December 31, 2025 and December 31, 2024, 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, 2025 and December 31, 2024:

	December 31, 2025		
	Total	Level 1	Level 2
		(in thousands)	
Investments:			
Cash and equivalents	$ 17,765	$ 17,765	$ —
U.S. Treasuries	204,890	204,890	—
Corporate bonds – investment grade or above	348,915	—	348,915
Municipal/provincial bonds	16,536	—	16,536
Other government bonds	15,192	—	15,192
Mortgage/asset backed securities	8,685	—	8,685
Mutual funds and exchange traded funds	23,759	23,759	—
Domestic equities	41,684	41,684	—
Financial derivative instruments	(1,234)	—	(1,234)
Securities received as collateral (See Note 6)	86,090	86,090	—
Obligation to return securities received as collateral (See Note 6)	(86,090)	(86,090)	—
Net transactions pending settlement (1)	(782)	(782)	—
Subtotal of Investments Held	$ 675,410	$ 287,316	$ 388,094
Investments measured by net asset value per share or its equivalent (2)	562,082		
Total Investments (3)	$ 1,237,492		

(1) Transactions pending settlement include $13,323 thousand receivable and $14,105 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.

	December 31, 2024		
	Total	Level 1	Level 2
		(in thousands)	
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)	$ 1,158,637		

(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.

(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, 2025 and 2024. The investments included common collective trusts and pooled investment funds. The Plan had no unfunded commitments related to these funds as of December 31, 2025 and 2024.

	December 31, 2025			
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
		(in thousands)		
GQG Partners International Equity Fund	$ 75,248	—	Daily	5 business days
Morgan Stanley Prime Property Fund (1)	33,459	—	Quarterly	90 days
CBRE US Core Partners LP (1)	15,013	—	Quarterly	90 days
Emerging Markets Research Equity Fund	31,398	—	Daily	2 business days
Northern Trust Collective S&P 500	264,125	—	Daily	2 business days
PIMCO Short-Term Floating NAV Portfolio	39,785	—	Daily	No
Earnest Partners SMID Cap Core Fund	12,040	—	Daily	5 business days
Kayne Anderson Rudnick Intl SM Cap	780	—	Daily	5 business days
Schroder International Multi-Cap Equity Trust	90,234	—	Daily	5 business days
Total Fair Value	$ 562,082			

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

	December 31, 2024			
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
		(in thousands)		
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	$ 442,701			

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

(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, 2025 and 2024, $83,912 thousand and $86,381 thousand, respectively, of the securities were on loan under the securities lending program. The fair value of the collateral received was $86,090 thousand and $88,391 thousand at December 31, 2025 and 2024, respectively. For the year ended December 31, 2025, 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, 2025
	(in thousands)
Gross earnings	$ 4,547
Rebates paid	(4,233)
Lending agent’s fees	(94)
Net Income	$ 220

(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, 2025 and 2024.

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.

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, 2025 and 2024:

	December 31, 2025		December 31, 2024	
	Cost	Market Value	Cost	Market Value
	(in thousands)			
Futures Contracts - Short-Term Bonds	$ 3,602	$ 3,540	$ 3,199	$ 3,092
Futures Contracts - Short-Term Bonds	(3,602)	(3,540)	(3,199)	(3,092)
Futures Contracts - T Notes	5,338	5,324	2,200	2,147
Futures Contracts - T Notes	(5,338)	(5,324)	(2,200)	(2,147)
Interest Rate Swap Agreements	(1,925)	(3,064)	(2,115)	(3,394)
Swap Option Contracts	(11)	(3)	(13)	(23)
Credit Default Swap Agreements	1,778	1,833	155	71
Total Financial Derivative Instruments	$ (158)	$ (1,234)	$ (1,973)	$ (3,346)

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, 2025.

