

CENTERPOINT ENERGY INC

Form 11-K

June 07, 2010

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**SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 11-K

(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934**

For the Fiscal Year Ended December 31, 2009

OR

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934 [NO FEE REQUIRED]**

For the transition period from _____ to _____

Commission file number 1-31447

A. Full title of the plan and address of the plan, if different from that of the issuer named below:

CenterPoint Energy Savings Plan

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**CenterPoint Energy, Inc.
1111 Louisiana Street
Houston, Texas 77002**

**CENTERPOINT ENERGY SAVINGS PLAN
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| Consent of Independent Registered Public Accounting Firm (Exhibit 23) | |
| <i>Other supplemental schedules required by Section 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.</i> | |

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

CenterPoint Energy Savings Plan

We have audited the accompanying statements of net assets available for benefits of the CenterPoint Energy Savings Plan (Plan) as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2009 and 2008, and the changes in net assets available for benefits for the year ended December 31, 2009 in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule of assets (held at end of year) is presented for the purpose of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in our audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

/s/ McConnell & Jones LLP

Houston, Texas

June 3, 2010

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**CENTERPOINT ENERGY SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

| | December 31, | |
|--|-------------------------|-------------------------|
| | 2009 | 2008 |
| ASSETS | | |
| Investments, at fair value (see Note 2) | \$ 1,310,695,502 | \$ 1,050,017,933 |
| Participant loans | 35,664,467 | 33,813,468 |
| Receivables: | | |
| Participant contributions | 1,283,017 | 1,077,562 |
| Employer contributions | 664,151 | 15,848,402 |
| Dividends and interest | 378,636 | 523,333 |
| Pending investment transactions | 55,002 | 155,975 |
| Total receivables | 2,380,806 | 17,605,272 |
| Total Assets | 1,348,740,775 | 1,101,436,673 |
| LIABILITIES | | |
| Pending investment transactions | 53,811 | 143,390 |
| Other | 323,020 | 402,234 |
| Total Liabilities | 376,831 | 545,624 |
| NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE | 1,348,363,944 | 1,100,891,049 |
| Adjustment from fair value to contract value for fully benefit-responsive investment contracts | 4,529,567 | 14,116,225 |
| NET ASSETS AVAILABLE FOR BENEFITS | \$ 1,352,893,511 | \$ 1,115,007,274 |

See accompanying Notes to Financial Statements.

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**CENTERPOINT ENERGY SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2009**

| | |
|--|-------------------------|
| Investment Income, Net: | |
| Dividends | \$ 35,047,885 |
| Interest on loans to participants | 2,264,644 |
| Net appreciation of investments (see Note 3) | 178,570,757 |
| Total Investment Income | 215,883,286 |
| | |
| Contributions: | |
| Participant contributions | 44,551,618 |
| Employer contributions | 31,125,170 |
| Rollover contributions | 1,133,437 |
| Total Contributions | 76,810,225 |
| | |
| Expenses: | |
| Administrative expenses | 2,749,919 |
| Benefit payments | 52,057,355 |
| Total Expenses | 54,807,274 |
| | |
| CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS | 237,886,237 |
| | |
| NET ASSETS AVAILABLE FOR BENEFITS: | |
| | |
| BEGINNING OF YEAR | 1,115,007,274 |
| | |
| END OF YEAR | \$ 1,352,893,511 |

See accompanying Notes to Financial Statements.

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**CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008**

1. Description of the Plan

The following description of the CenterPoint Energy Savings Plan (Plan) provides only general information. 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 defined contribution plan established in accordance with Sections 401(a) and 401(k) of the Internal Revenue Code of 1986, as amended (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Effective January 1, 2009, the Plan is a safe harbor 401(k) plan under the IRC, which means it is deemed to satisfy certain deferral and contribution testing requirements.

Participants include all employees of CenterPoint Energy, Inc. (Company or CenterPoint Energy) and those subsidiaries and affiliates of the Company that have adopted the Plan except (a) employees covered by a collective bargaining agreement unless such agreement provides for participation in the Plan, (b) leased employees, (c) independent contractors or (d) non-resident aliens who receive no U.S. sourced income (Participants).

(b) Contributions

Participants may contribute, on a pre-tax and after-tax basis, up to 50% and 16% of eligible compensation, respectively, not to exceed the Internal Revenue Service (IRS) compensation limit as defined in the Plan. Active Participants age 50 or over may contribute an additional pre-tax contribution not to exceed the IRS limit (\$5,500 for 2009); however, the Company generally does not provide the match on such catch-up contributions, unless a matching contribution is required to meet the safe harbor plan provisions under the IRC. Participants may also contribute amounts representing rollover eligible distributions from other defined benefit or defined contribution plans, IRC Section 403(b) annuity plans, IRC Section 457 governmental plans or conduit Individual Retirement Accounts that have been holding a distribution from a qualified plan. Participants direct their contributions into the various eligible investment options offered by the Plan.

All new employees are automatically enrolled in the Plan to make pre-tax contributions. An employee who has been automatically enrolled is deemed to have elected to defer pre-tax contributions (Automatic Contribution). The initial pre-tax contribution is three percent of the employee's eligible compensation on a payroll period basis. The contribution percentage is increased by an increment of one percent on April 1 in each of the following years in which the Automatic Contribution started, up to six percent of compensation on a payroll period basis.

A notice is provided to all employees who have been automatically enrolled in the Plan (Automatic Enrollment Notice). In general, an employee has 30 days after receiving the Automatic Enrollment Notice to elect not to make any pre-tax contributions or choose a different contribution percentage.

