

CENTERPOINT ENERGY INC
Form 11-K
June 22, 2018

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, 2017

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.

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1111 Louisiana Street

Houston, Texas 77002

CENTERPOINT ENERGY SAVINGS PLAN

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Participants and Plan Administrator of

the CenterPoint Energy Savings Plan:

Opinion on the Financial Statements

We have audited the Statements of Net Assets Available for Benefits of the CenterPoint Energy Savings Plan (the Plan) as of December 31, 2017 and 2016, and the related Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2017 and the related notes to the financial statements (collectively referred to as the financial statements). In our opinion, the financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2017 and 2016, and the changes in net assets available for benefits for the year ended December 31, 2017, in conformity with accounting principles generally accepted in the United States of America.

Basis of Opinion

These financial statements are the responsibility of Plan management. Our responsibility is to express an opinion on these financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (PCAOB) and are required to be independent with respect to the Plan in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the auditing standards of the PCAOB. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud.

Our audits included performing audit procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by Plan management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

Report on Supplemental Information

The supplementary information of Schedule of Assets (Held at End of Year) as of December 31, 2017 has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplementary information is the responsibility of Plan management. Our audit procedures included determining whether the supplementary information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplementary information. In forming our opinion on the supplementary information, we evaluated whether the supplementary information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under Employee Retirement Income Security Act. In our opinion, the supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

We have served as the Plan's auditors since 2004.

/s/ McConnell & Jones LLP

Houston, Texas

June 22, 2018

CENTERPOINT ENERGY SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2017	2016
Assets		
Investments at fair value	\$ 1,977,373,793	\$ 1,735,211,054
Fully benefit-responsive investment contracts at contract value	241,698,135	231,632,812
Total investments	2,219,071,928	1,966,843,866
Receivables:		
Notes receivable from participants	35,654,222	34,926,082
Dividends and interest	735,186	752,170
Employer contributions	896,798	875,173
Total receivables	37,286,206	36,553,425
Total Assets	2,256,358,134	2,003,397,291
Liabilities		
Pending Investment transactions	(380,415)	(346,833)
Other	(133,777)	(168,449)
Total Liabilities	(514,192)	(515,282)
Net Assets Available for Plan Benefits	\$ 2,255,843,942	\$ 2,002,882,009

See accompanying Notes to Financial Statements.

CENTERPOINT ENERGY SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2017

Investment Income:	
Net appreciation in investments	\$ 302,420,721
Dividends and interest	27,412,676
Total investment income	329,833,397
Interest on note receivable from participants	1,564,170
Contributions:	
Participant	60,453,726
Employer	41,498,245
Rollover	3,324,960
Total contributions	105,276,931
Expenses:	
Benefit payments	(181,028,780)
Administrative expenses	(2,683,785)
Total expenses	(183,712,565)
Increase in Net Assets Available for Plan Benefits	252,961,933
Net Assets Available for Plan Benefits:	
Beginning of Period	2,002,882,009
End of Period	\$ 2,255,843,942

See accompanying Notes to Financial Statements.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

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, as amended (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 nondiscrimination 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 and (d) non-resident aliens who receive no United States sourced income (Participants).

(b) Contributions

Participants may make pre-tax and/or, effective October 1, 2015, Roth contributions up to 50% and after-tax contributions up to 16%, of eligible compensation, not to exceed the Internal Revenue Service (IRS) limits as defined in the Plan. Active Participants age 50 or over may contribute an additional pre-tax and/or Roth contribution not to exceed the IRS limit (\$6,000 for 2017); 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 Individual Retirement Accounts. 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 unless they elect otherwise. An employee who has been automatically enrolled is deemed to have elected to defer pre-tax contributions (Automatic Contribution). Effective January 1, 2016, the initial Automatic Contribution percentage is 6%.

A notice is provided to all employees who are scheduled to be 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 are 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. The Company matches 100% of the first 6% of eligible compensation contributed by a Participant to the Plan (excluding catch-up contributions unless required to meet the safe harbor plan provisions under the IRC). Employer contributions are made in the form of cash and are invested in accordance with Participant elections.