The following table provides the total gain on derivative financial instruments for the year ended December 31, 2025:

	Year Ended December 31, 2025
	(in thousands)
Futures Contracts - Short-Term Bonds	$ 448
Futures Contracts - Short-Term Bonds	(448)
Futures Contracts - T Notes	3,177
Futures Contracts - T Notes	(3,177)
Interest Rate Swap Agreements	330
Swap Option Contracts	20
Credit Default Swap Agreements	1,762
Total Gain on Financial Derivative Instruments	$ 2,112

(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, 2025, 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.

(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, 2025, and 2024, the actuarial present values of accumulated benefits were as follows:

	December 31,	
	2025	2024
	(in thousands)	
Vested benefits of Participants currently receiving benefits	$ 451,043	$ 408,148
Other vested benefits	831,993	856,045
Total vested benefits	1,283,036	1,264,193
Non-vested benefits	3,363	6,421
Total actuarial present value of accumulated benefits	$ 1,286,399	$ 1,270,614

The changes in actuarial present value of accumulated benefits for the year ended December 31, 2025 were as follows:

	December 31, 2025
	(in thousands)
Actuarial present value of accumulated benefits, Beginning of Year	$ 1,270,614
Increase (decrease) during the year attributable to:	
Benefits accumulated	34,914
Interest	67,219
Change in assumptions	29,068
Change in interest rate	25,142
Benefits paid[(1)]	(140,558)
Net increase	15,785
Actuarial present value of accumulated benefits, End of Year	$ 1,286,399

(1) Benefits paid as recorded on the Statement of Net Changes in Net Assets Available for Benefits includes an accrual of $3,985 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, 2025 and 2024 included the following:

	December 31,	
	2025	2024
Discount rate	5.35%	5.60%
Mortality rate	PRI-2012/MP2021	PRI-2012/MP2021

	December 31,			
	2025		2024	
	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.

(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,	
	2025	2024
	(in thousands)	
Net Assets Available for Benefits per the financial statements	$ 1,075,424	$ 1,065,047
Net assets held in 401(h) account	23,939	26,295
Net Assets Available for Benefits per Form 5500	$ 1,099,363	$ 1,091,342

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, 2025:

	Year Ended December 31, 2025		
	Amount per Financial Statements	401(h) Account	Amount per Form 5500
		(in thousands)	
Net investment gain	$ 125,438	$ 2,406	$ 127,844
Company contributions	38,700	442	39,142
Participant contributions	—	885	885
Administrative expenses	(13,203)	(330)	(13,533)
Benefit payments	(140,558)	(5,759)	(146,317)
Total Changes in Net Assets Available for Benefits per Form 5500	$ 10,377	$ (2,356)	$ 8,021

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 26a — Schedule of Active Participant Data as of January 1, 2025

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		5	8							
25-29		27 $161,191 $20,045	167 $173,003 $37,743	2						
30-34		26 $152,097 $21,391	341 $159,799 $42,698	98 $187,980 $70,340						
35-39		22 $135,817 $20,359	332 $149,101 $41,213	246 $160,255 $69,006	110 $169,382 $93,930	5				
40-44		12	229 $142,757 $42,587	194 $149,915 $69,153	181 $163,177 $98,998	108 $163,311 $120,775	3			
45-49		5	126 $136,660 $41,212	127 $151,136 $70,466	153 $155,215 $98,236	156 $150,916 $117,698	114 $175,536 $148,963	2		
50-54		2	89 $131,336 $41,358	71 $145,307 $72,694	94 $137,003 $93,242	104 $149,763 $123,921	124 $163,720 $150,276	60 $140,075 $160,379	6	
55-59		1	55 $107,742 $35,123	51 $144,728 $76,079	60 $139,092 $91,877	78 $128,500 $116,465	80 $156,022 $158,668	108 $147,948 $184,702	107 $137,885 $199,081	17
60-64		3	30 $109,346 $37,259	42 $117,333 $61,688	46 $123,211 $92,537	55 $120,626 $109,850	62 $141,767 $157,432	62 $133,244 $186,916	111 $131,653 $238,707	183 $140,982 $282,118
65-69			7	12	15	20 $139,095 $122,773	12	11	25 $134,322 $251,083	79 $143,998 $321,666
70+			2	2	1	3	1	1		15

