

**A Plan Designed to Provide  
Security for Employees of**



**Ameren Corporation  
Savings Investment Plan**

The following is a Summary Plan Description for the **Ameren Corporation Savings Investment Plan**.

The official Plan Document contains all details about the benefits provided by the Plan and governs actual Plan operations. Every attempt has been made to assure accuracy. However, if there is any conflict between this description and the legal Plan documents, the provisions of the legal Plan documents will govern.

**This Document constitutes a prospectus covering securities that have been registered under the Securities Act of 1933.**

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# Ameren Corporation Savings Investment Plan

## Introduction

This Document and Prospectus (this "Document") describes certain provisions of the **Ameren Corporation Savings Investment Plan** (the "Plan" or the "SIP"). The Plan is sponsored by Ameren Corporation and is offered to eligible employees of Ameren and its participating subsidiaries (referred to collectively as "Ameren"). The participating subsidiaries are Union Electric Company d/b/a AmerenMissouri, Ameren Energy Marketing Company, Ameren Services Company, Central Illinois Public Services Company d/b/a AmerenIllinois, Ameren Energy Generating Company, Illinois Power Company d/b/a AmerenIllinois, Central Illinois Light Company d/b/a AmerenIllinois, AmerenEnergy Resources Generating Company and AmerenEnergy Medina Valley Cogen L.L.C..

This document is intended to meet the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and Section 2550.404c-1 of Title 29 of the Code of Federal Regulations. Under these rules, fiduciaries of the Plan, including Ameren, may be relieved of liability for any losses which are the direct and necessary result of investment instructions given by Participants or beneficiaries. **Please note that Ameren and its affiliates and subsidiaries are not able to offer investment advice and that no statements contained herein should be construed as such.**

The date of this Document is April 1, 2011.

## Purposes of the Plan

The purposes of the SIP are:

1. to permit you to take advantage of the benefits of Section 401(k) of the Internal Revenue Code (the "Code"), which allows for the deferral of current Federal income taxes on contributions to the Plan and the earnings thereon;
2. to provide you with a partial Employer match of your contributions to the Plan; and
3. to provide you with the opportunity to become a stockholder of or to increase your common stock holdings in Ameren Corporation.

## Plan Summary

- You can elect to save on a before-tax or on an after-tax basis (Roth 401(k)) through payroll deduction. Additionally, legacy AmerenIP employees covered under a collective bargaining agreement may save on an after-tax basis (non-Roth 401(k)).
- Ameren makes a contribution for every dollar of the first 6% of pay that you save.
- You may invest your savings and Employer Basic Matching Contributions in one or more of investment funds, each offering different growth opportunities. The Employer Additional Matching Contributions will be invested in the Ameren Stock Fund, but you may elect to transfer them to a different investment option at any time.
- You are 100% vested in all of your accounts.
- If your contributions in the Plan are pre-tax, all federal and state income taxes are deferred on your before-tax contributions, Ameren contributions and the investment returns.

- While an employee, you have access to your savings by borrowing against them.
- While an employee, under special circumstances you may withdraw a portion or all of your savings.
- While an employee, you may elect automatic rebalance which adjusts your account annually to help maintain your target investment allocations. This service is well suited for you if you want to maintain a set investment mix but are less interested in actively monitoring and adjusting your account.
- While an employee, you may elect to have your contribution percentage automatically increased annually by a percentage and a specified date you choose (i.e. annual salary increase date).
- After you leave Ameren, you may collect all or part of your savings, the Company contributions and the investment returns.
- After you leave Ameren, you may elect to leave your account balance in the Plan
- If you die, your beneficiary will collect your SIP account balance.

## Eligibility

All regular full time employees of Ameren are eligible to participate in the Plan upon employment.



Temporary and part-time employees are eligible to participate in the Plan upon completion of 1,000 hours of service during the twelve-month period beginning on the first date an hour of service is performed. If you are temporary or part time and you do not work at least 1,000 hours during your initial year of employment, you must complete 1,000 hours of service during a Plan Year in order to be eligible to participate in the Plan.

For the purposes of the Plan, hours worked shall include paid straight-time and overtime hours, paid vacation hours, regular paid holiday hours, paid sick leave hours, paid hours while on an authorized leave of absence, and hours resulting from "back pay" awards. Hours worked shall also include hours (but not to exceed 501 hours) while on leave of absence by reason of your pregnancy, the birth of your child, the placement of a child with you for adoption, or for purposes of caring for such child for a period beginning immediately following such birth or placement. For such purposes, hours worked shall be credited in the year in which the leave of absence begins but only if such crediting would prevent you from incurring a one year break in service in such year. In all other cases, such hours worked shall be credited in the year immediately following the year in which the leave of absence begins.

## Maintaining and Accessing Your Account

You can make an election to participate in the Plan, change your contribution rate, make plan fund election(s), reallocate funds, check your balances and review plan information through the Ameren Benefits Center or myAmeren Benefits Web. Both of these systems are described below.

### myAmeren Benefits Web

You can log on to **myAmeren Benefits Web** at [www.myAmeren.com](http://www.myAmeren.com). **myAmeren Benefits Web** is generally available 24 hours a day, seven days a week. (Note: There may be short maintenance periods during which benefits information will not be available.) In order to maintain confidentiality, a password is required to view your individual benefit information.



Ameren recently implemented a secured single sign-on through [www.myAmeren.com](http://www.myAmeren.com) which allows registered users to have one-click access to additional information about Ameren's Human Resources programs as well as information stored on multiple web sites (such as Fidelity and myAmeren Benefits Web) without multiple logins. You are required to set up your own unique User id and password on the home page of [www.myAmeren.com](http://www.myAmeren.com).

### Ameren Benefits Center

You may call the **Ameren Benefits Center** at 877.7my.Ameren (877.769.2637), Option 1. The **Ameren Benefits Center** is Ameren's customer call center. It includes an automated voice response system that is available 24 hours a day, seven days a week so that you can check your balance and review general plan information. However, if you would like to speak to a benefits center representative to enroll in the plan, change your contribution rate, make fund elections or reallocate funds, you will need to call 877.7my.Ameren (877.769.2637), Option 1 on Monday through Friday from 7:30 a.m. to 11:00 p.m. In order to maintain confidentiality, a password is also required when calling the Ameren Benefits Center.

**Important Note:** The User Id and Password required to access the **Ameren Benefits Center** is separate from the User Id and Password used to access **myAmeren Benefits Web**. If you choose to do so, you can set the User Id and Password to be the same for both systems. However, to do this, you must use your Social Security Number as your User Id when you create your **myAmeren.com** User Id.

A written confirmation of your instructions entered through [www.myAmeren.com](http://www.myAmeren.com) or the Ameren Benefits Center can be mailed to you at your address of record or sent directly to your e-mail address, depending upon the mailing preference you selected. You can also print a confirmation of your instructions entered through [www.myAmeren.com](http://www.myAmeren.com).

You will receive a statement of your accounts at least on a quarterly basis. No distribution of your account will be made except as set forth under **PAYMENT OF BENEFITS**.

## Enrollment

Shortly after you begin employment with Ameren (or become eligible), you will receive an Enrollment Kit from the **Ameren Benefits Center**. You will automatically be enrolled in the Plan unless you elect not to participate.

If you have not opted out of the SIP plan within 30 days from your date of hire, you will automatically be enrolled in the SIP:

- At a 6% pre-tax contribution rate; and
- Invested in a Target Retirement Date Fund based upon the date at which you are or will be age 65; and
- Enrolled in auto-escalation that increases your pre-tax contribution rate 1% annually.

If you do not want to be invested in the Target Retirement Date Fund, you can choose the investment options that are appropriate for you. Likewise, if you do not want to be enrolled in auto-escalation, you can choose to opt out or choose the percentage and annual timing of the escalation that suits your needs.

Even if you elect not to join the SIP when first eligible, you may later join through **myAmeren.com** or by contacting the **Ameren Benefits Center**.

## Contributions

### Participant Contributions

All of your contributions are made through payroll deductions. Contributions shall be transmitted to the Trustee in cash as soon as practicable but no later than the 15th business day of the month following the month in which your contributions are withheld by payroll deduction. It is your responsibility to verify that contributions are deducted from your paychecks. Makeup of missed contributions will not be permitted.

You may elect to have your compensation (base pay for contract employees and total pay for management employees) reduced on a before-tax basis during each payroll period by a whole percentage of compensation, which percentage cannot be less than one percent nor more than 100 percent. The reduced before-tax amount (the "Participant Contribution") shall be contributed to the account established for you under the Plan and invested by the Trustee in one or more of investment funds as selected by you. (See **INVESTMENT OPTIONS**) Participant Contributions and Roth 401(k) contributions (described below) are subject to a prescribed maximum amount adjusted to account for increases in the cost of living as determined each January 1 by the Secretary of the Treasury pursuant to Section 402(g)(7) of the Internal Revenue Code (the "Code"). The maximum prescribed contribution for 2011 is \$16,500. Section 401(a)(17) of the Code restricts the amount of recognized compensation as it relates to the Plan. The maximum recognized compensation for 2011 is \$245,000. Participant Contributions will automatically be suspended when either limit is reached. The Participant's Contributions will automatically start again as of the first day of the next Plan Year.