The CenterPoint Energy Common Stock Fund (CenterPoint Energy Stock Fund) is an investment option under the Plan. Effective January 1, 2016, a Participant may not elect (i) that more than 25% of future contributions (including Company matching contributions) be invested in the CenterPoint Energy Stock Fund or (ii) a transfer of any portion of his or her current account balance that would result in more than 25% of the total account balance invested in the Company Stock Fund. Furthermore, any transfer of funds into or out of the CenterPoint Energy Stock Fund and other elections under the Plan that impact investments in the CenterPoint Energy Stock Fund are subject to the Company's Insider Trading Policy. In addition, Participants may elect to have dividends paid on their investment in the CenterPoint Energy Stock Fund either reinvested in the CenterPoint Energy Stock Fund or paid to them in cash, and they can transfer all or part of their investment in the CenterPoint Energy Stock Fund to the other investment options offered by the Plan.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

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

(c) *Investment Options*

The Plan offered the following investment funds (Funds) as of December 31, 2017:

Balanced Fund

CenterPoint Energy Stock Fund

Fixed Income Fund

International Equity Fund

Large Company Growth Fund

Large Company Value Fund

S&P 500 Index Fund

Small Company Fund

Stable Value Fund

Vanguard Target Retirement Income Fund

Vanguard Target Retirement 2015 Fund

Vanguard Target Retirement 2020 Fund

Vanguard Target Retirement 2025 Fund

Vanguard Target Retirement 2030 Fund

Vanguard Target Retirement 2035 Fund

Vanguard Target Retirement 2040 Fund

Vanguard Target Retirement 2045 Fund

Vanguard Target Retirement 2050 Fund

Vanguard Target Retirement 2055 Fund

Vanguard Target Retirement 2060 Fund

Vanguard Target Retirement 2065 Fund

Upon enrollment in the Plan, Participants may direct contributions, in 1% increments, in any of the investment options; provided, however, that effective January 1, 2016, a Participant may not elect to invest more than 25% of future contributions (including Company matching contributions) in the CenterPoint Energy Stock Fund. 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 fully vested in all contributions and actual earnings thereon. As a result, there are no forfeitures.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

(f) Notes Receivable from Participants

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.

The loans are 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. The minimum loan amount is \$500. Loans may be repaid over a period of up to five years and are subject to a \$50 origination fee. Interest rates for loans originated from the Plan 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 1%. Loan transactions are treated as a transfer to (from) the investment fund from (to) notes receivable from Participants.

(g) Payment of Benefits

Upon termination of employment, a Participant whose account exceeds \$1,000 (or \$5,000 effective January 1, 2016) 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. Effective January 1, 2016, a Participant may also elect a partial distribution of his or her account upon termination of employment. Such distributions are generally paid in the form of cash; however, if the Participant has investments in the CenterPoint Energy Stock Fund, the Participant may elect an in-kind distribution of the Participant's account balance in the CenterPoint Energy Stock Fund.

Generally, to the extent a Participant has not requested a distribution by the time he or she reaches age 70½, 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 (or \$5,000 effective January 1, 2016, subject to direct roll over to an individual retirement account if greater than \$1,000 but not exceeding \$5,000, unless the Participant directs the distribution otherwise).

A Participant who is under age 59½ may make a withdrawal from amounts attributable to after-tax contributions and, if applicable, rollover contributions in the Plan and associated earnings. If a Participant is under age 59½ and has less than five years of service withdraws matched after-tax contributions, the Participant will be suspended from making after-tax contributions to the Plan for six months. A Participant who is age 59½ or older may make unlimited withdrawals from pre-tax contributions, Roth contributions, after-tax contributions, vested portion of prior Plan accounts, rollover accounts and any associated earnings.

The Plan allows active participants under age 59½ to apply for a hardship withdrawal from amounts attributable to pre-tax or Roth contributions (not including any earnings and gains thereon) in accordance with Plan provisions. Participants are not permitted to make any pre-tax, Roth, or after-tax contributions for a period of six months immediately following a hardship withdrawal.

Effective August 23, 2017, special Hurricane Hardship Withdrawals were available from the Plan, through January 31, 2018, for needs arising from Hurricane Harvey or Hurricane Irma in accordance with Plan provisions and Internal Revenue Service guidance. Hurricane Hardship Withdrawals did not trigger any post-withdrawal suspension of Plan contributions and were available without obtaining all nontaxable loans currently available under the Plan if taking such a loan would have increased the amount of the need. Otherwise, Hurricane Hardship Withdrawals were generally subject to the same requirements as other hardship withdrawals under the Plan.