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Schedule SB Attachment (Form 5500) —2025 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 2024, 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	5.07%
2nd Segment Rate	5.31%
3rd Segment Rate	5.50%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2024), without regard to the interest rate stabilization.
1st Segment Rate	5.07%
2nd Segment Rate	5.33%
3rd Segment Rate	5.36%
Expected Return on Assets for VPA Development	2025: 7.00%, limited to 5.50% 2024: 6.50%, limited to 5.59% 2023: 6.50%, limited to 5.74%
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 3.00% per year.

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	2025 417(e) table for lump sums.
Retirement Age Active Participants	See Table 2.
Mortality Rates Healthy and Disabled	2012 base mortality rates for annuitants and nonannuitants per §1.430(h)(3)-1(d), projected generationally for years beyond 2012 using IRSprescribed mortality improvement rates per §1.430(h)(3)-1(b)(1)(iii)
Withdrawal Rates	See Table 3.
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.

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Valuation Compensation	Base Pay, overtime, shift differentials, deferred compensation and most annual bonuses (cash balance plan).
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of $280,000 and the 401(a)(17) compensation limit of $350,000.
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, 2025.

Schedule SB Attachment (Form 5500) —2025 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

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) —2025 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%		

Table 2

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

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 3

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

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 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

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%		

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1,063,593,753
b Actuarial value	**2b**	1,066,446,232

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	4,546	681,634,104	681,634,104
b For terminated vested participants	2,829	185,809,274	185,809,274
c For active participants	4,706	422,377,399	428,877,103
d Total	12,081	1,289,820,777	1,296,320,481

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**	5.34%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	24,289,711
b Expected plan-related expenses	**6b**	13,513,918
c Target normal cost	**6c**	37,803,629

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 GCS
Signature of actuary

09/15/2026
Date

GEORGE C. SANGER
Type or print name of actuary

2606326
Most recent enrollment number

AON CONSULTING, INC.
Firm name

281-882-1000
Telephone number (including area code)

MSC# 17866 P.O. Box 803507

Dallas TX 75380
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

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	36,674,734
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	36,674,734
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 3.12 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		89,295,258
	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 5.06 %		2,662,599
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		1,144,252
	c Total available at beginning of current plan year to add to prefunding balance		93,102,109
	d Portion of (c) to be added to prefunding balance		29,400,110
12	Other reductions in balances due to elections or deemed elections	0	10,263
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	29,389,847

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	80.00 %
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	82.31 %
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
10/14/2025	13,500,000	0			
01/14/2026	14,500,000	0			
09/15/2026	10,700,000	0			
			Totals ► 18(b)	38,700,000	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	36,492,477

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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:	2nd segment:	3rd segment:	
5.07 %	5.31 %	5.50%	☐ 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**	37,803,629
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	259,264,096	26,318,371
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**	64,122,000

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	29,316,588	29,316,588

36 Additional cash requirement (line 34 minus line 35)	**36**	34,805,412
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	36,492,477

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	1,687,065
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	1,687,065
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 SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 19 — Discounted Employer Contributions

Year applied for contributions: 2025

Date	Amount	Days to Discount to 1/1/2025 at 5.34%	Interest Adjusted Contribution
October 14, 2025	$ 13,500,000	286	$ 12,960,761
January 14, 2026	$ 14,500,000	378	$ 13,739,470
September 15, 2026	$ 10,700,000	622	$ 9,792,246
Total Contribution	$ 38,700,000		$ 36,492,477

Schedule SB Attachment (Form 5500) —2025 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	6.43%	93.22%	0.34%
Combined Weighted Average	61.95 x 0.0643 + 62.7 x 0.9322 + 63.75 x 0.0034 = 62.66		

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 24 — Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption changes:

- A change in the unlimited expected rate of return on assets from 6.50% to 7.00%.

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.