The section entitled **AMEREN BENEFITS CENTER** describes the process of how you can elect to contribute or change your contribution percentage.

## **Roth 401(k) Contributions**

A Roth 401(k) option lets you characterize your Participant Contributions as after-tax contributions—and make potentially tax-free withdrawals in retirement—as long as the withdrawal is a qualified one. A qualified withdrawal is one that is taken at least five tax years after the year of the first Roth 401(k) contribution and after the participant has attained age 59 ½, has become disabled, or has died. Roth 401(k) contributions and Participant Contributions (before-tax contributions described above) may not exceed, collectively, \$16,500 in 2011.

## **After-Tax Contributions for AmerenIP Employees Covered Under a Collective Bargaining Agreement**

If you are a contract employee of legacy AmerenIP, you may contribute funds to your Plan account after federal income tax and any state or local income taxes are withheld. Although you already paid taxes on these contributions, the earnings on these contributions are tax-deferred until they are withdrawn.

You can make after-tax contributions to your Plan account in 1% increments of your base pay, up to the Internal Revenue Service (the "IRS") limit as explained under the [IRS LIMITATIONS ON BENEFITS](#) section.

## **Catch-Up Contributions**

If you are age 50 or older by the end of the calendar year, you will be permitted to contribute up to an additional \$5,500 to your SIP Account in the calendar year. This prescribed maximum catch-up amount is subject to adjustment annually by the Secretary of Treasury to account for cost of living increases. Ameren will not match these catch-up contributions.

You may elect to have your compensation (base pay for contract employees and total pay for management employees) reduced during each payroll period by a whole percentage of compensation, which percentage cannot be less than one percent nor more than 100%. You may elect pre-tax, Roth or a combination of pre-tax and Roth catch-up contributions. Catch-up Contributions will automatically be suspended when any limit is reached. The Catch-up Contributions will automatically start again as of the first day of the next Plan Year.

## **Rollover Contributions**

The SIP will accept rollovers from a conduit IRA or from a previous employer's 401(a) qualified retirement plan, 401(k) plan, 403(a), 403(b), 457 plans or Roth 401(k) plan. Rollovers from the Ameren Retirement Plan (Cash Balance Account) will be allowed for retired and terminated employees.

## **Employer Contributions**

Ameren will contribute on your behalf an amount equal to a percent of the amount that you contribute to the Plan, up to a certain maximum percentage of your compensation which you elect to contribute to the Plan each Plan Year. Part of this match will be considered an Employer Basic Matching Contribution and part of this match may be considered an Employer Additional Matching Contribution. The amount Ameren contributes on your behalf depends on your employment classification and is described on Schedule A. These matching contributions will be credited to the appropriate account as soon as possible after each pay period.



The Employer Basic Matching Contribution and the Employer Additional Matching Contribution for management and contract employees are herein collectively referred to as the "Employer Matching Contributions." The Employer Basic Matching and Employer Additional Matching Contributions for contract employees are determined pursuant to the provisions of the collective bargaining agreement with the labor union representing the employees.

### **True-Up Employer Contributions**

Ameren will contribute on your behalf a year-end "true-up" match if you contribute the IRS maximum before the end of the year and, as a result, do not receive the full company match. The True-Up will post to your Employer Basic Matching Account in the first quarter of the following year and will only be calculated for those participants who have hit the IRS maximum the previous year.

In order to be eligible for the True-Up match, you must be active and eligible as of December 31 of the year the True-Up match is being calculated for. Participants with salary less than or equal to zero will be disallowed and no True-Up Match will be posted for participants where the True-Up is less than \$5.00.

### **Allocation to Participant Accounts**

If you elect to participate in the SIP, you may have one or more of the following accounts:

- A Before Tax Account for Participant Contributions,
- An Employer Basic Matching Contribution Account,
- An Employer Additional Matching Contribution Account,
- A Rollover Account for rollover contributions and amounts transferred from another qualified plan (if any),
- A Catch-Up Contribution Account,
- After-Tax Contribution Account (applicable only to certain employees),
- A Roth 401(k) Contribution Account,
- A Roth 401(k) Catch-Up Contribution Account,
- A Roth 401(k) Rollover Account,
- A Grandfathered ESOP Before Tax Account,
- A Grandfathered ESOP After Tax Account,
- A Grandfathered CIPS ESOP EE Account, and
- A Grandfathered CIPS ESOP ER Account.

You may invest your savings and Employer Basic Matching Contribution in one or more certain investment funds, each offering different growth opportunities. The Employer Additional Matching Contribution Accounts and the Grandfathered ESOP Accounts are invested in the Ameren Stock Fund. However, you may elect to transfer all or a portion of the amounts in your Grandfathered ESOP and Employer Additional Matching Contribution Accounts to any of the other available SIP investment funds.

Fund transfer requests made before the close of business on the New York Stock Exchange are effective at the end of the day in which the change is entered. Fund transfer requests made after the close of business are effective the following business day. Fund elections (for future contributions) made before the close of business on the New York Stock Exchange are effective at the beginning of the following business day and contribution percent changes will be reflected in most cases in the next pay period.

## Investment Options

Participants are invested in accordance with your instructions in one fund or a combination of funds consisting of:

- ten Target Retirement Date Funds, each of which is a broadly diversified portfolio designed to provide exposure to markets from around the world in one fund. The portfolio generally becomes more conservative as the fund moves toward its target date. ("Target Retirement Date Funds");
- a portfolio of contracts purchased from leading life insurance companies who manage well-diversified portfolios with low exposure to below-investment grade bonds and problem mortgages ("Stable Interest Income Fund");
- a portfolio of all types of bonds, including U.S. government, corporate, mortgage, and foreign bonds ("Bond Fund");
- a portfolio consisting of U.S. Treasury Inflation Protected Securities (TIPS) ("Inflation Protected Bond Index Fund");
- a portfolio that primarily invests in the broadly diversified common stocks of the 500 companies that make up the S&P 500<sup>®</sup> ("Large Cap Equity Index Fund");
- a portfolio that primarily invests at least 80% of its net assets in equity securities and at least 80% of its assets in securities that pay or are expected to pay dividends ("Large Cap Value Equity Fund");
- a diversified portfolio consisting primarily of common stocks. The fund has the flexibility to invest wherever the manager believes the best growth opportunities appear to be. ("Large Cap Growth Equity Fund");
- a portfolio consisting of a large sampling of stocks that match certain characteristics of the Standard & Poor's Completion Index (such as industry weightings, market capitalization, and dividend yield) ("Small/Mid Cap Equity Index Fund");
- a portfolio consisting of statistically undervalued companies with capitalizations generally within the range of companies found in the Russell 2500<sup>™</sup> Value Index – in industries with positive or improving fundamentals ("Small/Mid Cap Value Equity Fund");
- a portfolio that primarily invests under normal circumstances at least 80% of its assets in equity securities of mid, small, and micro-cap companies that the fund believes are trading significantly below its estimate of their current worth ("Small/Mid Cap Growth Equity Fund");



- a portfolio primarily consisting of stocks in companies that do most of their business outside the United States ("International Equity Fund"); and
- a portfolio consisting primarily of the common stock of Ameren Corporation and also including an amount of short-term investments ("Ameren Stock Fund").

The following investment fund sunset effective December 31, 2010 and all remaining funds that Participant's did not transfer were automatically reallocated to the Target Retirement Date Fund closest to the Participant's age 65.

- a portfolio consisting primarily of the common stock of The AES Corporation and also including an amount of short-term investments ("AES Stock Fund").

These investment options are collectively referred to as "Plan Funds" and individually as a "Plan Fund." Dividends, interest, and other cash distributions received by the Trustee in respect to any Plan Fund shall be reinvested in the same fund except for Ameren Stock Fund dividends that you elect to be paid directly to you.

THE SECURITIES OFFERED UNDER THE PLAN HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES COMMISSION, NOR HAS ANY SUCH COMMISSION PASSED UPON THE ACCURACY OR ADEQUACY OF THIS DOCUMENT.

### **Tier One Funds: Target Retirement Date Funds**

TARGET RETIREMENT FUND	TARGET RETIREMENT 2035 FUND
TARGET RETIREMENT 2015 FUND	TARGET RETIREMENT 2040 FUND
TARGET RETIREMENT 2020 FUND	TARGET RETIREMENT 2045 FUND
TARGET RETIREMENT 2025 FUND	TARGET RETIREMENT 2050 FUND
TARGET RETIREMENT 2030 FUND	TARGET RETIREMENT 2055 FUND

The Target Retirement Date Funds are 100% invested in the BLACKROCK LIFEPATH® PORTFOLIO-CLASS H that corresponds to the same year (the Underlying Fund). For example, the Target Retirement 2015 Fund is 100% invested in the BlackRock LifePath® 2015 Portfolio-Class H. The Underlying Fund is a collective trust with a fund of funds structure and is managed by BlackRock.

