

October 8, 2019, [Revised 10/18/2019](#)

AMEREN MISSOURI
RESIDENTIAL ELECTRIC ENERGY EFFICIENCY PILOT FINANCE PROGRAM
INVITATION FOR EXPRESSION OF INTEREST

Ameren Missouri (“Ameren Missouri”), an integrated investor-owned gas and electric utility based in St Louis, Missouri, is seeking a Partner to deliver a successful Pilot Residential Electric Energy Efficiency Finance Program (the “Program”) as part of the existing Ameren Missouri MEEIA 2019-2021 portfolio of energy efficiency and demand response programs. To this end, Ameren Missouri is conducting a request for proposal (“RFP”) process.

Services that the new Partner will provide and summary Program background are as follows: If the respondent is proposing a loan type program, the Partner will originate, fund and service residential electric energy efficiency loans (“Loans”) to Ameren Missouri residential electric customers, supporting the contractors in the Ameren Missouri contractor network who market the Program using mutually agreed underwriting guidelines. Finance payment terms are to be structured such that the annual payment is less than the annual bill savings of the efficient equipment being financed and installed. If the respondent is proposing another financing option, such as on-tariffed financing, services are not expected to include loan services but should include description of the services to be provided by respondent.

Ameren Missouri plans to pursue Program authorization through the Missouri Public Service Commission (“PSC”) to serve 1,000 customers. Ameren Missouri may also seek to obtain PSC authorization to scale-up the Program in future years after receiving successful evaluation results from the Program.

To discuss the Program, express interest in serving as Partner and to obtain the Ameren Missouri Program RFP document, please contact:

Greg Lovett, Manager, Energy Services, Ameren Missouri

e-mail: glovett@ameren.com

The RFP will provide background on the Program’s history, Partner services and Program Services Agreement and Cyber Security Terms and Conditions, which will be used to contract with the new Partner.

Request for Proposal (RFP)

For

Ameren Missouri Residential Electric Pilot Finance Program



Issued:

October 8, 2019, [Revised 10/18/2019](#)

This document and its supporting materials contain Ameren Missouri confidential information. The information contained herein remains Ameren Missouri property and shall not be distributed without the express written consent of Ameren Missouri. It is for proposal use only and is not to be disclosed, reproduced or shared for any other purpose.

TABLE OF CONTENTS

Contents

1.	Introduction	5
1.1	Bidders’ Conference Call	7
1.2	Questions	7
1.3	Proposal Due Dates	7
1.4	Supplemental Information	8
1.5	Supplier Diversity	9
1.6	Post Proposal Negotiation and Contract Award(s)	9
1.7	Evaluation Criteria.....	10
1.8	General Conditions and Terms.....	10
1.8.1	Ameren Missouri is under No Obligation to Execute Contract.....	10
1.8.2	Contract Terms and Conditions	10
1.8.3	Submitted Proposals Are Exclusive Property of Ameren Missouri	10
1.8.4	Confidentiality Terms.....	11
1.8.5	Disclaimers	11
1.8.6	Cybersecurity Terms and Conditions	11
1.8.7	Ameren Missouri Supplier Payments.....	12
1.8.8	Proposal Validity	12
2.	Project Background	13
2.1	Ameren Missouri Energy Efficiency Plan	13
2.2	Ameren Missouri Residential Electric EE Portfolio	13
2.2.1	Measures & Equipment	13
2.2.2	Eligibility Criteria	14
3.	Scope of Work.....	14
3.1	Program Goals and Budgets.....	14
3.2	Ameren Missouri Roles and Responsibilities	15
3.3	Supplier Roles and Responsibilities.....	16
3.4	Program Tasks.....	17
3.4.1	Task 1 - Program Design.....	17

3.4.2	Task 2 - Program Delivery	18
3.4.2.1	Experience and Plan	18
3.4.2.2	Quality Control and Verification	19
3.4.3	Task 3 - Marketing.....	19
3.4.4	Task 4 - Finance Processing and Data Tracking.....	20
3.4.5	Task 5 - General Administration & Management	21
4.	Qualifications and Experience.....	23
4.1	Resumes and Bios	23
4.2	Client References	23
4.3	Disclosure of Conflicts.....	23
4.4	Financial Information	23
5.	Compensation and Budget.....	24
6.	Proposal Response Format	24
	Appendix A: Required Proposal Checklist.....	24

LIST OF TABLES

Table 1.	RFP Process Schedule	8
Table 2.	Program Development Schedule	8

LIST OF FIGURES

Figure 1.	Ameren Missouri Electric Service Territory	6
-----------	--	---

1. INTRODUCTION

Union Electric Company d/b/a Ameren Missouri (“Ameren Missouri” or “Company”), an electric utility headquartered in St. Louis, Missouri, is issuing this Request for Proposal (“RFP”) for the selection of a Partner (“Supplier”) to source capital and function as the Finance originator and servicing institution for a 12 month Pilot Finance Program (“Program”) to improve participation in the residential electric energy efficiency MEEIA (“EE”) programs.

Ameren Missouri seeks an experienced and motivated Supplier capable of sourcing required capital and providing consumer financing and leadership in designing, implementing and pro-actively managing, turn-key solutions for achievement of Ameren Missouri’s program goals and high customer satisfaction.

It is Ameren Missouri's requirement for a single supplier to source capital and administer funds.