Contributions, including all related employer matching contributions, made under the Automatic Contribution provision of the Plan will be invested in the default investment fund as defined in the Plan. Employees may elect to change the Automatic Contribution percentage and/or direct the contributions to any of the investment options offered under the Plan at any time after the commencement of the Automatic Contribution.

Effective January 1, 2009, the employer matching contribution is 100% of the first six percent of eligible compensation, and the discretionary match has been discontinued. All employer matching contributions are fully vested at all times.

Participants may elect to invest all or a portion of their contributions to the Plan in the Company Common Stock Fund. In addition, Participants may elect to have dividends paid on their investment in Company common stock either reinvested in the Company Common Stock Fund or paid to them in cash, and they can transfer all or part of their investment in the Company Common Stock Fund to the other investment options offered by the Plan. Employer contributions are made in the form of cash and are invested in accordance with Participant elections.

Contributions are subject to certain limitations as set out under the IRC or the limits set forth in the Plan document.

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**CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008**

(c) Investment Options

The Plan offers the following investment funds (Funds):

- Company Common Stock Fund
- Large Company Growth Fund
- Large Company Value Fund
- International Equity Fund
- Balanced Fund
- Fixed Income Fund
- Stable Value Fund
- S&P 500 Index Fund
- Small Company Fund
- Vanguard Target Retirement Income Fund
- Vanguard Target Retirement 2050 Fund
- Vanguard Target Retirement 2045 Fund
- Vanguard Target Retirement 2040 Fund
- Vanguard Target Retirement 2035 Fund
- Vanguard Target Retirement 2030 Fund
- Vanguard Target Retirement 2025 Fund
- Vanguard Target Retirement 2020 Fund
- Vanguard Target Retirement 2015 Fund
- Vanguard Target Retirement 2010 Fund
- Vanguard Target Retirement 2005 Fund

Upon enrollment in the Plan, Participants may direct contributions (as permitted), in one percent increments, in any of the investment options. Participants should refer to the Plan prospectus for a detailed description of each Fund.

(d) Participant Accounts

Individual accounts are maintained for each Participant. Each Participant's account is credited with the Participant's contributions and with allocations of the Company contributions and Plan earnings. Each Participant's account is also

charged with an allocation of administrative expenses. Allocations are based on Participant account balances. A Participant is entitled to their vested account balance.

(e) Vesting and Forfeitures

Participants are immediately 100% vested in all contributions and actual earnings thereon. As a result, there are no forfeitures.

(f) Participant Loans

A Participant may borrow against their vested account balance. The maximum amount that a Participant may borrow is the lesser of (a) \$50,000, reduced by the excess, if any, of the highest outstanding balance of loans to the Participant from all plans maintained by the Company or an affiliated entity during the one-year period ending on the day before the date on which such loan is made, over the outstanding balance of loans from the Plan on the date on which such loan is made or (b) 50% of the value of the Participant's vested account balance under the Plan.

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**CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008**

The loans are to be secured by the pledge of a portion of the Participant's right, title and value of the Participant's vested account balance under the Plan as determined immediately after the loans are made. Loans may be repaid over a period of up to five years and are subject to a \$25 origination fee. Effective January 1, 2010, the loan origination fee was increased to \$50. The minimum loan amount is \$500. Interest rates are fixed at the prime rate listed in The Wall Street Journal for the first of each month in which the loan is requested plus one percent. Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant loans fund.

(g) Payment of Benefits

Upon termination, a Participant whose account exceeds \$1,000 may elect, upon written request at any time, to receive a distribution in a single lump sum payment or fixed monthly, quarterly, semi-annual or annual installments over a period of ten years or less. Such distributions are generally paid in the form of cash; however, if the Participant has investments in the Company Common Stock Fund, the Participant may elect to have an in-kind distribution of those funds.

Generally, to the extent a Participant has not requested a distribution by the time he or she reaches age 70 1/2, required minimum distributions will be made consistent with the terms and conditions of the Plan and the requirements of the IRC. Immediate lump sum distributions are made for accounts which do not exceed \$1,000.

A Participant who is under age 59 1/2 may make a withdrawal from amounts attributable to after-tax contributions and, if applicable, rollover contributions in the Plan and associated earnings. A Participant who is under age 59 1/2 and has less than five years of service who withdraws matched after-tax contributions will be suspended from Plan participation for six months. A Participant who is age 59 1/2 or older may make unlimited withdrawals from pre-tax contributions, after-tax contributions, vested portion of prior Plan accounts, rollover account and the associated earnings.

(h) Administration

The assets of the Plan are held in trust by The Northern Trust Company (Trustee). Hewitt Associates is the recordkeeper for the Plan. The Benefits Committee of CenterPoint Energy, Inc. (Committee), appointed by the Board of Directors of the Company, is the Plan Administrator (Plan Administrator). The Committee retains an independent investment consultant to provide investment advice with respect to the Funds.

(i) Termination of the Plan

Although it has not expressed any intent to do so, the Company may terminate the Plan at any time subject to the provisions of ERISA and must give written notice to the Trustee.

2. Summary of Accounting Policies

(a) Use of Estimates and Basis of Accounting

The preparation of financial statements under the accrual basis of accounting in conformity with generally accepted accounting principles requires management to make estimates that affect the financial statements and accompanying notes. Actual results could differ from those estimates.

(b) Investment Valuation and Income Recognition

The investments in all Funds of the Plan are reported 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. Investments are reflected at fair value in the financial statements, except for fully benefit-responsive investment contracts which are stated at contract value. Security transactions are recorded as of the trade date. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Investment contracts held by a defined contribution plan are required to be reported at fair value; however, contract value is the relevant measurement attributed for that portion of the net assets available for benefits, because it represents the amount Participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts, as well as the adjustment of the fully

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**CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008**

benefit-responsive contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract-value basis.