The Target Retirement Date Funds are designed to be comprehensive investment options for individuals wanting a simple, yet sophisticated way to invest for retirement. Each Target Retirement Date Fund strategy is a broadly diversified portfolio designed to provide exposure to markets from around the world in one fund, and generally becomes more conservative as the fund moves toward its target date. The name of each strategy (e.g., Target Retirement 2015 Fund) represents the year when the investor will most likely begin to draw interest and/or principal out of his/her portfolio. The Target Retirement Fund is designed for investors who are near or in retirement and therefore likely to draw interest and/or principal out of the fund during retirement. BlackRock employs a proprietary investment model that analyzes asset class market data—including risk, correlations, and expected returns—and provides portfolio recommendations among broad asset classes. The allocations are constantly monitored and rebalanced in an effort to maximize expected return for a given level of risk. The investment risks of this fund change over time as its asset allocation changes. The fund is subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and

abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Unit price and return will vary.

## **Tier Two Funds: Core Investment Options**

### **Stable Interest Income Fund**

The Stable Interest Income Fund is 100% invested in the NORTHERN TRUST STABLE ASSET FUND (the Underlying Fund). The Underlying Fund is a collective trust and is managed by Northern Trust. Northern Trust employs Standish Mellon Asset Management as sub-advisor to the Underlying Fund.

The Northern Trust Stable Asset Fund seeks to provide a market rate of return consistent with the preservation of capital through a short duration, high quality portfolio. It is a portfolio of contracts purchased from leading life insurance companies who manage well-diversified portfolios with low exposure to below-investment grade bonds. It is managed to provide diversification through multiple contract issuers and contract maturities while providing liquidity for benefit payments. Additional eligible investments include investment contracts issued by banks and corporations, and synthetic or alternative contracts backed by direct or indirect ownership of high quality, marketable, fixed income securities; obligations of corporations, the U.S. Government, and its agencies; mortgage-backed or other asset-backed securities; and collective funds composed primarily of any eligible investment. While the preservation of capital is an objective of this fund's management, as has always been the case, capital preservation is not guaranteed. Unit price and return will vary.

Fidelity's Excessive Trading Policy, described below, applies to this Fund.

### **Bond Fund**

The Bond Fund is 100% invested in the PIMCO TOTAL RETURN FUND, Institutional Share Class (the Underlying Fund). The Underlying Fund is a mutual fund and is managed by Pacific Investment Management Company.

The PIMCO Total Return Fund seeks to provide maximum total return, consistent with preservation of capital and prudent investment management. It invests in all types of bonds, including U.S. government, corporate, mortgage, and foreign. While the fund maintains an average portfolio duration of three to six years (approximately equal to an average maturity of five to 12 years), investments may also include short- and long-maturity bonds. Duration estimates how much a bond's price fluctuates with changes in comparable interest rates. Other factors can also influence a bond fund's performance and share price. In general the bond market is volatile, and bond funds entail interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Bond funds may also entail the risk of issuer or counterparty default, issuer credit risk, and inflation risk. Unit price and return will vary.

### **Inflation Protected Bond Index Fund**

The Inflation Protected Bond Index Fund is 100% invested in the BLACKROCK US TREASURY INFLATION PROTECTED SECURITIES NON-LENDABLE FUND, F Share Class (the Underlying Fund). The Underlying Fund is a collective trust and is managed by BlackRock.

The BlackRock US Treasury Inflation Protected Securities Non-Lendable Fund seeks to match the performance of the Barclays Capital US Treasury Inflation Protected Securities (TIPS) Index by investing in some or all of the bonds that make up the index. It invests 100% in U.S. Treasuries. Unlike conventional bonds, the principal amount of TIPS is regularly adjusted to reflect changes in inflation, as measured by the changes in the Consumer Price Index for Urban Consumer. By constantly adjusting the principal value of TIPS securities, an investor receives a degree of inflation protection, as well as the security offered from holding a government issued security. Because the principal of TIPS is adjusted to reflect changes in inflation, the interest payments of TIPS rise with inflation and fall with deflation. In general the bond market is volatile, and bond funds entail interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Unit price and return will vary.

### **Large Cap Equity Index Fund**

The Large Cap Equity Index Fund is 100% invested in the BLACKROCK EQUITY INDEX FUND, T Share Class (the Underlying Fund). The Underlying Fund is a collective trust and is managed by BlackRock.

The BlackRock Equity Index Fund seeks to duplicate the composition (investments) and total returns of the Standard and Poor's 500<sup>®</sup> Index (S&P 500<sup>®</sup>). It primarily invests in the broadly diversified common stocks of the 500 companies that make up the S&P 500<sup>®</sup>. This option holds each stock in the same proportion in which it is represented in the index—that is, weighted by stock price times shares outstanding. Stocks are selected based on the composition of the index rather than according to subjective opinions about individual companies or industries. The only trading requirements within this fund are for the reinvestment of dividends and tender proceeds, and for accommodation of the index to changes within companies. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Unit price and return will vary.

### **Large Cap Value Equity Fund**

The Large Cap Value Equity Fund is 100% invested in the ALLIANZ NFJ DIVIDEND VALUE FUND, Institutional Share Class (the Underlying Fund). The Underlying Fund is a mutual fund and is managed by Allianz Global Investors Fund Management LLC (Allianz). Allianz employs NFJ Investment Group L.P. as sub-advisor to the Underlying Fund.

The Allianz NFJ Dividend Value Fund seeks to provide current income as a primary objective; long-term growth of capital is a secondary objective. It primarily invests at least 80% of its net assets (plus borrowings made for investment purposes) in equity securities. In addition, it invests at least 80% of its assets in securities that pay or are expected to pay dividends. The fund will invest a significant portion of its assets in common stocks of companies with market capitalizations of more than \$2 billion at the time of investment. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Unit price and return may vary.

### **Large Cap Growth Equity Fund**

The Large Cap Equity Growth Fund is 100% invested in the AMERICAN FUNDS GROWTH FUND OF AMERICA®, R5 Share Class (the Underlying Fund). The Underlying Fund is a mutual fund and is managed by Capital Research & Management Company.

The American Funds Growth Fund of America seeks to increase value of your investment over the long term through capital growth. It is a diversified portfolio consisting primarily of common stocks. The Fund may also invest in convertible securities, nonconvertible preferred stocks, and stocks of issuers outside the United States. The fund has the flexibility to invest in whatever the manager believes the best growth opportunities appear to be. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Unit price and return will vary.

Fidelity's Excessive Trading Policy, described below, applies to this Fund.

### **Small/Mid Cap Equity Index Fund**

The Small/Mid Cap Equity Index Fund is 100% invested in the VANGUARD EXTENDED MARKET INDEX FUND, Institutional Share Class (the Underlying Fund). The Underlying Fund is a mutual fund and is managed by The Vanguard Group.

The Vanguard Extended Market Index Fund seeks to provide the potential for long-term growth of capital by matching the performance and risk of the S&P Completion Index. It invests in a large sampling of stocks that match certain characteristics of the S&P Completion Index (such as industry weightings, market capitalization, and dividend yield). The overall risk level of the fund is moderate to aggressive. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Unit price and return will vary.

Fidelity's Excessive Trading Policy, described below, applies to this Fund.

### **Small/Mid Cap Value Equity Fund**

The Small/Mid Cap Value Equity Fund is 100% invested in the NWQ SMALL/MID CAP VALUE EQUITY FUND, J Share Class (the Underlying Fund). The Underlying Fund is a collective trust and is managed NAM, a wholly-owned subsidiary of Nuveen Investments, Inc. NAM employs NWQ Investment Management Co., LLC as sub-advisor to the Underlying Fund.

The NWQ Small/Mid Cap Value Equity Fund seeks long-term capital appreciation by investing in small and mid-capitalization companies using an analyst-driven, value oriented process. It seeks statistically undervalued companies – with capitalizations generally within the range of companies in the Russell 2500™ Value Index – in industries with positive or improving fundamentals. The fund primarily invests in equity securities of companies domiciled in the U.S. but may invest up to 35% of its net assets in equity securities of non-U.S. companies, including up to 10% of the fund's net assets in equity securities of companies domiciled in emerging markets. Investments in smaller companies may involve greater risks than those in larger, more well-known companies. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which are magnified in emerging markets.

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Unit price and return will vary.