With this RFP, Ameren Missouri seeks proposals from Suppliers to provide certain services. If the respondent is proposing a Finance program, the bid should address the following services:

- assist in final financial structuring of the Finance Program, in collaboration with Ameren Missouri;
- secure lending solutions to serve 1,000 customers and originate and service EE Finances (“Finances”) to Ameren Missouri electric residential energy users, coordinating with implementation vendors and program partners, equipment vendors, retailers, installers and contractors (collectively referred to as “Program Partners”) and Ameren Missouri;
- make Finance credit decisions, as agreed with Ameren Missouri;
- notify Ameren Missouri upon approval of a Finance and disbursement of funds, using information exchange protocols to be agreed upon;
- structure Finance payment terms such that the annual Finance payment is less than the annual bill savings of the efficient equipment being financed and installed;
- provide monthly reports on lending activity and the Finance portfolio, by customer and in aggregate, and participate in the program evaluation process.

If the respondent is proposing an alternative financing program, such as on-tariff financing, the bid should address the following services:

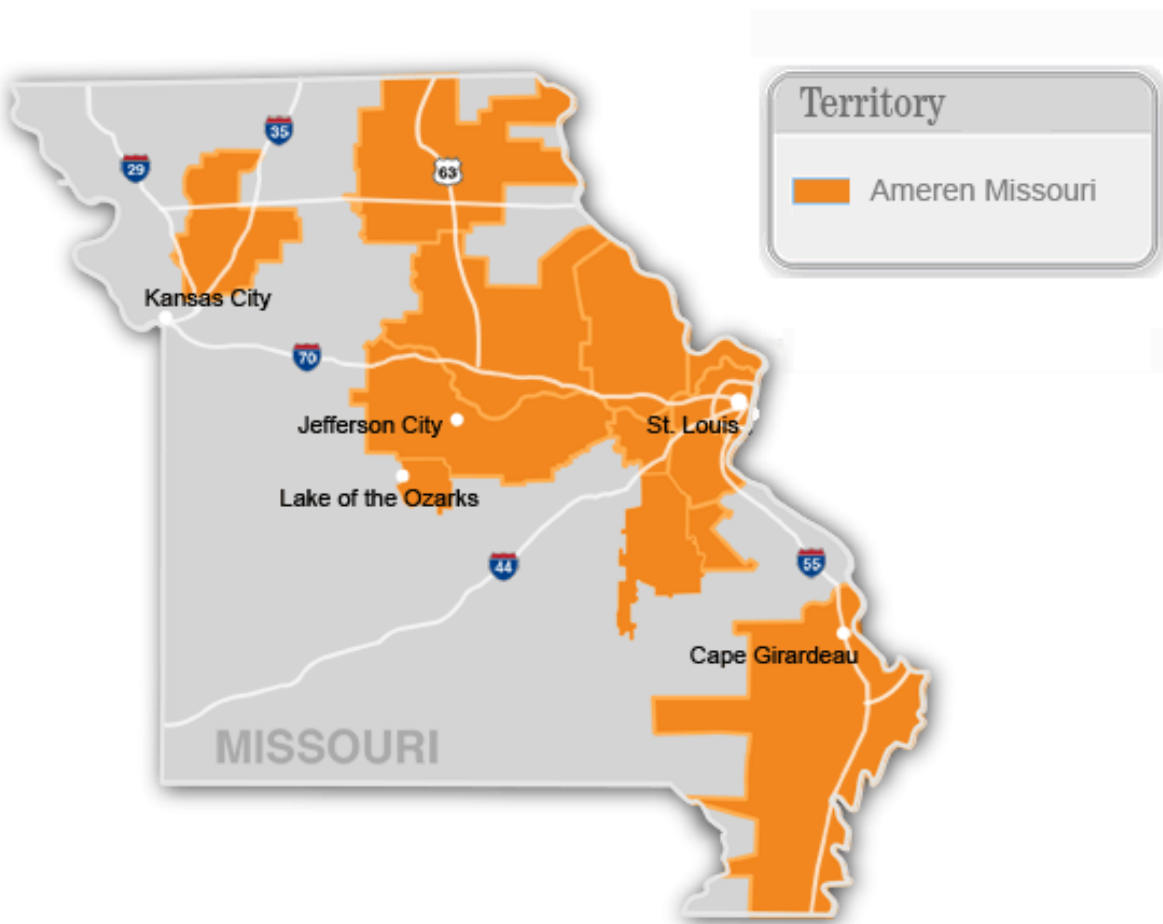
- financial structuring of the Program, in collaboration with Ameren Missouri;
- secure solutions to serve 1,000 customers to Ameren Missouri electric residential energy users, coordinating with implementation vendors and program partners, equipment vendors, retailers, installers and contractors (collectively referred to as “Program Partners”) and Ameren Missouri;
- make participation decisions, as agreed with Ameren Missouri;
- notify Ameren Missouri upon approval of a customer’s qualification and disbursement of funds, using information exchange protocols to be agreed upon;
- structure payment terms such that the annual payment is less than the annual bill savings of the efficient equipment being financed and installed, and;
- provide monthly reports on activity and the portfolio, by customer and in aggregate, and participate in the program evaluation process.

Additional potential Supplier roles and services, to be determined through the RFP and negotiation process, may include, but are not limited to:

- marketing the Program;
- assistance to Ameren Missouri to develop and manage the EE Program Partner network;
- other additional services which may be defined in negotiations.

Ameren Missouri provides electric service to approximately 1.2 million customers across central and eastern Missouri, including the greater St. Louis area. Ameren Missouri provides electric service to 63 counties and more than 500 towns over the 25,000 square mile service territory. Ameren Missouri also provides natural gas to 130,000 households in more than 90 southeast, central and eastern Missouri communities. Figure 1, illustrates the Ameren Missouri electric service territory.