(c) Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification* (ASC) 820, *Fair Value Measurements and Disclosures* 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 Observable inputs such as quoted prices for identical assets or liabilities;
- Level 2 Observable inputs such as (i) quoted prices for similar assets or liabilities in active markets; (ii) quoted prices for identical or similar assets or liabilities in markets that are not active and do not require significant adjustment based on unobservable inputs; or (iii) valuations based on pricing models, discounted cash flow methodologies or similar techniques where significant inputs (e.g. interest rates, yield curves, etc.) are derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities; and
- Level 3 Unobservable inputs, including valuations based on pricing models, discounted cash flow methodologies or similar techniques where at least one significant model assumption or inputs is unobservable. Unobservable inputs are used to the extent that observable inputs are not available and reflect the Plan's own assumptions about the assumptions the market participants would use in pricing the assets or liabilities. 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:

Common stocks: valued at the closing price reported on the active market in which the individual securities are traded.

Mutual funds: valued at the net asset value of shares held by the Plan at year end. The share value is based on the quoted price at the end of the day on the active market in which the individual mutual funds are traded.

Common or collective trust funds: valued at the net asset value of units held by the Plan at year-end, and generally, include the use of significant observable inputs in determining the unit value.

Participant loans: valued at amortized cost, which approximates fair value.

Guaranteed investment contract: valued at fair value by discounting the related future payments based on current yields of similar instruments with comparable duration considering the credit worthiness of the issuer.

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

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CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009:

| | Assets at Fair Value as of December 31, 2009 | | | Total |
|---|--|-----------------------|----------------------|-------------------------|
| | Level 1 | Level 2 | Level 3 | |
| Mutual funds | | | | |
| Target date retirement funds | \$ 144,803,900 | \$ | \$ | \$ 144,803,900 |
| Fixed income funds | 124,020,648 | | | 124,020,648 |
| International equity funds | 52,325,732 | | | 52,325,732 |
| U.S. equity – large cap funds | 41,017,291 | | | 41,017,291 |
| Balanced funds | 27,674,554 | | | 27,674,554 |
| Total mutual funds | 389,842,125 | | | 389,842,125 |
| Common or collective trust funds | | | | |
| U.S. equity – large cap funds | | 239,238,429 | | 239,238,429 |
| Stable value funds | | 196,346,120 | | 196,346,120 |
| Balanced funds | | 45,686,934 | | 45,686,934 |
| Fixed income funds | | 43,508,234 | | 43,508,234 |
| Short-term investment funds | | 25,580,510 | | 25,580,510 |
| International equity funds | | 20,653,437 | | 20,653,437 |
| U.S. equity – small cap funds | | 15,861,238 | | 15,861,238 |
| Total common or collective trust funds | | 586,874,902 | | 586,874,902 |
| Common stocks | | | | |
| Company stock | 309,359,526 | | | 309,359,526 |
| U.S. equity – small cap | 13,672,509 | | | 13,672,509 |
| International equity | 271,577 | | | 271,577 |
| Total common stocks | 323,303,612 | | | 323,303,612 |
| Others | | | | |
| Guaranteed investment contracts | | | 10,674,863 | 10,674,863 |
| Participant loans | | | 35,664,467 | 35,664,467 |
| Total others | | | 46,339,330 | 46,339,330 |
| Total assets at fair value | \$ 713,145,737 | \$ 586,874,902 | \$ 46,339,330 | \$ 1,346,359,969 |

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CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2008:

| | Assets at Fair Value as of December 31, 2008 | | | Total |
|---|--|-----------------------|----------------------|-------------------------|
| | Level 1 | Level 2 | Level 3 | |
| Mutual funds | | | | |
| Fixed income funds | \$ 101,957,177 | \$ | \$ | \$ 101,957,177 |
| Target date retirement funds | 95,406,365 | | | 95,406,365 |
| International equity funds | 39,503,380 | | | 39,503,380 |
| U.S. equity – large cap funds | 33,203,864 | | | 33,203,864 |
| Balanced funds | 25,686,244 | | | 25,686,244 |
| Total mutual funds | 295,757,030 | | | 295,757,030 |
| Common or collective trust funds | | | | |
| Stable value funds | | 189,766,831 | | 189,766,831 |
| U.S. equity – large cap funds | | 168,310,108 | | 168,310,108 |
| Fixed income funds | | 30,311,549 | | 30,311,549 |
| Balanced funds | | 27,605,185 | | 27,605,185 |
| Short-term investment funds | | 27,006,902 | | 27,006,902 |
| International equity funds | | 9,652,634 | | 9,652,634 |
| U.S. equity – small cap funds | | 9,617,694 | | 9,617,694 |
| Total common or collective trust funds | | 462,270,903 | | 462,270,903 |
| Common stocks | | | | |
| Company stock | 269,472,045 | | | 269,472,045 |
| U.S. equity – small cap | 10,553,201 | | | 10,553,201 |
| International equity | 30,240 | | | 30,240 |
| Total common stocks | 280,055,486 | | | 280,055,486 |
| Others | | | | |
| Guaranteed investment contracts | | | 11,934,514 | 11,934,514 |
| Participant loans | | | 33,813,468 | 33,813,468 |
| Total others | | | 45,747,982 | 45,747,982 |
| Total assets at fair value | \$ 575,812,516 | \$ 462,270,903 | \$ 45,747,982 | \$ 1,083,831,401 |

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CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

| | Level 3 Assets | | |
|--|---|------------------------------|--------------|
| | Year Ended December 31, 2009 | | |
| | Guaranteed Investment Contract | Participant Loans | Total |
| Balance, beginning of year | \$11,934,514 | \$33,813,468 | \$45,747,982 |
| Realized gains/(losses) | | | |
| Unrealized gains/(losses) relating to instruments still held at the reporting date | | | |
| Purchases, sales, issuances, and settlements (net) | (1,259,651) | 1,850,999 | 591,348 |
| Balance, end of year | \$10,674,863 | \$35,664,467 | \$46,339,330 |

Gains and losses (realized and unrealized) included in changes in net assets for the period above are reported in net appreciation in fair value of investments in the Statement of Changes in Net Assets Available for Benefits.