### **Small/Mid Cap Growth Equity Fund**

The Small/Mid Cap Growth Equity Fund is 100% invested in the ROYCE VALUE PLUS FUND, Institutional Share Class (the Underlying Fund). The Underlying Fund is a mutual fund, and is managed by Royce & Associates, LLC.

The Royce Value Plus Fund seeks to provide long-term growth of capital. It primarily invests under normal circumstances at least 80% of its assets in equity securities of mid, small, and micro-cap companies that the fund believes are trading significantly below its estimate of their current worth. This assumption is based upon factors such as balance sheet quality and cash flow levels. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Unit price and return will vary.

### **International Equity Fund**

The International Equity Fund is 100% invested in the AMERICAN FUNDS EUROPACIFIC GROWTH FUND<sup>®</sup>, R5 Share Class (the Underlying Fund). The Underlying Fund is a mutual fund and is managed by Capital Research & Management Company.

The American Funds EuroPacific Growth Fund seeks to increase the value of your investment over the long term through capital growth. It primarily invests in stocks of companies that do most of their business outside the United States. Normally, at least 80% of the fund's total assets will be invested in securities of companies from Europe or the Pacific Basin. The fund can invest in many types of companies, ranging from large multinational corporations located in major world markets, to smaller companies located in developing countries. Developing (or emerging market) countries may be subject to more frequent and greater price changes than securities of more developed countries. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which are magnified in emerging markets. Unit price and return will vary.

The Fund replaced the A Share Class of the American Funds EuroPacific Growth Fund with the R5 Share Class of the American Funds EuroPacific Growth Fund on January 1, 2008.

Fidelity's Excessive Trading Policy, described below, applies to this Fund.

### **Ameren Stock Fund**

The Ameren Stock Fund provides the investor the opportunity to own part of the company he or she works for and to share in the gains or losses of its stock.

The Ameren Stock Fund pools your money with that of other employees to buy shares of stock in Ameren Corporation and an amount of short-term investments designed to allow you to buy or sell without the usual trade settlement period for individual stock transactions. Your ownership is measured in units of the fund instead of shares of stock. This is neither a mutual fund nor a diversified or managed investment option. On days of unexpectedly heavy outflows, the fund may not have enough short-term investments for liquidity. If that happens, requests to

sell units received by Fidelity before the market close on a business day may not be processed on that day. In that case, requested sales of units will be suspended and, as liquidity is restored, suspended transactions will be processed, generally on a first-in-first-out basis, at the closing price for the processing date. In unusual circumstances, the fund may be closed to purchases or sales.

Under normal circumstances, the fund invests primarily in the stock of Ameren Corporation, as well as in short-term investments. The amount of short-term investments is based upon a target established by the plan sponsor, but the actual amount of short-term investments on any given business day will vary with the amount of cash awaiting investment and with participant activity in the fund (contributions, redemptions, exchanges, withdrawals, etc.). The value of your investment will vary depending on the performance of the company, the overall stock market, and the performance and amount of short-term investments held by the fund, less any expenses accrued against the fund. Investing in a nondiversified, single stock fund involves more risk than investing in a diversified fund. Unit price and return will vary.

Within the Ameren Stock Fund, a separate Employee Stock Ownership Account ("Grandfathered ESOP Account") will be maintained for Ameren common stock held as a result of the consolidation of the Union Electric Company Employee Stock Ownership Plan into the Plan, effective April 1, 1993 and the Ameren Corporation Employee Stock Ownership Plan for Certain Employees of CIPS, effective January 1, 2001.

Any cash dividends received on the shares of Ameren common stock held by the Trustee not paid directly to participants will be invested by the Trustee in common stock of Ameren. Such shares will be allocated to each Participant's account in the ratio of the shares in such account to the total shares in all Participants' accounts on the applicable dividend record date. Any stock received by the Trustee as a result of a stock split or dividend or as a result of a reorganization or other re-capitalization of Ameren will be allocated by applying the applicable stock split or stock dividend factor to the shares in each Participant's account. In the event that any right, warrant or option is granted or issued with respect to any common stock allocated to your account, the Trustee on your behalf shall exercise such right, warrant or option to the extent cash needed for any such exercise is available. Any right, warrant or option on Ameren common stock which cannot be exercised because of the lack of cash shall be sold by the Trustee and the proceeds invested in market shares of Ameren's common stock which will be allocated to each Participant's account in the ratio of the shares in such account to the total shares in all Participants' accounts.

Information concerning the purchase, sale and holdings of Ameren's common stock through the Ameren Stock Fund is maintained by the Plan's recordkeeper and disclosed to Ameren officials only if they are responsible for the administration of the Plan or disclosure is necessary to comply with applicable federal or state law. The Plan Administrator is responsible for monitoring these procedures to ensure that information concerning your ownership of Ameren's common stock through the Ameren Stock Fund remains confidential in accordance with the requirements of ERISA.



## Excessive Trading Policy

The excessive trading policy includes a monitoring process based upon the concept of a “roundtrip” within a fund. A roundtrip transaction occurs when a participant exchanges in and then out of a fund option within 30 days. For the purpose of the policy, purchases and sales do not include systematic contributions or withdrawals (i.e., regular contributions, loan payments, hardship withdrawals) as permitted by the SIP, and only participant-initiated exchanges greater than \$1,000 will be counted.

- Participants are limited to one roundtrip transaction per fund within any rolling 90-day period, subject to an overall limit of four roundtrip transactions across all funds over a rolling 12-month period. The first roundtrip in any fund results in a warning letter.
- Participants with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases of the fund for 85 days.
- Participants with four or more roundtrip transactions across all funds within the Plan during any rolling 12-month period will be limited to one exchange day per calendar quarter for a one-year period. This applies to all investments subject to the excessive trading policy. Participants may always sell any fund position.
- Once the 12-month exchange limitation expires, any additional roundtrip in any fund in the next 12-month period will result in another 12-month limitation of one exchange day per quarter.

For additional information on Fidelity’s Trade Restriction Policy please refer to the “News” section on the right-hand side of the home page on NetBenefits.

## Voting Rights

As a Participant in the Plan, you have the right to direct the Trustee as to the voting of the shares held in your account in the Ameren Stock Fund (including fractional shares). The Trustee will vote all shares of common stock of Ameren Corporation (“Ameren” or the “Company”), (including fractional shares) allocated to your account in accordance with your instructions. However, your voting instructions must be received at least five days prior to the respective annual meeting in order to count. In accordance with the terms of the Plan, the trustee will vote all of the shares held in the Plan for which voting instructions have not been received in accordance with instructions received from an independent fiduciary designated by Ameren Services.

With respect to Ameren common stock, all reports, financial statements, voting instructions, proxy statements and proxy solicitation material provided to common shareholders of Ameren in connection with a meeting of shareholders will be provided to you.

It is the policy of Ameren that all proxies, ballots or voting instructions submitted by shareholders, including the Trustee at the direction of the Plan Participants or otherwise in accordance with the Plan’s trust instruments, in connection with the vote on any matter at any meeting of shareholders shall be kept confidential and shall not be disclosed to the Company’s directors or executive officers. This policy shall not prohibit disclosure to independent inspectors of election or other officials for the tabulation of votes or any matter where disclosure may be required by applicable law.

The certification and tabulation of such votes shall be supervised by independent election inspectors. Any such inspectors and any independent agent or other person engaged in the tabulation of ballots or proxies shall be informed of, and shall agree to abide by, the policy set forth above.

Nothing in this policy shall operate to prohibit shareholders or Participants from voluntarily disclosing their votes or voting instructions to the Company's directors or executive officers or to impair free and voluntary communication between the Company and its shareholders, nor shall this policy prevent the Company or any agent of the Company from ascertaining which shareholders have voted or from making efforts to encourage shareholders to vote. Except with respect to materials submitted regarding shares allocated to Participant accounts, all comments written on proxies, ballots or voting materials, together with the names and addresses of the commenting shareholders, may be made available to directors and executive officers. The Secretary's Department of Ameren is responsible for monitoring compliance with this policy and can be contacted by telephone at 314.554.2715 or by writing to:

Secretary's Department  
Ameren Corporation  
1901 Chouteau Avenue  
PO Box 66149  
St. Louis, Missouri 63166-6149

All other fund options do not allow Participants to instruct or direct the Trustee in the voting of shares in their Plan accounts.

## Vesting

You will have a fully vested and nonforfeitable right to the amounts in all of your accounts.

## Distributions to Former Employees

Upon termination of your employment, you will be entitled to the entire amount in your accounts. If the distribution is \$1,000 or less, you will receive a single sum distribution shortly after terminating employment. If the distribution is greater than \$1,000, you may request an immediate distribution of part or the entire account balance through **myAmeren.com** or by calling the **Ameren Benefits Center**. Ameren must comply with certain IRS notification requirements. Effective January 1, 2009, Ameren will make mandatory required distributions (MRDs) no later than April 1 in the year following the year in which you attain age 70 ½.