Figure 1. Ameren Missouri Electric Service Territory



Minimum Qualifications

Bidders must have at least the following qualifications to be considered for selection:

- No less than four (4) years of implementation experience with similar programs, with demonstrated positive results preferred.
- Demonstrated organizational, financial, and data tracking and reporting abilities.
- Demonstrated project management capability.
- Demonstrated commitment to quality and customer service.
- Key program team members located in Missouri is preferred, but not required.

1.1 Bidders' Conference Call

Bidders are encouraged, although not required, to participate in a Bidders' conference call. The conference call will provide interested firms with an opportunity to seek clarification on the requirements of this RFP.

A bidder conference a call will be scheduled according to Table 1 and the time will be communicated with the interested bidders.

1.2 Questions

All questions or inquiries arising after the Bidders' conference call should be submitted to glovett@ameren.com according to the timeline in Table 1. Questions submitted after this date will not be addressed. If necessary, copies of questions submitted, Ameren Missouri's corresponding answers, and all RFP clarifications will be issued by Ameren Missouri to all Bidders who request the information.

Except as outlined herein, no Bidder may contact any Ameren Missouri employee with respect to this RFP or the services to be rendered throughout the entire bid period. Any unauthorized contact may result in immediate disqualification.

1.3 Proposal Due Dates

For a Bidder's proposal to receive full consideration it must be received electronically via email to glovett@ameren.com by **9:00 a.m. CT, on Monday, November 4, 2019**.

Proposals received after the deadline or which do not comply with these instructions may **NOT** be considered.

Proposal submissions must be prepared in accordance with the format and instructional requirements of this RFP. The proposal should provide a concise explanation of a firm's ability to satisfy the requirements of this RFP, with emphasis on completeness and clarity of content. **INCOMPLETE PROPOSALS OR PROPOSALS THAT ARE NOT PREPARED IN ACCORDANCE WITH THIS RFP MAY BE REJECTED.** Ameren Missouri reserves the right to request additional information from any Bidder submitting a proposal.

Ameren Missouri is not liable for any costs incurred by any person or firm responding to this RFP or participating in final interviews.

Ameren Missouri anticipates the following dates in connection with review and analysis of qualified proposals.

Table 1. RFP Process Schedule

RFP	Start Date	End Date
Issue RFP	10/8/2019	--
Pre-Bidders Conference Call	10/15/2019	--
Final Date to Submit Questions	--	10/17/2019
Responses to Questions Issued	--	10/23/2019
Proposals Due	--	11/4/2019
Proposal Review	11/4/2019	11/20/2019
Interview Finalists	12/4/2019	12/20/2019

Table 2. Program Development and Rollout Schedule

Program Development and Rollout	Start Date	End Date
Bid Selection / Contract Negotiations	12/20/2019	1/31/2020
Anticipated Supplier Start Date	2/3/2020	--
IT System Testing	3/30/2020	4/17/2020
Soft Rollout for Process Testing	4/17/2020	5/15/2020
Program available to Ameren Missouri customers	5/15/2020	6/15/2021
Program Evaluation	4/15/2020	9/15/2021

The above schedule is subject to change at Ameren Missouri’s discretion.

1.4 Supplemental Information

Unless supplemental verbal information is specifically requested by Ameren Missouri, oral communications outside the scope of the procedures detailed in this RFP will not be considered in connection with your proposal. Ameren Missouri reserves the right to incorporate any part of a Bidder’s proposal and any supplemental information and responses received during the RFP process into the final written contract between Ameren Missouri and the selected Bidder. Documentation that cannot be incorporated as described should not be submitted.

Ameren Missouri may, from time to time, issue one or more addenda to this RFP. Failure of any Bidder to receive any addenda issued by Ameren Missouri shall not relieve the Bidder from any obligation, requirement or other matters addressed therein. In its proposal, each Bidder must acknowledge receipt of each addendum previously issued by Ameren Missouri. If no addenda have been received, then the proposal shall so state.

Any Bidder may withdraw its proposal prior to Ameren Missouri's acceptance by letter, facsimile, or email to the Ameren Sourcing representative. **No telephonic request to withdraw a proposal shall be effective.**

1.5 Supplier Diversity

Ameren Missouri's commitment to supplier diversity reflects a belief that efforts to assist diverse businesses will enhance opportunities for success, while providing Ameren Missouri with needed materials and services at competitive prices. Ameren Missouri values diversity and believes in providing equal opportunity to all suppliers, including diverse suppliers owned, controlled, and operated by the following businesses: ethnic minority suppliers, which include African American, Hispanic American, Asian Sub-Continent American, Asian Pacific American, and Native American owned businesses; women-owned businesses; veteran businesses; and service disabled veteran owned businesses and LGBT (lesbian, gay, bi-sexual and transgender) owned businesses.

Although this RFP is not a solicitation for subcontracted work, Ameren Missouri welcomes any recommendations of diverse suppliers that could assist with any part of the entire project. Please address all questions in the **AMEREN RFP SUPPLIER RESPONSE FORMS which is attached**, Tabs 2.0 & 4.0 with a summary of supplier diversity initiatives undertaken by your company.