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 26a — Schedule of Active Participant Data as of January 1, 2025

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		5	8							
25-29		27 $161,191 $20,045	167 $173,003 $37,743	2						
30-34		26 $152,097 $21,391	341 $159,799 $42,698	98 $187,980 $70,340						
35-39		22 $135,817 $20,359	332 $149,101 $41,213	246 $160,255 $69,006	110 $169,382 $93,930	5				
40-44		12	229 $142,757 $42,587	194 $149,915 $69,153	181 $163,177 $98,998	108 $163,311 $120,775	3			
45-49		5	126 $136,660 $41,212	127 $151,136 $70,466	153 $155,215 $98,236	156 $150,916 $117,698	114 $175,536 $148,963	2		
50-54		2	89 $131,336 $41,358	71 $145,307 $72,694	94 $137,003 $93,242	104 $149,763 $123,921	124 $163,720 $150,276	60 $140,075 $160,379	6	
55-59		1	55 $107,742 $35,123	51 $144,728 $76,079	60 $139,092 $91,877	78 $128,500 $116,465	80 $156,022 $158,668	108 $147,948 $184,702	107 $137,885 $199,081	17
60-64		3	30 $109,346 $37,259	42 $117,333 $61,688	46 $123,211 $92,537	55 $120,626 $109,850	62 $141,767 $157,432	62 $133,244 $186,916	111 $131,653 $238,707	183 $140,982 $282,118
65-69			7	12	15	20 $139,095 $122,773	12	11	25 $134,322 $251,083	79 $143,998 $321,666
70+			2	2	1	3	1	1		15

N-4,706

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

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
2025	4,468,747	21,626,968	69,777,493	95,873,208
2026	8,492,035	12,151,658	67,558,385	88,202,078
2027	12,491,623	14,443,573	65,392,089	92,327,285
2028	16,350,093	15,707,955	63,044,544	95,102,592
2029	19,520,787	14,826,774	60,715,086	95,062,647
2030	21,656,364	18,857,717	58,330,840	98,844,921
2031	23,690,328	16,776,428	55,936,271	96,403,027
2032	25,312,951	15,766,848	53,573,619	94,653,418
2033	26,916,753	12,669,214	51,007,727	90,593,694
2034	28,529,416	12,696,164	48,501,130	89,726,710
2035	30,045,800	12,044,445	45,972,087	88,062,332
2036	31,096,168	12,296,483	43,428,298	86,820,949
2037	31,772,845	11,687,441	40,888,640	84,348,926
2038	32,947,045	10,573,936	38,336,202	81,857,183
2039	33,619,486	9,971,328	35,797,441	79,388,255
2040	34,647,764	9,205,804	33,278,914	77,132,482
2041	35,507,834	8,517,806	30,788,207	74,813,847
2042	36,225,310	8,231,587	28,318,584	72,775,481
2043	36,621,229	7,492,612	25,911,107	70,024,948
2044	37,036,506	7,265,456	23,568,635	67,870,597
2045	36,969,274	6,787,651	21,303,678	65,060,603
2046	37,099,556	6,372,758	19,204,261	62,676,575
2047	36,874,042	5,911,213	17,054,100	59,839,355
2048	36,189,710	5,104,612	15,091,220	56,385,542
2049	36,039,669	4,872,974	13,248,887	54,161,530
2050	35,352,541	4,281,898	11,534,796	51,169,235
2051	34,709,407	3,896,860	9,955,013	48,561,280
2052	34,026,371	3,283,172	8,513,857	45,823,400
2053	32,589,206	2,801,572	7,213,450	42,604,228
2054	31,801,254	2,349,625	6,053,578	40,204,457
2055	30,497,904	2,024,247	5,031,631	37,553,782
2056	29,290,560	1,726,292	4,142,546	35,159,398
2057	27,935,435	1,457,216	3,379,128	32,771,779
2058	26,702,731	1,217,569	2,732,259	30,652,559
2059	25,444,997	1,039,699	2,191,374	28,676,070
2060	24,068,337	824,549	1,745,057	26,637,943
2061	22,777,540	668,426	1,381,543	24,827,509
2062	21,470,703	536,550	1,089,202	23,096,455
2063	20,227,346	426,536	856,914	21,510,796
2064	18,984,499	335,849	746,767	20,067,115
2065	17,785,837	261,953	532,310	18,580,100
2066	16,613,849	202,404	422,618	17,238,871
2067	15,502,549	154,913	338,404	15,995,866
2068	14,423,315	117,425	273,948	14,814,688
2069	13,370,302	88,124	224,627	13,683,053