Benefits under the Plan will normally be paid in cash in a single lump sum. However, you may elect to have amounts invested in your Ameren Stock Fund Account distributed in shares of Ameren common stock to the extent such accounts are invested in Ameren common stock on the date of the distribution. In addition, if the amount of the distribution exceeds \$1,000, you may elect to receive:

- partial payments from time to time;
- monthly, quarterly, semi-annual or annual installment payments;
- installment payments over a period from 2 to 10 years;
- installment payments in a flat dollar amount or decrementing amounts, with a minimum payment amount of \$500; or

- if you terminate employment due to death, retirement after age 55 or total and permanent disability and had an account balance in the Central Illinois Public Service Company Employee Long-Term Savings Plan on October 31, 1998, you may elect to receive installment distributions over a period of time not to exceed your life expectancy.

## **Distributions to Current Employees**

No distribution will be made to you while you are employed, except for:

- Grandfathered ESOP Diversification Distribution;
- Grandfathered ESOP 84 Month Partial Distribution;
- Age 59 ½ Withdrawal;
- Hardship Withdrawal;
- Disability Withdrawal;
- Rollover Withdrawal, or
- After-Tax Withdrawal

each as described below.

### **Grandfathered ESOP Diversification Distribution**

If you are an employee who is a Participant in the Plan and you are at least 55 years old and you have been a Participant in the SIP for a minimum of ten years, the SIP allows you to diversify the investment of a portion of your Grandfathered ESOP Account by electing a "diversification distribution" from the Plan. This distribution will be equal to 25% (50% in the final year) of the number of shares of Ameren common stock added to your account after December 31, 1986, less any amount previously distributed pursuant to a prior "diversification distribution". The election for this distribution can be made only once a year during the 90-day period after the close of each of the six consecutive Plan years beginning with the first Plan Year in which you are eligible, for six consecutive years.

### **Grandfathered ESOP 84 Month Partial Distribution**

If you are an active employee, you can elect a full or partial distribution from the Grandfathered ESOP Account. The shares which are available are all shares acquired with dividends and earnings and those shares which were acquired with Union Electric Company or Central Illinois Public Service Company contributions and your after-tax contributions (if applicable) at least 84 months prior to the beginning of the Plan Year during which the distribution is made.

### **Age 59 1/2 Withdrawal**

If you are an active Participant who is at least 59 1/2 years of age, you may withdraw up to 100% of the total vested portion of your Before Tax Account, Employer Basic Matching Contribution Account and Employer Additional Matching Contribution Account. If you elect this type of withdrawal, your right to contribute will be suspended for six months.

## Hardship Withdrawals

If you are an active Participant who demonstrates a substantial hardship to the Plan Administrator, you may withdraw all or any part of your Salary Reduction Account (but not the earnings credited after December 31, 1988). A substantial hardship, for this purpose, is determined as one of the following immediate and heavy financial needs:

- medical expenses for you, your spouse or a dependent;
- the purchase of a principal residence (excluding mortgage payments);
- tuition, room and board expenses and related educational fees for the next 12 months of post-secondary education for you, your spouse or a dependent;
- payments necessary to prevent eviction from your principal residence or to prevent foreclosure on the mortgage of a principal residence;
- payments for burial or funeral expenses for your deceased parent, spouse, children or dependents; or
- expenses for the repair of damage to your principal residence that would qualify for the casualty deduction.

The Hardship Withdrawal will be granted only if you certify to the Plan Administrator that no other resources are reasonably available to satisfy the immediate and heavy financial need. The amount of the distribution will not be greater than the amount required to satisfy the immediate and heavy financial need. All Hardship Withdrawals are in cash only.

If you receive a Hardship Withdrawal, you will not be able to make Participant Contributions to the Plan for at least six months and will be unable to make pre-tax or after-tax contributions to any nonqualified plan, stock option, and stock purchase plan maintained by Ameren.

## Disability Withdrawal

If you qualify for permanent and total disability benefits under an employer sponsored long-term disability plan in which you are a participant, you may withdraw up to 100% of your accounts. Your right to contribute to the Plan will be suspended for six months following a Disability Withdrawal.

## Rollover Withdrawal

If you have a balance in the Rollover Account, you may withdraw up to 100% of the Rollover Account balance.

## After-Tax Withdrawal

If you have a balance in the After-Tax Voluntary Contribution Account and Pre-November 1, 1983 account you may withdraw up to 100% of this account. Minimum withdrawal amount is \$250.00 or 25% of this account, whichever is greater.

All types of withdrawals indicated above can be requested through **myAmeren.com** or the **Ameren Benefits Center**.

## Loans to Participants

You may borrow from the vested portion of your account (excluding the Grandfathered ESOP Account) subject to certain provisions. The maximum loan amount is the lesser of \$50,000 (reduced by the highest outstanding loan balance in the prior 12 months) or 50% of the vested value of your account.

Loans are limited to 12 to 120 month terms. Loans with a term of greater than 48 months may be made only to facilitate the purchase of your primary residence. Loans will be repaid primarily by payroll deductions. You may not have more than two loans outstanding at any time, unless you are an legacy AmerenIP employee covered under a collective bargaining agreement. Legacy AmerenIP employees covered under a collective bargaining agreement may not have more than three loans outstanding at any time.

Each loan shall bear interest at Prime plus 1% as established at or near the time the loan is approved, shall be secured by your account, and is subject to repayment at any time, but only in full, and not in part, with no prepayment penalty. Any such loan will be treated as a segregated investment for your account and the interest thereon will be credited only to such account. Interest rates may change on a quarterly basis.

If you become disabled or your employment is terminated for any reason other than death and the loan is still outstanding, you may continue to repay the loan either by making monthly coupon payments or direct debit. If you elect not to continue to repay the loan, the remaining loan principal will be considered to be a distribution in the year the last payment was received and is subject to applicable taxation.

You can initiate a loan request on **myAmeren.com**, or by calling the **Ameren Benefits Center**.

## Beneficiaries

You may name in writing or on **myAmeren.com** any person or persons to receive the distribution of the your account in the event of death; provided, however, in the event that you are married, your spouse is by law the sole primary beneficiary unless he or she consents in writing to another or other primary beneficiaries. Your spouse's consent must (i) be in writing and filed with the Plan Administrator, (ii) acknowledge the effect of the designation and (iii) be witnessed by a notary public or plan representative. If you are not married or your spouse cannot be located, you must certify on a form provided by the Plan Administrator to such effect.

You may rescind or change your designation of a beneficiary (subject to the restrictions listed in the previous paragraph) at any time upon written notice received by the Plan Administrator. In the event that no beneficiary designation is on file at the time of your death or if no designated beneficiary is alive when a benefit becomes payable, the amounts payable upon your death shall be paid to the person or persons in the first of the following classes:

- your spouse;
- your surviving children, equally;
- your surviving parents, equally;
- your surviving brothers and sisters, equally;



or

- your executors or administrators.

Benefits will be paid to your spouse or beneficiary in cash in a single lump sum. However, a spouse or beneficiary may elect to have amounts invested in his or her Ameren Stock Account distributed in shares of Ameren common stock to the extent such accounts are invested in Ameren common stock on the date of the distribution. A spouse may elect to defer distribution until the calendar year in which the participant would have attained age 70-1/2. Distribution to a non-spouse beneficiary must be distributed no later than December 31 of the calendar year which includes the date which is five years from the date of your death.

### **IRS Limitations on Benefits**

The IRS requires that plans offering employee savings opportunities meet tests to ensure they do not unfairly favor any employee group. To maintain a fair balance, employee contributions and Company contributions of certain highly compensated employees may need to be adjusted. If your contributions or Company contributions need to be adjusted, you will be notified.

Tax law also requires that the Plan include provisions that will become operative should the Plan become top-heavy. A top-heavy plan is one in which 60% or more of the value of all benefits belongs to a small group of highly compensated employees. If the plan ever becomes top-heavy (which is highly unlikely), you'll be informed about how that will affect you.

During each calendar year, the amount allocated to you under the Plan and under any other defined contribution Plan to which Ameren has contributed cannot exceed the lesser of the applicable dollar limitation or 100% of your compensation from Ameren. The applicable dollar limitation is \$49,000 in 2011 and may be adjusted for cost of living increases as allowed by the Secretary of the Treasury in future years.

### **General Plan Information**

Ameren Services has responsibility for the administration of the SIP and, with the assistance of an outside record keeper, is responsible for maintaining the accounts and records of the SIP and for providing information and materials to you and your beneficiaries. Ameren Services has the discretionary authority to make determinations as to the rights of any Participant and decide all questions of eligibility of Participants under the terms of the Plan. Ameren Services may also adopt such rules and regulations as it deems desirable or necessary for the administration and operation of the Plan.