1.6 Post Proposal Negotiation and Contract Award(s)

Ameren Missouri will evaluate each Bidder's proposal in a consistent and objective manner. Finalist(s) will be invited, as necessary, to interview with the Ameren Missouri Proposal Selection Committee ("Committee") and electric energy efficiency regulatory stakeholders. The Committee, comprised of Ameren Missouri employees, will review the proposals and will make the final selection decision.

The Committee will evaluate Bidder proposals primarily using the evaluation criteria outlined in Section 1.7. Each proposal will be reviewed, discussed, and scored individually. References may be contacted for additional perspective. Contract negotiations will be ongoing during the selection process. Upon successful contract negotiations and selection by the Committee, the selection will be made public and all other Bidders will be notified of the Committee's decision.

1.7 Evaluation Criteria

Ameren Missouri will evaluate each Bidder's proposal in a consistent and objective manner. Responses to questions or requirements identified in this RFP will form the primary basis of the evaluation.

The evaluation criteria the Committee will use includes, but is not limited to:

- Technical (Innovation to approach, Contact Center, Program Partner and Customer Communications Management System(s), IT Systems: including application submission process.)
- Commercial (Quality and Completeness of Proposal, Size of Firm, Diversity, Price, Loan Processing (if applicable))
- Performance Management (Bidder Qualification, Bidder Experience, Customer Satisfaction, Evaluation Measurement and Verification ("EM&V") support, Quality Control, Reporting, Staffing Plan)
- Cost and guaranteed results
- The program will deliver offer acceptance rates such that 50% of customers receiving a specific energy savings offer to upgrade their home choose to participate.

Ameren Missouri's final decision regarding proposal selection and contract award will be subject to management and legal review and approval.

1.8 General Conditions and Terms

1.8.1 Ameren Missouri is under No Obligation to Execute Contract

Nothing contained in this RFP shall be construed to require or obligate Ameren Missouri to select any proposals or limit the ability of Ameren Missouri to reject all proposals in its sole and exclusive discretion. Ameren Missouri further reserves the right to withdraw and terminate this RFP at any time prior to the execution of a contract.

1.8.2 Contract Terms and Conditions

The Program will be governed by the **AMEREN SERVICES CONDITIONS OF CONTRACT**. **Bidders must submit any proposed exceptions to the Document as a redlined version in Word format using the "tracked changes" feature.** The redline document is to be submitted with your RFP Response. Failure to submit an exception to the Contract will be considered Bidder's approval of such terms. The type and extent of exceptions to the Contract will be a significant factor in Ameren Missouri's selection of Bidders proceeding to the next round of consideration.

1.8.3 Submitted Proposals Are Exclusive Property of Ameren Missouri

All proposals submitted to Ameren Missouri pursuant to this RFP shall become the exclusive property of Ameren Missouri, may be subject to the terms of Section 1.8.4 of this RFP, be used for any reasonable purpose by Ameren Missouri, and will not be returned to Bidders.

1.8.4 Confidentiality Terms

Ameren Missouri shall consider materials provided by Bidder in response to this RFP to be confidential. However, Bidders also agree that Ameren Missouri may provide copies of the Bidder's proposal to a select group of stakeholders, who are each bound by confidentiality agreements. Bidders should be aware that their proposal, even if marked "Confidential," may be subject to discovery and disclosure in regulatory or judicial proceedings that may or may not be initiated by Ameren Missouri. Bidders may be required to justify any requested confidential treatment under the provisions of a protective order issued in such proceedings. If required by an order of an agency or court of competent jurisdiction, Ameren Missouri may produce the material in response to such order without prior consultation with the Bidder.

1.8.5 Disclaimers

Bidder is hereby advised that Ameren Missouri is not committed to any course of action as a result of its issuance of this RFP and/or its receipt of a proposal from any Bidder in response to it. Further, Ameren Missouri reserves the right to:

- Reject any proposal which does not conform to the requirements of this RFP;
- Reject proposals submitted after the deadline;
- Reject any or all proposals, if it so decides;
- Negotiate with one or more firms;
- Award a contract in connection with this RFP at any time;
- Award only a portion of the contract;
- Make no award of any contracts;
- Introduce new pricing mechanisms at any future time; or
- Implement alternate electronic invoicing processes at any future time.

1.8.6 Cybersecurity Terms and Conditions

Cybersecurity Terms & Conditions are applicable if: access to, use of, maintenance of, or building/providing SCADA or other industrial control systems, data, or assets, access to, use of, maintenance of, or building/providing sensitive Ameren Missouri proprietary, Confidential, Highly Confidential, or Privacy Data, or the systems that house or handle that data, access to, provide products, systems, or services related to critical IT systems, infrastructure, or assets, or access to, use of, maintenance of, or building/providing data, systems, or infrastructure that, if not protected, could result in adverse operational, legal, financial, or reputational impact to Ameren Missouri, its customers, employees, or shareholders. Please review and redline the **AMEREN CYBERSECURITY TERMS AND CONDITIONS** and submit with your RFP Response. You are required to fill out the Ameren Architecture Requirements document. This document is to be submitted with your RFP Response. It is recommended that an experienced IT/technical representative complete the **AMEREN ARCHITECTURE REQUIREMENTS**. If there are questions or concerns pertaining to the **AMEREN ARCHITECTURE REQUIREMENTS** document, please contact the Ameren Sourcing department.

1.8.7 Ameren Missouri Supplier Payments

All complete and properly submitted invoices under the Contract shall be payable within thirty (30) days of receipt by Ameren Missouri's Accounts Payable Department. Ameren Missouri may withhold payment of any charges that it disputes in good faith, and may set-off amounts Supplier owes Ameren Missouri as credits against charges payable to Supplier under the Contract. Supplier may offer early payment discounts and alternative payment frequencies, which may be considered during bid review.