(d) Payment of Benefits

Benefits are recorded when paid.

(e) Plan Expenses

Direct Plan expenses such as trustee, recordkeeping, auditing and investment management fees and certain general administrative expenses are paid from the Plan assets. These expenses are shown as a separate component in the Statement of Changes in Net Assets Available for Plan Benefits. Plan expenses other than the aforementioned items are included as a component of the investment gains and losses. These expenses are reported on the Schedule C of the Form 5500 as indirect compensation.

3. Investments

The following presents investments that represent five percent or more of the Plan's net assets available for benefits.

| | December 31, | |
|---|---------------------|---------------|
| | 2009 | 2008 |
| Company common stock, 21,320,436 and 21,352,777 shares, respectively | \$309,359,526 | \$269,472,045 |
| BlackRock Equity Index Fund, 8,375,870 and 7,058,831 shares, respectively | 146,745,246 | 97,482,463 |
| Dwight Target 2 Fund, 6,531,619 and 6,531,619 shares, respectively | 114,764,248 | 108,741,698 |
| PIMCO Total Return Fund, 9,131,004 and 8,712,912 shares, respectively | 98,614,843 | 88,348,927 |

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CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008

As detailed above, the Plan has significant holdings of Company common stock. As a result, the values of the Plan's investments may be materially impacted by the changes in fair value related to this security.

During 2009 the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value as follows:

| | |
|-----------------------------------|--------------------|
| Common stocks | \$ 45,675,592 |
| Common or collective trust funds | 66,903,042 |
| Mutual funds | 65,992,123 |
| Total investment appreciation | \$ 178,570,757 |

Stable Value Fund

The Stable Value Fund (Stable Fund) has investments in synthetic guaranteed investment contracts (Synthetic GICs). A Synthetic GIC, also known as a wrap contract, is an investment contract issued by an insurance company or other financial institution, backed by a portfolio of bonds or other fixed income assets that are owned by the Stable Fund. These assets underlying the wrap contract are maintained separate from the contract issuer's general assets, usually by the Stable Fund's trustee or a third party custodian. The contracts are obligated to provide an interest rate not less than zero. These contracts provide that realized and unrealized gains and losses on the underlying assets are not reflected immediately in the net assets of the Stable Fund, but rather are amortized, over the duration of the underlying assets or other agreed upon period, through adjustments to the future interest crediting rates. The issuer guarantees that all qualified participant withdrawals will occur at contract value which represents contributions made under the contract, plus earnings, less withdrawals made under the contract and administrative expenses.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting rates for Synthetic GICs are reset quarterly and are based on the market value of the underlying portfolio of assets backing these contracts. Inputs used to determine the crediting rate include each contract's portfolio value, current yield to maturity, duration and market value relative to the Synthetic GICs book value.

During 2009 and 2008, the average yields for the Stable Fund were as follows:

| | 2009 | 2008 |
|---|-------------|-------------|
| Based on actual earnings | 3.57% | 5.79% |
| Based on the interest rate credited to Participants | 2.65% | 3.73% |

Benefit-responsive investment contracts are designed to preserve capital and provide a stable crediting rate. Such contracts provide Participant initiated withdrawals to be paid at contract value. Such contracts provide that withdrawals associated with certain events not in the ordinary course of fund operations may be paid at market rather than contract value. Examples of such circumstances may include significant plan design changes, complete or partial plan terminations, severance programs, early retirement programs, the closing or sale of a subsidiary, bankruptcy of the plan sponsor or the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan Administrator does not believe the occurrence of the above events that would limit the Plan's ability to conduct transactions with Participants at contract value is probable.

Contracts associated with Synthetic GICs are evergreen agreements with termination provisions. Accordingly, such agreements permit the Plan's investment manager or issuer to terminate upon notice at any time at market value and provide for automatic termination of the contract if the book value or the market value of the contract equals zero. The issuer is not excused from paying the excess contract value when the market value equals zero. Contracts that permit the issuer to terminate at market value generally provide portfolio guidelines and transition provisions intended to result in the contract value equaling the market value of the portfolio by such termination date. Non-adherence to the guidelines and provisions may result in the settlement of the contract at market value; however, the Plan

Administrator does not believe the occurrence of these circumstances is probable.

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CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements
December 31, 2009 and 2008

4. Risks and Uncertainties

The Plan provides for investments in Company common stock, various mutual funds 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 and Participant account balances. Rates of return will vary, and returns will depend on the market value of the Plan's investments.

5. Tax Status

The IRS has determined and informed the Company by letter dated April 2, 2001 that the Plan is qualified and the trust fund established is tax-exempt under the appropriate sections of the IRC. Although the Plan has been amended and restated since receiving the determination letter, the Plan Administrator and the Plan sponsor's counsel believe these amendments have not adversely affected the Plan's qualified status and the related trust's tax-exempt status as of the financial statement date.