(h) Administration

The assets of the Plan are held in trust by The Northern Trust Company (Trustee). Voya 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 other than the CenterPoint Energy Stock Fund. Changes to the CenterPoint Energy Stock Fund may be made only by the Board of Directors of the Company.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

(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) Basis of Accounting and Use of Estimates

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with generally accepted accounting principles in the United States of America (GAAP). The preparation of the Plan financial statements in conformity with GAAP requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

(b) Investment Valuation and Income Recognition

The investments in all Funds, except for the fully benefit-responsive investment contracts, of the Plan are reported at fair value. Fair value is the price that would be received upon the sale of 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 as of the ex-dividend date.

(c) Notes Receivable from Participants

Notes receivable from Participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan. Interest income on notes receivable from Participants is recorded when it is earned.

(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 investment gains and losses and reported on Schedule C of Form 5500 as indirect compensation.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

3. 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 non-financial assets and liabilities measured at fair value on a recurring basis. That framework provides a three-level valuation hierarchy based upon observable and unobservable inputs, with preference given to observable inputs. The three levels of the fair value hierarchy under FASB ASC 820 are described below:

- Level 1 Inputs are unadjusted quoted prices in active markets for identical assets or liabilities;
- Level 2 Inputs, other than quoted prices included in Level 1, are observable either directly or indirectly. Level 2 inputs include quoted prices for similar instruments in active markets, and inputs other than quoted prices that are observable for the assets or liabilities; and
- Level 3 Inputs are unobservable for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability. Unobservable inputs reflect the Plan's judgments about the assumptions market participants would use in pricing the asset or liability since limited market data exists. Unobservable inputs are based on the best information available in the circumstances, which might include the Plan's own data.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2017 and 2016:

Asset	Level	Valuation Methodology
Common or collective trust funds and Company stock fund	2	Valued at the net asset value of units held by the Plan, and generally include the use of significant observable inputs in determining the unit value which is available daily.

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.

CENTERPOINT ENERGY SAVINGS PLAN

Notes to Financial Statements

December 31, 2017 and 2016

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2017 and 2016:

Investments at Fair Value as of December 31, 2017				
	Level 1	Level 2	Level 3	Total
Common or collective trust funds	\$	\$ 1,606,529,881	\$	\$ 1,606,529,881
Company stock fund		370,843,912		370,843,912
Total investments at fair value	\$	\$ 1,977,373,793	\$	\$ 1,977,373,793
Fully benefit-responsive investment contracts at contract value				241,698,135
Total investments				\$ 2,219,071,928

Investments at Fair Value as of December 31, 2016				
	Level 1	Level 2	Level 3	Total
Common or collective trust funds	\$	\$ 1,379,221,634	\$	\$ 1,379,221,634
Company stock fund		355,989,420		355,989,420
Total investments at fair value	\$	\$ 1,735,211,054	\$	\$ 1,735,211,054
Fully benefit-responsive investment contracts at contract value				231,632,812
Total investments				\$ 1,966,843,866

4. Investments

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 the fair value of this security.

Stable Value Fund

The Stable Value Fund utilizes synthetic guaranteed investment contracts (Synthetic GICs). A Synthetic GIC includes a wrap contract issued by an insurance company or other financial institution and a portfolio of fixed income assets that are owned by the Stable Value Fund. The wrap contract provides that realized and unrealized gains and losses on the assets covered by the wrap contract are not reflected immediately in the net assets of the Stable Value Fund, but rather are amortized over the duration of the assets or other agreed upon period, through adjustments to the future interest crediting rates. The wrap contract provides a guarantee 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. As of December 31, 2017, the investments held by the Stable Value Fund

consist of:

Synthetic guaranteed investment contracts	\$ 235,073,272
Traditional investment contracts	6,624,863
Total contract value	\$ 241,698,135

Wrap 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.

CENTERPOINT ENERGY SAVINGS PLAN
Notes to Financial Statements**December 31, 2017 and 2016****5. Risks and Uncertainties**

The Plan provides for investments in Company common stock, commingled and 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.