1.8.8 Proposal Validity

Your proposal shall be valid for 90 days beyond the proposal due date.

Ameren Missouri explicitly reserves the right to contract with a Supplier for reasons other than the lowest price. Ameren Missouri will not reimburse any Bidder for any proposal preparation costs or other work performed in connection with this RFP.

2. PROJECT BACKGROUND

2.1 Ameren Missouri Energy Efficiency Plan

The Missouri Energy Efficiency Investment Act (“MEEIA”), enacted in 2009, provides clear objectives for the state of Missouri to pursue all cost-effective energy efficiency while requiring the programs are designed to ensure utilities' financial incentives are aligned with helping customers use energy more efficiently. The Program to be supported in this RFP are those included in Ameren Missouri's third MEEIA Plan approved for implementation from March 1, 2019 – December 31, 2021. The Prime Implementation Vendor for MEEIA cycle 3 is Franklin Energy (“FE”). FE is responsible for the implementation management and goal achievement of the electric residential portfolio of programs and will be an integral part of the Finance pilot program. During the RFP process we will provide FE contact information upon request.

2.2 Ameren Missouri Residential Electric EE Portfolio

On December 5, 2018, Ameren received approval from the Missouri Public Service Commission (“PSC”) of a Stipulation and Agreement related to the Company's implementation of electric energy efficiency programs under MEEIA and the MEEIA rules in case EO-2018-0211. In paragraph 11 of the Stipulation, Ameren Missouri agreed to systematically explore additional savings opportunities with the intention to impact possible changes to MEEIA 2019-21 programs and/or to provide a foundation for new and/or modified programs for a proposed MEEIA Cycle 4. As a result, Ameren Missouri is looking at options to offer financing for approved high efficiency heating and cooling equipment and heat pump water heaters. Specifically Ameren Missouri seeks to offer financing opportunities whereby loan payment terms or tariffed repayment terms, as the case may be, are to be structured such that the annual payment is less than the annual bill savings of the efficient equipment being financed and installed. The Program will be offered to customers during the remainder of the existing MEEIA 2019-21, beginning in the first quarter of 2020 and generate a report on findings during the program period.

2.2.1 Measures & Equipment

[Example cost effective residential energy efficient large investment measures](#) – must be installed by Participating Program Partner

- Air Source Heat Pump SEER 15+
- Ductless Heat Pump SEER 19+
- Central AC SEER 15+
- Ground Source Heat Pump EER 14+
- Dual Fuel Heat Pump SEER 15+
- Heat Pump Water Heater
- Smart Thermostats (if installed at time of a qualifying system)

Note: The heat pump water heater is offered through a mail-in rebate program and does not have an approved installation network. The Company is seeking solutions to make financing available for purchase and installation of this product.

[Other cost effective residential energy efficient measures will be considered. Supplier should identify qualifying measures which are included in their proposal.](#)

2.2.2 Eligibility Criteria

The Program targets residential customers: single family homes and duplexes at which the electric service is being provided by Ameren Missouri.

3. SCOPE OF WORK

3.1 Program Goals and Budgets

The Program is to promote energy efficiency, save energy and energy costs for customers, and allow Ameren Missouri customers to either 1) borrow funds from a third party lender in order to purchase energy efficiency equipment approved under the Program with no required or greatly reduced initial upfront payment or 2) take advantage of on-tariff financing and repayment. The customer will see savings on their utility bill due to the installed upgraded high efficient equipment and the payment of the installation cost will be recovered over time on their utility bill at an amount similar to the savings from the qualifying equipment.

Secondary goals include improved customer satisfaction, economic development, job creation and reducing emission of greenhouse gases.

This RFP requests establishment of a Partner. In the event that the respondent proposes a loan program, the maximum total lending amount is \$5 million. Loan term should be as short as possible to align with the associated energy savings.

Residential financing is expected to be in the range of \$1,000 - \$7,000 with a maximum loan amount of \$10,000. The maximum number of approved applications to be made over the thirteen (13) month Program period is 1,000.

Loans to customers will be non-transferable and not be tied-to-the-meter loans.

Ameren Missouri will not accept any default risk for these loans. In accordance with existing regulatory rules, customers will not have their utility services disconnected due to loan non-payment or default.

In the event that the respondent proposes an alternative program, such as on-tariff financing, the program should be designed not to exceed \$5 million in capital invested.

The maximum number of participants to be enrolled over the thirteen (13) month Program period is 1,000.

On-tariff financing proposals will be tied-to-the-meter. Ameren Missouri will accept default risk for an on-bill tariff program if the implementer can provide a free loss reserve in case of any uncollectable from an extreme event.

The Company's EM&V contractor will assess the value of interest rates; such as impacts on free ridership, ability to purchase higher efficiency equipment, and approved program partners' willingness to offer the services of the Program. This will be used to make recommendations on potential program design changes and viability for future finance programs.

3.2 Ameren Missouri Roles and Responsibilities

Ameren Missouri anticipates providing high-level administrative, contract management, program design, delivery, and marketing oversight of the selected Supplier directly or in conjunction with FE (the implementation vendor). Ameren Missouri will have a small dedicated group of energy efficiency program managers to oversee Supplier operations. As such, the selected Supplier must be prepared to implement these programs in a predominately turn-key fashion.