6. Related Party Transactions

During 2009, the Plan purchased and sold shares of the Company's common stock and units of short-term investment funds managed by the Trustee as temporary investments (party-in-interest transactions) as shown below:

| | |
|--|---------------|
| Purchases | |
| Company common stock | \$ 57,055,539 |
| Northern Trust collective short-term investment fund | 308,745,990 |
| Sales | |
| Company common stock | \$ 59,638,994 |
| Northern Trust collective short-term investment fund | 317,984,612 |

7. Reconciliation of Financial Statements to Form 5500

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

| | 2009 | 2008 |
|---|------------------|------------------|
| Net Assets Available for Benefits per the financial statements | \$ 1,352,893,511 | \$ 1,115,007,274 |
| Adjustment from contract value to fair value for fully benefit-responsive contracts | (4,529,567) | (14,116,225) |
| Net Assets Available for Benefits per Form 5500 | \$ 1,348,363,944 | \$ 1,100,891,049 |

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, 2009:

| | |
|--|----------------|
| Increase in Net Assets Available for Benefits per the financial statements | \$ 237,886,237 |
| Adjustment to reverse fair value adjustment for fully benefit-responsive contracts related to prior year | 14,116,225 |
| Adjustment from contract value to fair value for fully benefit-responsive contracts | (4,529,567) |
| Increase in Net Assets Available for Benefits per Form 5500 | \$ 247,472,895 |

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EIN 74-0694415 PLAN 015
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009

| (a) (b) Identity of issue, borrower, lessor or similar party | (c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | (e) Current value |
|--|--|-----------------------|
| COMMON OR COLLECTIVE TRUSTS | | |
| BLACKROCK | EQUITY INDEX FUND | \$ 146,745,246 |
| BLACKROCK | MSCI ACWI EX US INDEX SUPERFUND | 20,653,438 |
| BLACKROCK | RUSSELL 1000 GROWTH FUND | 45,539,483 |
| BLACKROCK | RUSSELL 1000 VALUE FUND | 37,824,100 |
| BLACKROCK | RUSSELL 2000 INDEX FUND | 15,861,239 |
| CAPITAL GUARDIAN | US GROWTH EQUITY MASTER FUND | 44,334,440 |
| MELLON BANK | EB DAILY LIQUIDITY AGGREGATE BOND FUND | 43,508,234 |
| DWIGHT ASSET MANAGEMENT | CORE INTER FUND | 39,426,700 |
| DWIGHT ASSET MANAGEMENT | TARGET 2 FUND | 114,764,248 |
| DWIGHT ASSET MANAGEMENT | TARGET 5 FUND | 42,155,170 |
| * NORTHERN TRUST | SHORT TERM INVESTMENT FUND | 18,830,565 |
| SEI | STABLE ASSET FUND | 6,749,947 |
| WELLINGTON CAPITAL | SMALL CAP OPPORTUNITIES FUND | 10,482,092 |
| SUBTOTAL | | \$ 586,874,902 |
| 1ST NIAGARA FINL GROUP INC | COMMON STOCK | \$ 82,069 |
| A123 SYS INC | COMMON STOCK | 50,266 |
| ABERCROMBIE & FITCH CO | COMMON STOCK | 35,547 |
| ABOVENET INC | COMMON STOCK | 91,056 |
| ACCO BRANDS CORP | COMMON STOCK | 73,382 |
| ACORDA THERAPEUTICS INC | COMMON STOCK | 44,892 |
| AECOM TECHNOLOGY CORP | COMMON STOCK | 66,000 |
| DELAWARE | | |
| AFFILIATED MANAGERS GROUP INC | COMMON STOCK | 70,044 |
| AGCO CORP | COMMON STOCK | 43,982 |
| AIRGAS INC | COMMON STOCK | 56,644 |
| ALBANY INTL CORP | COMMON STOCK | 85,123 |
| ALBERTO-CULVER CO | COMMON STOCK | 54,479 |
| ALEXANDRIA REAL ESTATE | COMMON STOCK | 63,969 |
| EQUITIES INC | | |
| ALEXION PHARMACEUTICALS INC | COMMON STOCK | 62,001 |
| ALLSCRIPT-MISYS HEALTHCARE | COMMON STOCK | 36,009 |
| SOLUTIONS INC | | |
| ALPHA NAT RES INC | COMMON STOCK | 58,780 |
| ALTRA HLDGS INC | COMMON STOCK | 69,160 |
| AMEDISYS INC | COMMON STOCK | 68,955 |

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| | | |
|--|--------------|--------|
| AMERICAN SUPERCONDUCTOR CORP | COMMON STOCK | 65,031 |
| AMERICAN WTR WKS CO INC | COMMON STOCK | 57,818 |
| AMERISAFE INC | COMMON STOCK | 52,293 |
| A-POWER ENERGY GENERATION SYSTEMS LTD | COMMON STOCK | 53,407 |
| ARENA RES INC | COMMON STOCK | 57,781 |
| ARIBA INC | COMMON STOCK | 69,110 |
| ARTIO GLOBAL INVS INC | COMMON STOCK | 65,254 |
| ARVINMERITOR INC | COMMON STOCK | 66,856 |