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2070	12,351,129	65,442	186,789	12,603,360
2071	11,364,367	48,060	157,600	11,570,027
2072	10,412,450	34,879	134,911	10,582,240
2073	9,497,249	24,995	117,108	9,639,352
2074	8,620,783	17,674	102,984	8,741,441

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 32 — Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 230,290,516	January 1, 2023	13	$ 23,668,257
Shortfall	$ (11,646,759)	January 1, 2024	14	$ (1,137,344)
Shortfall	$ 40,620,339	January 1, 2025	15	$ 3,787,458

Schedule SB Attachment (Form 5500) —2025 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 2024, 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	5.07%
2nd Segment Rate	5.31%
3rd Segment Rate	5.50%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2024), without regard to the interest rate stabilization.
1st Segment Rate	5.07%
2nd Segment Rate	5.33%
3rd Segment Rate	5.36%
Expected Return on Assets for VPA Development	2025: 7.00%, limited to 5.50% 2024: 6.50%, limited to 5.59% 2023: 6.50%, limited to 5.74%
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 3.00% per year.

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	2025 417(e) table for lump sums.
Retirement Age Active Participants	See Table 2.
Mortality Rates Healthy and Disabled	2012 base mortality rates for annuitants and nonannuitants per §1.430(h)(3)-1(d), projected generationally for years beyond 2012 using IRSprescribed mortality improvement rates per §1.430(h)(3)-1(b)(1)(iii)
Withdrawal Rates	See Table 3.
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.

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Valuation Compensation	Base Pay, overtime, shift differentials, deferred compensation and most annual bonuses (cash balance plan).
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of $280,000 and the 401(a)(17) compensation limit of $350,000.
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, 2025.

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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

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.

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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%		

Table 2

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

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 3

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

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 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

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%		

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

Pension Plan

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.

Basic Pay Credit

Amount

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

5% of Compensation after December 31, 2008.

Eligibility for Basic Pay Credit may be impacted by changes in a participant's union or non-union status as follows:

Non-Union or Union TX Gas (Local 227 or Local 449)

	Position		Pay Credit Eligiblity	
Original Hire Date	Before Transfer	After Transfer	Before Transfer	After Transfer
<1/1/2020	NonUnion	NonUnion	Yes	Yes
	Union	NonUnion	Yes	Yes
	Union	Union	Yes	No
	NonUnion	Union	Yes	No
>12/31/2019	NonUnion	NonUnion	No	No
	Union	NonUnion	No	No
	Union	Union	No	No
	NonUnion	Union	No	No

All Other Unions

	Position		Pay Credit Eligiblity	
Original Hire Date	Before Transfer	After Transfer	Before Transfer	After Transfer
<1/1/2020	Union	Union	Yes	No
	Union	NonUnion	Yes	Yes
During 2020	Union	Union	Yes	No
	Union	NonUnion	Yes	No
>12/31/2020	Union	Union	No	No
	Union	NonUnion	No	No

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.

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.

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.

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% x Average Monthly Compensation x Benefit Service (ii) 0.44% x Average Monthly Compensation in excess of 1/12 Covered Compensation x 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

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.

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.

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.

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

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.

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.

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.

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.

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.

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.

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.

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

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

	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.

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

	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.

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.

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.