In summary, in the event of a loan program the anticipated roles and responsibilities for Ameren Missouri staff are the following:

- Include loan payment amount on participating customer utility bill, if applicable
- Collect loan payments from participating customers, if applicable
- Pay the Lending Partner the amount of loan payments collected, if applicable
- Program oversight,
- Provide high-level guidance and direction to the Supplier, including review and collaboration with Supplier team when working through strategy and policy issues,
- Review and approve Supplier invoices and ensure program activities are within budget,
- Review of Supplier maintained program tracking for accuracy,
- Management and coordination of the EM&V contractor with the Supplier,
- Provide guidance and direction on Supplier new initiatives or strategies pro-actively proposed by Supplier,
- Communicate to Supplier other Ameren Missouri initiatives that may provide opportunity for cross-program promotion,
- Provide Ameren Missouri branding guidelines,
- Review and approve all marketing materials such as: program marketing plans, printed materials and co-op advertising,
- Conduct overarching marketing efforts in support of residential portfolio of programs,
- Oversight and evaluation of program performance and recommend modifications to programs and approach on an as needed basis,
- Review Supplier survey materials, Supplier contact center calls, customer feedback to ensure customer satisfaction,
- Perform periodic review of program metrics and conduct budget analysis,
- Perform billing and process audits in accordance with Sarbanes-Oxley (“SOX”) protocols.

In the event of an alternative financing program, such as on-tariff financing, the respondent should list and describe the anticipated roles and responsibilities to be provided by Ameren Missouri staff, to include the considerations listed above.

3.3 Supplier Roles and Responsibilities

The following is a high-level review of Ameren Missouri expectations for Supplier's roles and responsibilities:

- Provide detailed program design based on turnkey delivery,
- Provide detailed implementation schedule for the Program,
- Propose and develop delivery plan, timeline and milestones,
- Work with Ameren Missouri to determine program evolution,
- Provide monthly data tracking/reporting as directed by Ameren Missouri,
- Maintain close coordination with Ameren Missouri while developing marketing materials such as brochures, applications, web-based forms, articles for trade association newsletters.
- Conduct and coordinate marketing efforts with Ameren Missouri Marketing team and any external marketing groups employed for an overarching marketing campaign,
- Program Partner recruitment, enrollment, and periodic classroom workshop/seminar training as needed.
- Provide training for Ameren Missouri staff to facilitate successful program coordination (e.g., orientation for Ameren Missouri contact center operators, tracking tools etc.),
- Contact center – coordinate customer interactions with Ameren Missouri Contact center staff. Supplier to provide a dedicated 800 number to manage customer/Program Partner scheduling/questions/concerns,
- Offer alternative channels to manage customer/Program Partner question/concerns (i.e. email).
- Implement quality control processes for inspections, program image, and interactions-in person & by phone, etc.
- Monitor customer satisfaction and implement a system for tracking complaints and satisfactory resolutions,
- Communicate and coordinate with Ameren Missouri. Prepare appropriate quarterly reports to keep Ameren updated on program activity and also ad hoc reports as requested,
- Assist Ameren Missouri with stakeholder data requests and explanations, regulatory cases and support for hearings as needed.
- Coordinate with the program independent EM&V auditor. Provide access to records for review as needed to ensure complete program assessment.
- Evaluate EM&V recommendations and incorporate for program improvement.

- Provide SSAE-16 audit documentation and proof of other system compliance audit completion. SSAE 16 (Statement on Standards for Attestation Engagements) is a report on controls at organizations that provide services to user entities when those controls are likely to be relevant to user entities' internal control over financial reporting.

3.4 Program Tasks

Bidders are requested to discuss in detail their strategy for Ameren Missouri to achieve task objectives in 100 pages or less. Responders are asked to be creative in their proposals, addressing and suggesting trade-offs, submitting options where reasonable, and suggesting ranges, all aimed at achieving the fundamental goals of the Program.

3.4.1 Task 1 - Program Design

Your proposal should address, at a minimum, the following areas:

- Your approach and strategy for final program design and implementation planning. All offers must be designed to be the same for all customers regardless of geography or credit score (in the event the proposal is a loan program) with the exception of Low Income customers (250% of federal poverty guidelines and below). Ameren Missouri is interested in Supplier's best practice suggestions or modifications to achieve positive results.
- Describe your launch strategy, anticipated program start-up actions, timelines, budgets, and overall program design and delivery recommendations or enhancements.
- Introduce any new and innovative program elements and strategies to ensure success as well as proven best practice approaches that would be applicable to the Ameren Missouri service territory. Describe the marketing approach, for existing Program Partners and also in the event that a Program Partner network will need to be established, describe your strategy for recruitment, training, and communication.
- In the event respondent proposes a loan program, please provide a summary description of the financing structure and EE Loan terms which your institution proposes to provide loans for the qualifying equipment listed.
- In the event respondent proposes an alternative program, such as on on-tariff financing, please provide a summary description of the financing structure the program will require.
- For loan programs, propose underwriting guidelines that will be reasonable and prudent for credit risk management and easy to administer. For Loan origination, describe the credit analysis of prospective borrowers and your ability to report on credit decisions, applications, rejections and approval rates.
- For on-bill tariffed programs origination, describe the customer evaluation process for program eligibility.