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**CENTERPOINT ENERGY SAVINGS PLAN
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SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009**

| (a) (b) Identity of issue, borrower, lessor or similar party | (c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | (e) Current value |
|--|--|-------------------|
| ASCENT MEDIA CORP | COMMON STOCK | 65,612 |
| ASHLAND INC | COMMON STOCK | 43,582 |
| ASSURED GUARANTY LTD | COMMON STOCK | 99,226 |
| ATHEROSMUNICATIONS INC | COMMON STOCK | 78,752 |
| ATLAS AIR WORLDWIDE HLDGS INC | COMMON STOCK | 104,300 |
| AUXILIUM PHARMACEUTICALS INC | COMMON STOCK | 27,881 |
| AVISTA CORP | COMMON STOCK | 96,076 |
| B & G FOODS INC | COMMON STOCK | 34,884 |
| BANK OF THE OZARKS INC | COMMON STOCK | 37,466 |
| BEBE STORES INC | COMMON STOCK | 44,141 |
| BECKMAN COULTER INC | COMMON STOCK | 34,029 |
| BIOMED RLTY TR INC | COMMON STOCK | 103,517 |
| BK HAW CORP | COMMON STOCK | 56,472 |
| BOSTON PRIVATE FINL HLDGS INC | COMMON STOCK | 70,048 |
| BPZ RESOURCE INC | COMMON STOCK | 80,370 |
| BRANDYWINE RLTY TR | COMMON STOCK | 113,316 |
| BRIGHAM EXPL CO | COMMON STOCK | 44,038 |
| BROADPOINT GLEACHER SECS GROUP INC | COMMON STOCK | 22,657 |
| BROCADEMUNICATIONS SYS INC | COMMON STOCK | 48,069 |
| BRUKER CORP | COMMON STOCK | 41,607 |
| BUCYRUS INTL INC | COMMON STOCK | 59,189 |
| CABOT CORP | COMMON STOCK | 76,854 |
| CALIFORNIA WTR SVC GROUP | COMMON STOCK | 70,326 |
| CARDTRONICS INC | COMMON STOCK | 62,878 |
| CASH AMER INVTS INC | COMMON STOCK | 139,840 |
| CB RICHARD ELLIS GROUP INC | COMMON STOCK | 68,257 |
| * CENTERPOINT ENERGY INC | COMMON STOCK | 309,359,526 |
| CENTY ALUM CO | COMMON STOCK | 41,608 |
| CHATTEM INC | COMMON STOCK | 42,918 |
| CHINA NORTH EAST PETE HLDGS LTD | COMMON STOCK | 92,685 |
| CLECO CORP | COMMON STOCK | 76,524 |
| CLIFFS NAT RES INC | COMMON STOCK | 77,431 |
| COLBS MCKINNON CORP N Y | COMMON STOCK | 47,537 |
| COLLECTIVE BRANDS INC | COMMON STOCK | 91,308 |
| COMERICA INC | COMMON STOCK | 74,221 |
| COML METALS CO | COMMON STOCK | 34,900 |
| CONSECO INC | COMMON STOCK | 89,100 |
| CONTL AIRL INC | COMMON STOCK | 77,414 |

| | | |
|----------------------|--------------|--------|
| CORE LAB | COMMON STOCK | 74,416 |
| COVANTA HLDG CORP | COMMON STOCK | 60,059 |
| CREE INC | COMMON STOCK | 88,501 |
| CROWN HLDGS INC | COMMON STOCK | 76,996 |
| CYBERSOURCE CORP DEL | COMMON STOCK | 79,837 |

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**CENTERPOINT ENERGY SAVINGS PLAN
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DECEMBER 31, 2009**

| (a) (b) Identity of issue, borrower, lessor or similar party | (c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | (e) Current value |
|--|--|-------------------|
| DCT INDL TR INC | COMMON STOCK | 81,926 |
| DECKERS OUTDOOR CORP | COMMON STOCK | 73,238 |
| DOMTAR CORP | COMMON STOCK | 77,020 |
| DRESS BARN INC | COMMON STOCK | 109,494 |
| DTS INC | COMMON STOCK | 42,420 |
| DUPONT FABROS TECH INC REIT | COMMON STOCK | 115,316 |
| EAST WEST BANCORP INC | COMMON STOCK | 71,574 |
| EATON VANCE CORP | COMMON STOCK | 95,792 |
| EMULEX CORP | COMMON STOCK | 70,632 |
| ENERGEN CORP | COMMON STOCK | 69,264 |
| ENERNOC INC | COMMON STOCK | 70,201 |
| ENTEGRIS INC | COMMON STOCK | 87,331 |
| EQUIFAX INC | COMMON STOCK | 70,738 |
| ESTERLINE TECHNOLOGIES CORP | COMMON STOCK | 61,970 |
| EVERCORE PARTNERS INC | COMMON STOCK | 61,712 |
| EXCO RES INC | COMMON STOCK | 56,260 |
| F5 NETWORKS INC | COMMON STOCK | 64,636 |
| FAIRCHILD SEMICONDUCTOR INTL INC | COMMON STOCK | 76,224 |
| FIDELITY NATL INFORMATION SVCS INC | COMMON STOCK | 77,586 |
| FOCUS MEDIA HLDG LTD | COMMON STOCK - ADR | 35,029 |
| FUSHI COPPERWELD INC | COMMON STOCK | 56,470 |
| GENCO SHIPPING & TRADING LTD | COMMON STOCK | 74,749 |
| GENESEE & WYO INC | COMMON STOCK | 47,654 |
| GENTIVA HEALTH SVCS INC | COMMON STOCK | 58,342 |
| GENWORTH FINL INC | COMMON STOCK | 60,836 |
| GLOBAL PMTS INC | COMMON STOCK | 59,246 |
| GRAFTECH INTL LTD | COMMON STOCK | 52,870 |
| GREEN MTN COFFEE ROASTERS | COMMON STOCK | 80,248 |
| GSI COMM INC | COMMON STOCK | 78,201 |
| GUESS INC | COMMON STOCK | 140,436 |
| GYMBOREE CORP COM | COMMON STOCK | 40,011 |
| HANCOCK HLDG CO | COMMON STOCK | 80,574 |
| HEADWATERS INC | COMMON STOCK | 139,724 |
| HEALTHSOUTH CORP | COMMON STOCK | 53,307 |
| HEALTHSPRING INC | COMMON STOCK | 82,591 |
| HILLTOP HLDGS INC | COMMON STOCK | 45,745 |
| HORSEHEAD HLDG CORP | COMMON STOCK | 93,840 |

| | | |
|---------------------------|--------------|---------|
| HSN INC DEL | COMMON STOCK | 85,000 |
| HUMAN GENOME SCIENCES INC | COMMON STOCK | 103,428 |
| IMPAX LABORATORIES INC | COMMON STOCK | 88,944 |
| ION GEOPHYSICAL CORP | COMMON STOCK | 58,608 |
| ITC HLDGS CORP | COMMON STOCK | 66,675 |
| JDA SOFTWARE GROUP INC | COMMON STOCK | 76,665 |