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% x Final Average Earnings x Pension Service to NRD, plus (2) 0.53% x Final Average Earnings in excess of Social Security Covered Compensation x 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% x Final Average Earnings x Pension Service up to 30 years, plus (b) 0.69% x Final Average Earnings x 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% x Final Average Earnings x Pension Service up to 30 years, plus (2) 0.45% x Final Average Earnings in excess of Social Security Covered Compensation x Pension Service up to 30 years, all offset by (3) The benefit earned at DP&L at the close on October 31, 2000.

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.

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.

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.

(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.

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Plan Changes Since the Prior Year

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

- The funding valuation reflects an update to the mortality and to the interest rates for determining minimum lump sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.
- The legislated increase in the Section 401(a)(17) recognizable pay limit from $345,000 for 2024 to $350,000 for 2025.
- The legislated increase in the Section 415 dollar limits for defined benefit plans from $275,000 for 2024 to $280,000 for 2025.|

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.

Schedule SB Attachment (Form 5500) —2025 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
2025	4,468,747	21,626,968	69,777,493	95,873,208
2026	8,492,035	12,151,658	67,558,385	88,202,078
2027	12,491,623	14,443,573	65,392,089	92,327,285
2028	16,350,093	15,707,955	63,044,544	95,102,592
2029	19,520,787	14,826,774	60,715,086	95,062,647
2030	21,656,364	18,857,717	58,330,840	98,844,921
2031	23,690,328	16,776,428	55,936,271	96,403,027
2032	25,312,951	15,766,848	53,573,619	94,653,418
2033	26,916,753	12,669,214	51,007,727	90,593,694
2034	28,529,416	12,696,164	48,501,130	89,726,710
2035	30,045,800	12,044,445	45,972,087	88,062,332
2036	31,096,168	12,296,483	43,428,298	86,820,949
2037	31,772,845	11,687,441	40,888,640	84,348,926
2038	32,947,045	10,573,936	38,336,202	81,857,183
2039	33,619,486	9,971,328	35,797,441	79,388,255
2040	34,647,764	9,205,804	33,278,914	77,132,482
2041	35,507,834	8,517,806	30,788,207	74,813,847
2042	36,225,310	8,231,587	28,318,584	72,775,481
2043	36,621,229	7,492,612	25,911,107	70,024,948
2044	37,036,506	7,265,456	23,568,635	67,870,597
2045	36,969,274	6,787,651	21,303,678	65,060,603
2046	37,099,556	6,372,758	19,204,261	62,676,575
2047	36,874,042	5,911,213	17,054,100	59,839,355
2048	36,189,710	5,104,612	15,091,220	56,385,542
2049	36,039,669	4,872,974	13,248,887	54,161,530
2050	35,352,541	4,281,898	11,534,796	51,169,235
2051	34,709,407	3,896,860	9,955,013	48,561,280
2052	34,026,371	3,283,172	8,513,857	45,823,400
2053	32,589,206	2,801,572	7,213,450	42,604,228
2054	31,801,254	2,349,625	6,053,578	40,204,457
2055	30,497,904	2,024,247	5,031,631	37,553,782
2056	29,290,560	1,726,292	4,142,546	35,159,398
2057	27,935,435	1,457,216	3,379,128	32,771,779
2058	26,702,731	1,217,569	2,732,259	30,652,559
2059	25,444,997	1,039,699	2,191,374	28,676,070
2060	24,068,337	824,549	1,745,057	26,637,943
2061	22,777,540	668,426	1,381,543	24,827,509
2062	21,470,703	536,550	1,089,202	23,096,455
2063	20,227,346	426,536	856,914	21,510,796
2064	18,984,499	335,849	746,767	20,067,115
2065	17,785,837	261,953	532,310	18,580,100
2066	16,613,849	202,404	422,618	17,238,871
2067	15,502,549	154,913	338,404	15,995,866
2068	14,423,315	117,425	273,948	14,814,688
2069	13,370,302	88,124	224,627	13,683,053