- Propose options that will broaden access to financing for consumers who might not qualify under traditional credit standards. How do you propose to include low income customers while minimizing risk?
- Describe your approach to revising the implementation plan, reporting on key program metrics and operational milestones, establishing new performance metrics, and milestones as needed, and overall ability to track progress and manage budgets.
- Address what you believe to be performance leading in your proposal for your program design.
- What will be the systems and teams you will propose (e.g., design, delivery, marketing, technical review, policy, etc.) to ensure coordination and efficient and effective decision making with Ameren Missouri personnel who will be providing contract oversight.
- Provide a required one page detailed graphic document detailing all program steps, market actors, and processes from customer contact through final payment including reporting to Ameren Missouri.

3.4.2 Task 2 - Program Delivery

Your proposal should address, but not necessarily be limited to, the following areas:

3.4.2.1 Experience and Plan

- Present your program delivery strategy and plan for the proposed Finance program, including how the capital funds are sourced and long-term management of the finances.
- Prepare your proposed implementation timeline and indicate the most important milestones and operational goals.
- Describe your ability and experience to staff a dedicated customer service toll-free telephone line for Program Partners and customers who 1) want to learn more about the program, 2) want to apply for a loan or on-tariff financing, 3) are interested in offering the financing to their customers and 4) have financing issues.
- Describe your ability and experience to provide and manage a variety of customer and program partner communication options such as email, web chat, text, webinars, self-help videos, etc.
- Describe your ability to provide and manage a web-based tool allowing customers to locate participating Program Partners. Please include representative "screenshots" of the tool and describe your experience in deployment and integration of the tool with the Company website. Include proposed timeline for deployment.

- Describe your ability to provide and manage a program database or equivalent tool. Describe the extent to which various program groups would be integrated into the system, cross marketed, access for Ameren Missouri, searching, and reporting. Include representative “screen shots” of your system.
- Describe your approach and strategy for recruiting and training Program Partners where required by program (retailers, HVAC contractors, etc.), including Program Partner sales training. Describe your proposed approach to facilitate the development of and maintain a vibrant Program Partner network throughout the Ameren Missouri territory.
- Included in strategies for training Program Partners and customer communications, describe your approach to educating customers throughout the application process, and ensuring the terms of the financing is understood.
- In the event respondent proposes a loan program, provide your recommendations for keeping interest rates reasonably low given the Company’s inability to accept default or bankruptcy risk. What is your experience working with default insurance providers?
- Describe your ability to provide a low effort application process for Ameren Missouri customers.

3.4.2.2 Quality Control and Verification

- What is your approach to ensuring accuracy, integrity, and quality by participating Program Partners, where involved. What will be your approach to handle dispute resolution between customers, and Program Partners?
- Describe your ability and systems to ensure validity of activities and details presented in the application and/or financial issuance processes.
- Describe your approach and strategy to increase customer satisfaction by conducting surveys with customers and Program Partners.

3.4.3 Task 3 - Marketing

Ameren Missouri will conduct overarching and mass media marketing efforts in support of the program in this RFP. This will involve coordination with Ameren Missouri program staff to develop and approve final program marketing and communication plans to ensure the Ameren Missouri brand look and feel is maintained and enhanced as well as coordination with the group conducting the overarching marketing efforts.

- What specific marketing approach do you propose for the program and how will it be tailored to the key target audiences for the program? Given your understanding of the Ameren Missouri market, what is your initial proposed marketing strategy including key milestones, and timeline?

- What marketing approach do you propose to enroll, motivate, and train Program Partners, if required in the program, and generate program participation to achieve program requirements? How will these approaches change over time? Provide examples.
- Describe your previous experience and capabilities in developing program documents relevant to this RFP. Including Program Partner agreements and applications, financial documents, marketing collateral (such as newspaper, newsletter, or radio advertisements) to communicate to customers and Program Partners.
- Describe where the marketing staff assigned to the programs will be based and their availability to meet with Ameren Missouri energy efficiency program managers. Additionally, describe your experience with the use of video teleconferencing or web-conferencing and how this might facilitate long-distance design discussions, draft reviews, and check-in meetings.

3.4.4 Task 4 - Financial Processing and Data Tracking

Bidders should describe their proposed approach for finance processing and data tracking, including the following:

- Describe your plan to process: applications, ability and time required to approval and issue a payment, perform income eligibility verification, track participant and program financial data, provide contractor/customer portals and issue reports.
- Indicate the interest rates proposed to be charged, based on current market conditions, and include the index to be used to adjust to market conditions. Please provide your summary justification for the quoted interest rate pricing based on the credit structure of the Program and referencing other pricing precedents of your institution. Indicate all fees that will be charged to borrowers and the method for pricing these fees.
- Describe your plan to process past due and default payment amounts
- Provide a brief overview of the data tracking system you propose to use, capabilities, and examples of data fields captured, and/or proposed enhancements for Ameren Missouri. Include representative “screen shots” of your existing data tracking system as an indication of what will be developed for these programs.
- Can you provide web-based password protected program tracking and real-time reporting capabilities for Supplier’s staff, Ameren Missouri program managers, and EM&V contractor to monitor?
- Describe your capabilities to receive customer data extracts and export all program related data to Ameren Missouri on a periodic basis. What data exchange formats can you support and provide examples of past situations where this has been done.

- Clearly identify any financing charge, or cost of money that will be passed through to Ameren Missouri for processing and check issuing if included in the program (detail in the budget as well).