### **Plan Administrator**

The Plan Administrator is Ameren Services Company ("Ameren Services"), a wholly-owned subsidiary of Ameren Corporation. Any questions concerning the administration of the Plan should be directed to:

Ameren Services Company  
Employee Benefits Department  
1901 Chouteau Avenue  
Mail Code 533  
St. Louis, Missouri 63166-6149  
Telephone: 877.7my.Ameren (877.769.2637)

Any questions concerning the benefits or investment options available to you under this plan may be directed to the **Ameren Benefits Center** at 877.7my.Ameren (877.769.2637).

### **Trustee**

Fidelity Management Trust Company is the Trustee of the SIP. The address and telephone number of the Trustee are:

Fidelity Management Trust Company  
82 Devonshire Street  
Boston, MA 02109  
Telephone: 800.343.3548

The Trustee is responsible for the safekeeping of all contributions made by Ameren and the Participants to the Plan. The Trustee may be removed by Ameren's Board of Directors upon 30 days notice in writing to the Trustee.

### **Identification Numbers**

The employer identification number assigned by the Internal Revenue Service for tax purposes to Ameren Corporation is 43-1723446, and the employer identification number assigned to Ameren Services is 43-1799279. The Plan identification number assigned by the Company pursuant to governmental instruction is 003.

### **Agent for Service of Legal Process**

The General Counsel of Ameren is the agent for service of legal process. The agent can be contacted by writing to:

General Counsel  
Ameren Services Company  
1901 Chouteau Avenue  
PO Box 66149  
St. Louis, Missouri 63166-6149

Process may also be served on the Plan Trustee.

### **Plan Year/Fiscal Year**

The Plan Year begins on January 1 and ends on December 31. Plan records are maintained on this basis.

### **Type of Plan**

401(k) savings plan/profit sharing plan

### **Amendment or Termination of Plan**

The Plan is expected to continue indefinitely; however, Ameren has the sole right, for any reason and at any time to terminate the Plan. Ameren may amend or modify the Plan at any time but such modification or amendment (a) may not reduce the amount credited to a Participant's account (unless such reduction is required to assure the tax deductions and exemptions applicable with respect to plans qualifying under Sections 401(a) and 401(k) and

trusts qualifying under Section 501(a) of the Code), (b) may not permit any portion of any Plan Fund(s) to be used otherwise than for the exclusive benefit of the Participant or beneficiary(ies) and payment of administrative expenses of the Plan and Trust, (c) may not cause any part of any Fund(s) to revert to Ameren, or (d) may not increase the duties or liabilities of the Trustee without its consent.

### **Unitized Accounting**

The SIP assets are accounted for using a technique called "unitizing." Each Participant owns "units" of certain investment "pools." Each pool owns shares of the underlying security (i.e., mutual fund, collective trust fund, company stock) plus cash and accruals, as applicable. Each "pool" or fund was created with a beginning value of \$10 per unit. Although the performance of the pool is based on the performance of the underlying security, the value of a unit is different from the price of one share. The unit value will fluctuate in line with the value of the underlying shares with only small differences due to fees and cash flow.

### **Historical Eligibility Information**

Participants in the Union Electric Company Employee Stock Ownership Plan (the "ESOP") as of April 1, 1993, are allowed to maintain an ESOP Account under the SIP. Effective January 1, 2001 the Ameren Corporation Employee Stock Ownership Plan for Certain Employees of AmerenCIPS (CIPS ESOP) was merged with the SIP. Participants in the CIPS ESOP are allowed to maintain an ESOP Account under the SIP. These accounts are collectively referred to as Grandfathered ESOP Accounts.

Effective January 1, 2004 the Central Illinois Light Company (CILCO) Savings Plan merged into the Plan. Effective April 16, 2004 the CILCORP Infraservices, Inc. 401(k) Plan merged into the Plan.

Effective September 30, 2004 any individual that became an Employee or Participants that were contributing to the Illinois Power Company Incentive Savings Plan or the Illinois Power Company Incentive Plan for Employees Covered Under a Collective Bargaining Agreement were allowed to Participate in the SIP due to the acquisition of the Illinois Power Company.

Effective March 15, 2005, the Ameren Corporation Employee Long-Term Savings Plan – IUOE No. 148 was merged into the Plan. Effective February 1, 2008, the Ameren Corporation Employee Long-Term Savings Plan-IBEW No. 702 was merged into the Plan. If you had amounts in those plans, they are now invested in this Plan.

### **Federal Law and IRS Approval**

The SIP has received a favorable determination by the IRS to be qualified under Sections 401(a) and 401(k) of the Code. The SIP is periodically refiled with the IRS for an updated determination regarding its tax-qualified status.

The SIP is also an employee benefit plan subject to certain provisions of ERISA, including the provisions with respect to reporting, disclosure, participation, vesting and fiduciary responsibility. However, the SIP is not subject to the minimum funding requirements of ERISA and benefits under the SIP will not be guaranteed by the Pension Benefit Guaranty Corporation. Such protections are limited to defined benefit plans and therefore do not extend to Participants under the Plan. In addition, the SIP is intended to be covered under Section 404(c) of ERISA.



This means that Ameren and its affiliates and subsidiaries will not be responsible for losses that may occur in your account due to your own investment elections.

## **Federal Tax Aspects of the Plan**

The Internal Revenue Service has determined that for Federal income tax purposes the Plan is a "qualified plan" under the Code. As a qualified plan, there are certain Federal income tax benefits to Plan Participants as set forth below.

Your pre-tax 'Participant Contributions', whether matched or unmatched, are not subject to Federal income tax at the time of contribution; the tax thereon is deferred until such time as the contributions are distributed. All Participant Contributions, however, are subject to social security payroll taxes. As a participant, you are urged to consult your own tax advisor regarding taxability under state and local income tax laws.

"Employer Matching Contributions" are not taxable to you at the time they are made; the tax thereon is deferred until such time as the contributions are distributed. Except for the ESOP dividends paid to you, dividends and interest earned by the Trust under the Plan are not taxable to you at the time they are earned.

Participant Contributions characterized as Roth 401(k) contributions are taxable at the time they are contributed to the Plan. However, Roth 401(k) contributions, and earnings thereon, may be withdrawn tax-free as long as the withdrawal is a qualified one—taken five years after the year of the first Roth 401(k) contribution and after the participant has attained age 59 ½, has become disabled, or has died.

Your past contribution to the Union Electric Company or CIPS ESOP Account (if applicable) was made with after-tax dollars and will be recovered tax-free at the time of distribution. Union Electric Company's past contributions to the ESOP Account and any dividends or other income allocated to your ESOP Account were not included in your taxable income at the time of the allocation but are deferred until distribution. Central Illinois Public Service Company's past contributions to the ESOP Account and certain dividends or other income allocated to your ESOP Account were not included in your taxable income at the time of the allocation but are deferred until distribution.

Other than qualified Roth 401(k) withdrawals described above, withdrawals are taxable to you as ordinary income in the year of distribution. If you are not age 59 ½, there may also be a 10% additional excise tax imposed on such distributions.

Under Internal Revenue Service regulations, you may authorize a direct rollover (direct transfer - trustee to trustee) of some or all of the distribution into an individual retirement account ("IRA") or some other employer plan that accepts rollovers. Any taxable part of the distribution that is not transferred directly is subject to a mandatory 20% withholding for Federal income tax purposes. The 20% Federal tax withholding will be taken from the available cash in the account; shares of Ameren Stock (if applicable) will not be sold to satisfy this requirement.

If you receive a distribution without a direct rollover, regardless of age, you may still be eligible to "roll over" the distribution into an IRA or other employer plan. A rollover defers the taxation of the distribution until the amount rolled over is distributed from the account or Plan. To qualify for deferral of taxation, the rollover must be made within 60 days following the day on

which the Participant receives the distribution. After-tax contributions made to the Grandfathered ESOP are eligible for rollover.

The foregoing is only a brief summary of the Federal income tax consequences of the Plan, based on current Federal income tax law and regulations and does not constitute a complete discussion of all ramifications. You should consult your own tax advisor for detailed information and guidance.

### Assignment of Interest

Except as otherwise provided by law or as stated herein with respect to loans to Participants (see [LOANS TO PARTICIPANTS](#)), no right or interest of any Participant in the SIP or in his or her account is assignable or transferable, either directly or by operation of law, except by death or mental incompetence, and no right or interest of any Participant in the SIP or in his or her account is liable for any obligation or liability of such Participant. Notwithstanding this prohibition, the SIP may be required to distribute amounts to a person other than you if the SIP receives a domestic relations court order affecting your account and such order complies with applicable law (See [QUALIFIED DOMESTIC RELATIONS ORDERS](#) below).

### Liens

Except as otherwise provided by law or as stated herein with respect to loans to Participants, you may not assign nor may any other person create a lien on funds or securities held under the SIP.