6. Tax Status

The IRS has determined and informed the Company by letter dated July 21, 2017 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 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.

GAAP requires the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2017 and 2016, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by the IRS; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is generally no longer subject to income tax examinations for years prior to 2014.

7. Related Party Transactions

During 2017, 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	\$ 3,156,223
	Northern Trust Collective Short Term Investment Fund	194,190,259
Sales	Company Common Stock	\$ 39,557,614
	Northern Trust Collective Short Term Investment Fund	196,924,061

CENTERPOINT ENERGY SAVINGS PLAN

EIN 74-0694415 PLAN 015

SCHEDULE H, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2017

(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
<u>COMMON OR COLLECTIVE TRUSTS</u>		
BLACKROCK	EQUITY INDEX FUND	\$ 329,772,99
BLACKROCK	MSCI ACWI EX US INDEX FUND	29,888,24
BLACKROCK	RUSSELL 1000 GROWTH INDEX FUND	100,004,13
BLACKROCK	RUSSELL 1000 VALUE INDEX FUND	70,169,58
BLACKROCK	RUSSELL 2000 INDEX FUND	23,839,31
MELLON BANK	EB DAILY LIQUIDITY AGGREGATE BOND FUND	63,660,51
NORTHERN TRUST	SHORT-TERM INVESTMENT FUND	19,618,03
HARDING LOEVNER	INTL EQUITY COLLECTIVE INVESTMENT FUND	58,922,44
VANGUARD	TARGET RETIREMENT 2015 TRUST II FUND	23,557,56
VANGUARD	TARGET RETIREMENT 2020 TRUST II FUND	36,800,67
VANGUARD	TARGET RETIREMENT 2025 TRUST II FUND	55,458,66
VANGUARD	TARGET RETIREMENT 2030 TRUST II FUND	28,620,36
VANGUARD	TARGET RETIREMENT 2035 TRUST II FUND	67,500,10
VANGUARD	TARGET RETIREMENT 2040 TRUST II FUND	50,630,62
VANGUARD	TARGET RETIREMENT 2045 TRUST II FUND	84,938,95
VANGUARD	TARGET RETIREMENT 2050 TRUST II FUND	58,632,05
VANGUARD	TARGET RETIREMENT 2055 TRUST II FUND	40,946,95
VANGUARD	TARGET RETIREMENT 2060 TRUST II FUND	6,102,60
VANGUARD	TARGET RETIREMENT 2065 TRUST II FUND	261,20
VANGUARD	TARGET RETIREMENT INCOME TRUST II FUND	15,996,04
WELLINGTON MANAGEMENT	SMALL CAP OPPORTUNITIES PORTFOLIO	45,215,59
SUBTOTAL		\$ 1,210,536,65
CENTERPOINT ENERGY INC	COMMON STOCK	\$ 363,180,57
<u>MUTUAL FUND</u>		
LSV ASSET MANAGEMENT	VALUE EQUITY FUND	\$ 74,266,34
LOOMIS SAYLES	FIXED INCOME FUND	59,565,70
PIMCO	TOTAL RETURN FUND	138,448,49
T ROWE PRICE	INSTITUTIONAL LARGE CAP GROWTH FUND	98,165,02
TEMPLETON INVESTMENTS	FOREIGN EQUITY SERIES	39,835,86
SUBTOTAL		\$ 410,281,42

STABLE VALUE FUND	SYNTHETIC GUARANTEED INVESTMENT CONTRACTS	\$ 235,073,27
TOTAL PLAN INVESTMENTS AT FAIR VALUE		\$ 2,219,071,92
<u>NOTES RECEIVABLE FROM PARTICIPANTS</u>		
CENTERPOINT ENERGY SAVINGS PLAN LOANS ISSUED AT INTEREST RATES FROM 1.02%		
	TO 9.00% WITH VARIOUS MATURITIES	\$ 35,654,22

* PARTY-IN-INTEREST

** INVESTMENT AT CONTRACT VALUE BEING DEEMED AS FAIR VALUE

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

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/ William D. Rogers
(William D. Rogers, Chairman of the
Benefits Committee of CenterPoint
Energy, Inc., Plan Administrator)

June 22, 2018