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2070	12,351,129	65,442	186,789	12,603,360
2071	11,364,367	48,060	157,600	11,570,027
2072	10,412,450	34,879	134,911	10,582,240
2073	9,497,249	24,995	117,108	9,639,352
2074	8,620,783	17,674	102,984	8,741,441

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
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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	6.43%	93.22%	0.34%
Combined Weighted Average	61.95 x 0.0643 + 62.7 x 0.9322 + 63.75 x 0.0034 = 62.66		

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
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Schedule SB, line 19 — Discounted Employer Contributions

Year applied for contributions: 2025

Date	Amount	Days to Discount to 1/1/2025 at 5.34%	Interest Adjusted Contribution
October 14, 2025	$ 13,500,000	286	$ 12,960,761
January 14, 2026	$ 14,500,000	378	$ 13,739,470
September 15, 2026	$ 10,700,000	622	$ 9,792,246
Total Contribution	$ 38,700,000		$ 36,492,477

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
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Schedule SB, Part V — Summary of Plan Provisions

Plan Provisions—Cash Balance

Pension Plan

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.

Basic Pay Credit

Amount

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

5% of Compensation after December 31, 2008.

Eligibility for Basic Pay Credit may be impacted by changes in a participant's union or non-union status as follows:

Non-Union or Union TX Gas (Local 227 or Local 449)

	Position		Pay Credit Eligiblity	
Original Hire Date	Before Transfer	After Transfer	Before Transfer	After Transfer
<1/1/2020	NonUnion	NonUnion	Yes	Yes
	Union	NonUnion	Yes	Yes
	Union	Union	Yes	No
	NonUnion	Union	Yes	No
>12/31/2019	NonUnion	NonUnion	No	No
	Union	NonUnion	No	No
	Union	Union	No	No
	NonUnion	Union	No	No

All Other Unions

	Position		Pay Credit Eligiblity	
Original Hire Date	Before Transfer	After Transfer	Before Transfer	After Transfer
<1/1/2020	Union	Union	Yes	No
	Union	NonUnion	Yes	Yes
During 2020	Union	Union	Yes	No
	Union	NonUnion	Yes	No
>12/31/2020	Union	Union	No	No
	Union	NonUnion	No	No

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.

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.

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

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

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.

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% x Average Monthly Compensation x Benefit Service (ii) 0.44% x Average Monthly Compensation in excess of 1/12 Covered Compensation x 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

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.

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.

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.

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

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.

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.

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.

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.

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.

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.

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.

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

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

	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.

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

	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.

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.

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.

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% x Final Average Earnings x Pension Service to NRD, plus (2) 0.53% x Final Average Earnings in excess of Social Security Covered Compensation x 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% x Final Average Earnings x Pension Service up to 30 years, plus (b) 0.69% x Final Average Earnings x 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% x Final Average Earnings x Pension Service up to 30 years, plus (2) 0.45% x Final Average Earnings in excess of Social Security Covered Compensation x Pension Service up to 30 years, all offset by (3) The benefit earned at DP&L at the close on October 31, 2000.

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.

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.

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.

(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.

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Plan Changes Since the Prior Year

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

- The funding valuation reflects an update to the mortality and to the interest rates for determining minimum lump sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.
- The legislated increase in the Section 401(a)(17) recognizable pay limit from $345,000 for 2024 to $350,000 for 2025.
- The legislated increase in the Section 415 dollar limits for defined benefit plans from $275,000 for 2024 to $280,000 for 2025.|

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.

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 32 — Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 230,290,516	January 1, 2023	13	$ 23,668,257
Shortfall	$ (11,646,759)	January 1, 2024	14	$ (1,137,344)
Shortfall	$ 40,620,339	January 1, 2025	15	$ 3,787,458

Schedule SB Attachment (Form 5500) —2025 Plan Year
CenterPoint Energy Retirement Plan
EIN: 74-0694415 PN: 001

Schedule SB, line 24 — Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption changes:

- A change in the unlimited expected rate of return on assets from 6.50% to 7.00%.

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.