### Qualified Domestic Relations Orders

The SIP will pay all or a portion of your benefit in compliance with a Qualified Domestic Relations Order (QDRO) issued by a court. For the purpose of the SIP, a QDRO is any judgment, order, decree or approval of a property settlement agreement made on the basis of a domestic relations law. The order may relate to child support, alimony or marital property rights of a spouse, former spouse, child or other dependent and may direct payment of all or part of your plan benefit to another person, known as an alternate payee.

Upon notification that an employee may be in the process of a divorce, the Employee Benefits Department will place a hold on the Participant's SIP account to prevent any loans or withdrawals. The hold will remain until the employee provides proof that the account is not affected or the account has been split by a QDRO. If you retire or terminate while a QDRO freeze is in effect, you may not receive payment from the Plan until the QDRO matter is resolved.

Ameren has partnered with QDRO Consultants, a third party administrator, to perform the administration, qualification, correspondence and "QDRO split" responsibilities of any Qualified Domestic Relations Orders (QDROs).

An amount equal to \$300.00 will be assessed against the Plan Participant's account balance upon receipt of a QDRO (whether draft or final). The processing fee will be charged regardless of whether the DRO is qualified. Once the QDRO review is completed, QDRO Consultants will issue a determination to all involved parties as to whether the Order is qualified.

Plan participants may obtain, without charge, a copy of the QDRO procedures by calling QDRO Consultants and asking for Ameren's QDRO Administration contact at 877.7my.Ameren (877.769.2637), option 4.

## Investment Performance

The following table describes Fund performance as of December 31 of each year of the last five years. The Underlying Fund is listed below each Fund name. Total returns are net of fees and expenses. Total returns are historical and include change in share/unit value and reinvestment of dividends and capital gains, if any. No sales loads are charged by the Fund or its Underlying Fund. Included are returns for years preceding the Funds' inception in the SIP, if available.

	2010 %	2009 %	2008 %	2007 %	2006 %
<b>Target Retirement Fund (1)</b> BlackRock LifePath® Portfolio	10.29	19.86	-15.83	5.31	9.34
<b>Target Retirement 2015 Fund (3)</b> BlackRock LifePath® 2015 Portfolio	11.07	22.25	-22.69	4.88	12.28
<b>Target Retirement 2020 Fund (2)</b> BlackRock LifePath® 2020 Portfolio	11.78	24.44	-26.43	4.57	13.63
<b>Target Retirement 2025 Fund (3)</b> BlackRock LifePath® 2025 Portfolio	12.53	25.93	-29.52	4.30	14.81
<b>Target Retirement 2030 Fund (2)</b> BlackRock LifePath® 2030 Portfolio	12.81	27.56	-32.31	4.00	16.01
<b>Target Retirement 2035 Fund (3)</b> BlackRock LifePath® 2035 Portfolio	13.31	28.70	-34.54	3.78	16.81
<b>Target Retirement 2040 Fund (4)</b> BlackRock LifePath® 2040 Portfolio	13.69	30.21	-36.83	3.56	17.67
<b>Target Retirement 2045 Fund (3)</b> BlackRock LifePath® 2045 Portfolio	13.95	30.96	-38.53	3.39	17.82
<b>Target Retirement 2050 Fund (5)</b> BlackRock LifePath® 2050 Portfolio	14.35	32.97	-	-	-
<b>Target Retirement 2055 Fund (13)</b> BlackRock LifePath® 2055 Portfolio	14.11	-	-	-	-
<b>Stable Interest Income Fund (6)</b> Northern Trust Stable Asset Fund	4.18	4.35	4.38	4.63	4.44
<b>Bond Fund (6)</b> PIMCO Total Return Fund	8.80	13.72	4.82	8.99	3.96

	2010 %	2009 %	2008 %	2007 %	2006 %
<b>Inflation Protected Bond Index Fund</b> (12) BlackRock US Treasury Inflation Protected Securities Non-Lendable Fund	6.20	11.03	-	-	-
<b>Large Cap Equity Index Fund</b> (6) BlackRock Equity Index Fund	15.17	26.82	-36.97	5.51	15.85
<b>Large Cap Value Equity Fund</b> (6) Allianz NFJ Dividend Value Fund	13.16	13.32	-36.07	4.59	24.61
<b>Large Cap Growth Equity Fund</b> (7) American Funds Growth Fund of America	12.66	34.80	-38.84	11.26	11.25
<b>Small/Mid Cap Equity Index Fund</b> (6) Vanguard Extended Market Index Fund	27.50	37.60	-38.60	4.43	14.40
<b>Small/Mid Cap Value Equity Fund</b> (8) NWQ Small/Mid Cap Value Fund	33.42	34.94	-44.71	-4.23	-
<b>Small/Mid Cap Growth Equity Fund</b> (9) Royce Value Plus Fund	20.26	41.89	-40.91	3.50	19.41
<b>International Equity Fund</b> (7) American Funds EuroPacific Growth Fund	9.73	39.58	-40.38	19.23	22.15
<b>Ameren Stock Fund</b> (10)	6.76	-10.24	-34.34	5.78	9.89
<b>AES Stock Fund</b> (11)	-9.06	61.10	-61.22	-3.01	39.00

(1) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 5/30/06, the Underlying Fund has been the Class H shares. Prior to 5/30/06, it was the Class F shares, adjusted to reflect Class H fees and expenses as of the inception date of Class H.

(2) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 5/1/06, the Underlying Fund has been the Class H shares. Prior to 5/1/06, it was the Class F shares, adjusted to reflect Class H fees and expenses as of the inception date of Class H.

(3) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 1/8/08, the Underlying Fund has been the Class H shares. Prior to 1/8/08, it was the Class F shares, adjusted to reflect Class H fees and expenses as of the inception date of Class H.

(4) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 5/16/06, the Underlying Fund has been the Class H shares. Prior to 5/16/08, it was the Class F shares, adjusted to reflect Class H fees and expenses as of the inception date of Class H.

(5) ) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 1/8/08, the Underlying Fund has been the Class H shares.

(6) Since 1/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 1/1/08, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee.

(7) Since 1/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 1/1/08, Fund performance is that of the Underlying Fund. Returns since 5/12/02 are those of the Class R5 shares, while returns prior to 5/12/02 are those of the Class A shares without the Class A sales load.

(8) Since 1/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 1/1/08, Fund performance is that of the Nuveen NWQ Small/Mid Cap Value mutual fund. On 1/1/08, Ameren's pro-rata shares of that mutual fund's underlying holdings were transferred in-kind to the collective trust that is currently the Underlying Fund.

(9) Since 2/1/08, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 2/1/08, Fund performance is that of the Underlying Fund. Returns since 5/10/06 are those of the Institutional Class shares, while returns prior to 5/10/06 are those of the Service Class shares.

(10) Since 1/1/08, Fund performance is that of the Plan's unitized version of the Fund. Prior to 1/1/08, Fund performance is that of a prior unitized version of this Fund adjusted to reflect an additional 0.05% annual fee.

(11) Since 1/1/08, Fund performance is that of the Plan's unitized version of the Fund. Fund performance from 1/1/04 to 12/31/07 is that of a prior unitized version of this Fund adjusted to reflect an additional 0.05% annual fee. Fund performance before 1/1/04 is based on the performance of AES stock shares adjusted to reflect a 0.05% annual fee.

(12) Since 1/4/10, Fund performance is that of the Plan's unitized version of the Fund. Prior to 1/4/10, Fund performance is that of the Underlying Fund adjusted to reflect 0.13% annual expense ratio. Since 9/8/09, the Underlying Fund has been the Class F shares. Prior to 9/8/09, it was the Class E shares.

(13) Since 7/7/10, Fund performance is that of the Plan's unitized version of the Underlying Fund. Prior to 7/7/10, Fund performance is that of the Underlying Fund adjusted to reflect an additional 0.05% annual fee. Since 7/7/10, the Underlying Fund has been the Class H shares. Prior to 7/7/10, it was the Class F shares, adjusted to reflect Class H fees and expenses as of the inception date of Class H.

Ameren common stock began trading January 2, 1998. Consolidated earnings and dividends per common share for Ameren Corporation as of December 31 for each year are shown for years 2005 through 2009.

	2010	2009	2008	2007	2006
Earnings per share	<b>0.58</b>	<b>2.78</b>	<b>2.88</b>	<b>2.98</b>	<b>2.66</b>
Dividends per share	<b>1.54</b>	<b>1.54</b>	<b>2.54</b>	<b>2.54</b>	<b>2.54</b>

### Payment of Expenses of the Plan

Effective January 1, 2008, base recordkeeper and Trustee fees are paid by a combination of a flat quarterly charge to Participant Account balances and through the expense ratio of each Fund. A flat \$15 charge is deducted from Participants Accounts on a quarterly basis. The

remainder of the base recordkeeper and Trustee fees are paid through the expense ratio of each Fund. The Company may elect to pay all or a portion of these fees.