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**CENTERPOINT ENERGY SAVINGS PLAN
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| (a) (b) Identity of issue, borrower, lessor or similar party | (c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | (e) Current value |
|--|--|-------------------|
| JDS UNIPHASE CORP | COMMON STOCK | 104,858 |
| KAISER ALUM CORP | COMMON STOCK | 81,991 |
| LAM RESH CORP | COMMON STOCK | 133,706 |
| LASALLE HOTEL PPTYS | COMMON STOCK | 85,769 |
| LONGTOP FINL TECHNOLOGIES LTD | COMMON STOCK - ADR | 52,568 |
| MAGELLAN HLTH SVCS INC | COMMON STOCK | 37,064 |
| MDU RES GROUP INC | COMMON STOCK | 71,036 |
| MEDICIS PHARMACEUTICAL CORP | COMMON STOCK | 76,822 |
| MF GLOBAL LTD | COMMON STOCK | 36,001 |
| MF GLOBAL LTD | COMMON STOCK | 50,944 |
| MID-AMER APT CMNTYS INC | COMMON STOCK | 97,526 |
| MINDRAY MED INTL LTD | COMMON STOCK - ADR | 56,986 |
| MLP LAZARD LTD | COMMON STOCK | 89,609 |
| MONTPELIER RE HOLDINGS LTD | COMMON STOCK | 48,669 |
| MSCI INC | COMMON STOCK | 67,416 |
| NATL FINL PARTNERS CORP | COMMON STOCK | 30,823 |
| NELNET INC | COMMON STOCK | 104,242 |
| NET 1 UEPS TECHNOLOGIES INC | COMMON STOCK | 61,950 |
| NET 1 UEPS TECHNOLOGIES INC | COMMON STOCK | 71,466 |
| NET SERVICOS DE COMUNICACAO S A | COMMON STOCK - ADR | 60,750 |
| NETLOGIC MICROSYSTEMS INC | COMMON STOCK | 72,166 |
| NEUTRAL TANDEM INC | COMMON STOCK | 50,050 |
| NICOR INC | COMMON STOCK | 68,623 |
| NORTHWESTERN CORP | COMMON STOCK | 68,693 |
| NUTRI SYS INC | COMMON STOCK | 54,859 |
| OPTIONSXPRESS HLDGS INC | COMMON STOCK | 2,472 |
| OSI PHARMACEUTICALS INC | COMMON STOCK | 25,134 |
| PALM INC | COMMON STOCK | 46,284 |
| PAREXEL INTL CORP | COMMON STOCK | 28,059 |
| PARTNERRE HLDG LTD | COMMON STOCK | 47,782 |
| PENN NATL GAMING INC | COMMON STOCK | 47,293 |
| PETRO DEV CORP | COMMON STOCK | 70,109 |
| PIER 1 IMPORTS INC | COMMON STOCK | 37,717 |
| PMC SIERRA INC | COMMON STOCK | 83,482 |
| POLYCOM INC | COMMON STOCK | 77,657 |
| PROASSURANCE CORP | COMMON STOCK | 63,378 |
| PROSPERITY BANCSHARES INC | COMMON STOCK | 65,561 |
| PROSPERITY BANCSHARES INC | COMMON STOCK | 112,507 |

| | | |
|----------------------|--------------|---------|
| PULTE HOMES INC | COMMON STOCK | 79,730 |
| ROBERT HALF INTL INC | COMMON STOCK | 58,806 |
| ROCK-TENN CO | COMMON STOCK | 49,906 |
| ROCK-TENN CO | COMMON STOCK | 52,931 |
| ROCKWOOD HLDGS INC | COMMON STOCK | 100,130 |