A fund's expense ratio includes the fund's annual operating expenses, expressed as a percentage of the fund's average net assets. These expenses are paid from the fund's assets and include the fund's investment management, administrative and legal fees. In addition, three of the SIP Funds have arranged to pay a .05% annual servicing fee and one of the SIP funds has arranged to pay a .10% annual servicing fee (commonly referred to as revenue sharing payments) to the Plan recordkeeper. Revenue sharing payments from those Funds are applied toward base recordkeeper/Trustee fees. For SIP Funds that do not incorporate revenue share payments, the recordkeeper accrues a .05% annual fee through an adjustment to each Funds' daily NAV. These annual fees are also reflected in the Funds' expense ratio, and, similar to the revenue share payments, are applied toward base recordkeeper/Trustee fees.

The cost of securities held by the Trustee includes the entire amount paid, including brokerage fees, investment managers' fees, transfer taxes and any other expenses incurred in connection with the purchase and transfer of securities. Costs and expenses of the Plan, including the fees of counsel and other administrative expenses, will be paid by the Plan unless Ameren elects to pay these costs and expenses.

### Plan Fund Expenses

Shown in the table below are the Funds' total expense ratios, which include revenue share percentages as well as the additional fees accrued by the Plan's recordkeeper, as described above.

Fund Options	Underlying Funds	Annual Expenses	
Target Retirement Date	BlackRock LifePath® Portfolios	.40%	
Stable Interest Income	Northern Trust Stable Asset Fund	.19%	
Bond	PIMCO Total Return Fund	.52%	
Inflation Protected Bond Index	BlackRock US Treasury Inflation Protected Securities Non-Lendable Fund	.13%	
Large Cap Equity Index	BlackRock Equity Index Fund	.08%	
Large Cap Value Equity	Allianz NFJ Dividend Value Fund	.72%	
Large Cap Growth Equity	American Funds Growth Fund of America	.39%	
Small/Mid Cap Equity Index	Vanguard Extended Market Index Fund	.13%	
Small/Mid Cap Value Equity	NWQ Small/Mid Cap Value Fund	.78%	
Small/Mid Cap Growth Equity	Royce Value Plus Fund	1.06%	
International Equity	American Funds EuroPacific Growth Fund	.56%	
Ameren Stock	Ameren Corporation common stock	.05%	(1)

(1) This Fund includes 5% to 10% cash for liquidity purposes. Typically, stock buy/sell transactions occur once or twice a month. The fees (commissions of no greater than \$.017 per share) are absorbed by all shareholders of the fund.

## Information Available Upon Request

Upon request, the following information is available:

1. A description of the annual operating expenses of each Underlying Fund (e.g., investment management fees, administrative fees, transaction costs) which reduce the rate of return you receive, and the aggregate amount of such expenses expressed as a percentage of average net assets of the investment alternative;
2. Copies of any prospectuses, financial statements and reports, and of any other materials relating to the Underlying Funds, to the extent such information is available;
3. A list of the assets comprising the portfolios of the Bond Fund, Small/Mid Cap Equity Index Fund, Small/Mid Cap Growth Equity Fund, International Equity Fund, Large Cap Growth Equity Fund and the Large Cap Value Equity Fund.
4. Information concerning the value of shares in any of the Underlying Funds as well as the past and current investment performance of each alternative determined net of expenses on a reasonable and consistent basis.

The above information can be obtained by contacting each of the Underlying Fund managers at the following phone numbers and addresses:

Fund Manager	Address/Phone Number
Small/Mid Cap Equity Index Fund	The Vanguard Group Participant Access Center P.O. Box 2900 Valley Forge, Pennsylvania 19482-2900 800.523.8066
Small/Mid Cap Growth Equity Fund	The Royce Funds 1414 Avenue of the Americas New York, NY 10019 800.597.6923
Large Cap Growth Equity Fund and International Equity Fund	The American Funds Group 333 S. Hope Street Los Angeles, California 90071 800.421.9900
Large Cap Value Equity Fund	Allianz Global Investors Distributors LLC 1345 Avenue of the Americas New York, NY 10105-4800 800.426.0107
Bond Fund	PIMCO 840 Newport Center Drive, Suite 100 Newport Beach, CA 92660 800.927.4648

Information related to the Underlying Funds of the Inflation Protected Bond Index Fund, Large Cap Equity Index Fund, The Small/Mid Cap Value Equity Fund, Target Retirement Date Funds and the Stable Interest Income Fund can be obtained by calling the **Ameren Benefits Center** at 877.7my.Ameren (877.769.2637), Option 1.

## Other Information

We have filed with the Securities and Exchange Commission ("SEC") a Registration Statement on Form S-8 to register under the Securities Act of 1933 the Ameren common stock and interests issuable under the Plan. This Document omits certain information contained in the Registration Statement, as permitted by SEC rules. You may obtain copies of the Registration Statement, including exhibits, by writing or telephoning us as described below.

We file annual, quarterly and special reports, proxy statements and other information with the SEC. You may read and copy any of these documents at the SEC's Public Reference Room at 100 F Street, NE, Washington, D.C. 20549. Please call the SEC at 1.800.732.0330 for further information on the Public Reference Room. Our SEC filings are also available to the public at the SEC's web site at <http://www.sec.gov>.

The SEC allows us to incorporate by reference the information we file with them, which means that we can disclose important information to you by referring you to those documents. The information incorporated by reference is considered to be part of this Document, and later information that Ameren or the Plan files with the SEC will automatically update and supersede this information. Ameren and the Plan incorporate by reference the documents listed below and any future filings Ameren or the Plan makes with the SEC under Sections 13(a), 13(c), 14, or 15(d) of the Securities Exchange Act of 1934 (other than any documents, or portions of documents, not deemed to be filed) under file no. 1-14756, until we sell all of the Ameren common stock and interests issuable under the Plan.

- Our Annual Report on Form 10-K for the fiscal year ended December 31, 2010;
- Our Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2011;
- Our Current Reports on Form 8-K filed with the SEC on February 9, 2011 (excluding any portion of such report that was furnished); February 18, 2011, February 22, 2011 (excluding any portion of such report that was furnished), March 16, 2011, April 8, 2011 and April 14, 2011<sup>1</sup>;
- The Plan's Annual Report on Form 11-K for the fiscal year ended December 31, 2010;
- All documents subsequently filed by us pursuant to Sections 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 (other than any documents, or portions of documents, not deemed to be filed), prior to the filing of a post-effective amendment to our Registration Statement on Form S-8 relating to the Plan, which indicates that all securities offered have been sold or which deregisters all securities then remaining unsold.

You may request a copy of any of the information incorporated by reference into this Document (not including exhibits to the information that is incorporated by reference unless such exhibits are specifically incorporated by reference), without charge. We will also provide you without charge the following:

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<sup>1</sup> To be updated as necessary.



- All documents containing the information required in a prospectus by Part I of Form S-8;
- Our Annual Report to Shareholders for our last fiscal year (or other permitted document containing our audited financial statements for that year); and
- All reports, proxy statements and other communications that we distribute to our shareholders generally.

Please direct your written or oral request for any such document to:

Ameren Corporation  
Attention: Secretary's Department  
P.O. Box 66149  
St. Louis, Missouri 63166-6149  
Telephone: 314.621.3222

## Claims Procedure

Ameren Services has the responsibility to make determinations as to the rights of any Participant under the SIP. Any denial of a claim under the SIP by you or a beneficiary will be stated in writing and delivered or mailed to you or your beneficiary. If a claim is denied in whole or in part, you will receive a written opinion telling you in detail why it was denied and explaining that you may request in writing that Ameren Services review the decision. The request must be addressed to:

Ameren Services Company  
Employee Benefits Department  
1901 Chouteau Avenue  
Mail Code 533  
P.O. Box 66149  
St. Louis, MO 63166-6149

The request for review must be made within 60 days after your receipt of a denial of benefits, or else your right to challenge the decision will be lost. Ameren Services will, within 60 days of the receipt of your request, review and decide the case and render a detailed written opinion. This period may, under special circumstances, be extended for up to an additional 60 days, in which case you will be notified of such extension. Ameren Services' decision on your claim is, from the Company's view, final and you will receive a copy of that decision. Ameren Services has the discretionary authority to make decisions regarding eligibility for and the amount of benefits under the Plan, and such decisions will not be reviewed unless found to be arbitrary or capricious by a court of competent review.

## ERISA Information

### Your Rights Under ERISA

As a Participant in the **Ameren Corporation Savings Investment Plan**, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by

the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

- Obtain, upon written request to the Plan Administrator, copies of all documents governing the operation of the plan, including collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and the updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this annual report summary.

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries", have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court.

If it should happen that Plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington D.C. 20210.

If you have any questions about the **Ameren Corporation Savings Investment Plan**, you are invited to write, visit, or call the Ameren Services Employee Benefits Department in Room S-129 of Ameren's General Office Building, St. Louis, Missouri.