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|--|--|-------------------|
| ROSETTA RES INC | COMMON STOCK | 108,619 |
| RTI INTL METALS INC | COMMON STOCK | 84,320 |
| RYLAND GROUP INC | COMMON STOCK | 63,434 |
| SALESFORCE INC | COMMON STOCK | 45,000 |
| SCHWEITZER-MAUDUIT INTL INC | COMMON STOCK | 92,862 |
| SERVICE CORP INTL | COMMON STOCK | 112,285 |
| SHUTTERFLY INC | COMMON STOCK | 78,364 |
| SIGNATURE BK NY N Y | COMMON STOCK | 131,428 |
| SILVER WHEATON CORP | COMMON STOCK | 57,376 |
| SMART BALANCE INC | COMMON STOCK | 31,620 |
| STARWOOD HOTELS & RESORTS WORLDWIDE INC | COMMON STOCK | 48,638 |
| STIFEL FINL CORP | COMMON STOCK | 69,311 |
| STONE ENERGY CORP | COMMON STOCK | 74,727 |
| SUCCESSFACTORS INC | COMMON STOCK | 15,254 |
| SUPERIOR WELL SVCS INC | COMMON STOCK | 53,618 |
| SYBASE INC | COMMON STOCK | 79,856 |
| TANGER FACTORY OUTLET CTRS INC | COMMON STOCK | 46,788 |
| TENET HEALTHCARE CORP | COMMON STOCK | 64,572 |
| TERADYNE INC | COMMON STOCK | 108,910 |
| TERADYNE INC | COMMON STOCK | 97,321 |
| TEREX CORP | COMMON STOCK | 51,110 |
| TERRA INDS INC | COMMON STOCK | 57,942 |
| TEXAS ROADHOUSE INC | COMMON STOCK | 63,000 |
| THOMPSON CREEK METALS CO INC | COMMON STOCK | 46,763 |
| TREEHOUSE FOODS INC | COMMON STOCK | 51,684 |
| TRUE RELIGION APPAREL INC | COMMON STOCK | 55,655 |
| TUPPERWARE BRANDS CORPORATION | COMMON STOCK | 77,306 |
| UNISYS CORP | COMMON STOCK | 149,227 |
| UNVL HEALTH SERVICES INC | COMMON STOCK | 64,050 |
| URBAN OUTFITTERS INC | COMMON STOCK | 118,966 |
| UTD THERAPEUTICS CORP DEL | COMMON STOCK | 68,445 |
| VAIL RESORTS INC | COMMON STOCK | 75,600 |
| VARIAN SEMICONDUCTOR EQUIPMENT ASSOCS INC | COMMON STOCK | 104,662 |
| VCA ANTECH INC | COMMON STOCK | 52,083 |
| VERIFONE HLDGS INC | COMMON STOCK | 55,364 |

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| | | |
|-------------------------------------|--------------|--------|
| VISTAPRINT NV | COMMON STOCK | 79,891 |
| WA REAL ESTATE INVT TR | COMMON STOCK | 88,987 |
| WADDELL & REED FINL INC | COMMON STOCK | 55,277 |
| WATSCO INC | COMMON STOCK | 53,878 |
| WEBSTER FNCL CORP WATERBURY CONN | COMMON STOCK | 89,500 |
| WELLCARE HLTH PLANS INC | COMMON STOCK | 34,187 |
| WHOLE FOODS MKT INC | COMMON STOCK | 67,802 |

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|--|--|-------------------------|
| WILSHIRE BANCORP INC | COMMON STOCK | 58,149 |
| WMS INDS INC | COMMON STOCK | 93,200 |
| WONDER AUTO TECHNOLOGY INC | COMMON STOCK | 83,490 |
| WOODWARD GOVERNOR CO | COMMON STOCK | 63,652 |
| WOODWARD GOVERNOR CO | COMMON STOCK | 38,140 |
| YINGLI GREEN ENERGY HLDG CO LTD | COMMON STOCK - ADR | 66,240 |
| ZORAN CORP | COMMON STOCK | 90,720 |
| SUBTOTAL | | \$ 323,303,612 |
| GUARANTEED INVESTMENT CONTRACTS | | |
| METROPOLITAN | CONTRACT #31832 INTEREST RATE 5.700% | \$ 10,674,862 |
| SUBTOTAL | | \$ 10,674,862 |
| MUTUAL FUNDS | | |
| ADVISORS INNER CIRCLE | LSV VALUE EQUITY FUND | \$ 41,017,290 |
| LOOMIS SAYLES | FIXED INCOME FUND | 42,849,350 |
| PIMCO | TOTAL RETURN FUND | 98,614,843 |
| TEMPLETON INVESTMENTS | INSTITUTIONAL FUNDS FOREIGN EQUITY SERIES | 26,460,390 |
| THORNBURG INVESTMENT MANAGEMENT | INTERNATIONAL VALUE FUND | 36,096,340 |
| VANGUARD | TARGET RETIREMENT FUND 2005 | 4,618,980 |
| VANGUARD | TARGET RETIREMENT FUND 2010 | 2,598,560 |
| VANGUARD | TARGET RETIREMENT FUND 2015 | 18,975,520 |
| VANGUARD | TARGET RETIREMENT FUND 2020 | 5,149,260 |
| VANGUARD | TARGET RETIREMENT FUND 2025 | 28,254,240 |
| VANGUARD | TARGET RETIREMENT FUND 2030 | 3,179,050 |
| VANGUARD | TARGET RETIREMENT FUND 2035 | 34,355,180 |
| VANGUARD | TARGET RETIREMENT FUND 2040 | 6,068,770 |
| VANGUARD | TARGET RETIREMENT FUND 2045 | 30,965,500 |
| VANGUARD | TARGET RETIREMENT FUND 2050 | 6,502,330 |
| VANGUARD | TARGET RETIREMENT INCOME FUND | 4,136,460 |
| SUBTOTAL | | \$ 389,842,123 |
| TOTAL PLAN INVESTMENTS AT FAIR VALUE | | \$ 1,310,695,502 |

CENTERPOINT ENERGY SAVINGS PLAN
PARTICIPANT LOANS

LOANS ISSUED AT INTEREST RATES BETWEEN
4.25% - 9.25% WITH VARIOUS MATURITIES

\$ 35,664,467

*** PARTY-IN-INTEREST**

***HISTORICAL COST INFORMATION IN COLUMN (D) IS NOT PRESENTED SINCE THE INVESTMENTS
DISPLAYED ARE PARTICIPANT-DIRECTED.***

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the Plan) have duly caused this annual report to be signed on its behalf by the undersigned thereunto duly authorized.

CENTERPOINT ENERGY SAVINGS PLAN

By /s/ Marc Kilbride
(Marc Kilbride, Chairman of the Benefits
Committee
of CenterPoint Energy, Inc., Plan
Administrator)

June 7, 2010

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