3.4.5 Task 5 - General Administration & Management

Bidders should describe their proposed approach for general management, budgeting, financial management, and reporting. This section should also cover the ways in which the Bidder proposes to handle the required data, information technology, and reporting functions. This section should also include the approach to overseeing the performance of subcontractors (if relevant). Address, at the minimum:

- Overall experience and systems used for administration and management of program implementation, and marketing. What will be your approach to monitor overall program success and adjust program aspects as needed over time?
- Both your start-up and permanent staffing proposals, overarching and for the program, including an organization chart, indicating staff name, title, function, and office location, and percent of FTE equivalent. Detail including who will be the overall day-to-day primary program manager and Ameren Missouri key contact. Describe proposed selection criteria, timeline, and approaches for soliciting, selecting, and hiring all staff or subcontractors, including the primary program manager. Discuss your approach to day-to-day operations, including anticipated number of staff and potential office locations. Include a management and organizational chart that depicts the relationships and proposed agreements among team members to accomplish the tasks in the Scope of Work.
- Give the current location of the main office for this project and details regarding new locations at which they intend to establish offices for the purpose of implementing the Scope of Work. All utility planning and coordination of Ameren Missouri energy efficiency programs will occur from St. Louis, MO. Ameren Missouri would like to develop in-state capacity for administration and delivery of energy efficiency programs. As such, Bidders should specify in their proposal the anticipated positions and associated functions which will be based in Missouri to effectively and efficiently complete the work, within budget. Additionally, Bidders are invited to consider sub-contracts, if utilized, with local or regional firms to help further the process of developing local and regional expertise with energy efficiency.
- Describe your approach to overseeing the performance of subcontractors, if this is a part of the program.
- How will you manage to achieve results and ensure excellent customer satisfaction? What will be your approach and philosophy toward identification of problems early and implementing adaptive program design if required? What is your approach to handling conflict resolution with your team and with Ameren Missouri?
- What is your recommendation for managing customers who are past due on payments? A goal of this program is to create customer options and drive customer satisfaction. We would like our customers to be as successful as possible at repaying their loans or tariffed charges, as applicable. What solutions can you recommend for customers who experience difficulty with repayment?

- Describe your ability to prepare reports detailing program results to date, anticipated activities, accomplishments, issues, and opportunities. Include in your appendix examples of past reports for programs delivered elsewhere.
- Describe your financial management experience and systems review process and confirm your capability to develop, implement, and maintain the necessary budgeting, invoicing, expenditure approval, payroll, and financial accounting systems to review, approve, and track budgets, invoices, and payments, employees, and customers. Confirm that your financial accounting system is consistent with general accounting standards. Also confirm that you shall be able to provide information and documentation required for independent annual financial audits.
- Please indicate your ability to provide SSAE 16 reporting for program activity verification.
 - SSAE 16 (Statement on Standards for Attestation Engagements) is a report on controls at organizations that provide services to user entities when those controls are likely to be relevant to user entities' internal control over financial reporting.
 - Ameren Missouri reports the measure savings monthly to account for lost revenues as part of the throughput disincentive. Due to the large funding amounts in the energy efficiency programs and in order to ensure SOX compliance some or all of the programs may need audited on a monthly basis. The audits must ensure adherence to strict controls and standards to ensure Ameren Missouri is accurately reporting this information. The SSAE 16 report provides assurance over the controls at the service organization and results of testing for those controls.
 - To be useful for annual SOX compliance purposes, the report must cover 6 months of the fiscal year with the report dated within 6 months of the end of the fiscal year. Bridge letters could be required for any period not covered through year end.

4. QUALIFICATIONS AND EXPERIENCE

Bidders are requested to describe their firm and/or team's experience and capabilities in managing, delivering, and implementing the program for this RFP. Bidders must provide detailed information on their overall core team qualifications and experience, including the following:

4.1 Resumes and Bios

Bidders are requested to identify key personnel to be assigned to this project, describe their primary responsibilities in a brief bio (1 paragraph), and include a one (1) page resume that describes the individual's experience and qualifications. Resumes and bios should describe relevant responsibilities from other projects that will help the Committee evaluate the qualifications and experience of key personnel.

4.2 Client References

Bidders are requested to provide three (3) references from current (preferred) or previous clients for whom they have performed projects that are relevant to the Scope of Work. References should be provided when completing the Ameren RFP Supplier Response Forms **AMEREN RFP SUPPLIER RESPONSE FORMS** Tab 2.0 and include a brief synopsis of specific services provided, company name and location, contact name, contact title, telephone number and, email address of the reference.

4.3 Disclosure of Conflicts

Bidders are requested to describe any potential conflict of interest that may be a factor which could potentially be grounds for rejection by Ameren Missouri. Specifically, Bidders are requested to disclose if they have ever worked for Ameren Missouri, Ameren Corporation, or Ameren Illinois in the past detailing briefly the year and activities undertaken. Previous experience working for Ameren Missouri is not necessarily a conflict of interest; however, it must be disclosed. Additionally, Bidders are requested to disclose if they are a manufacturer of any hardware or software which they propose to use in the course of performing this assignment. If Bidders have any questions, they are encouraged to seek clarification by submitting questions through the RFP website.

4.4 Financial Information

Bidders must demonstrate that they have the financial resources and stability to perform the proposed work.

- Bidder's financials will be reviewed using LEXISNEXIS.
- In the event a Bidder is forming a new organization to bid on this proposal, the Bidder should provide comparable documents from investors, partners, and/or principals.
- Bidders must clearly identify the accounting method that they propose to utilize throughout the term of the contract.

- Note any other related and pertinent financial information or disclosures that you consider important.
- Specify any preferred or desired financial terms which will facilitate your firm's ability to respond to this RFP.
- Fill out the Financial Data in the **AMEREN RFP SUPPLIER RESPONSE FORMS** Tab 5.0, associated with this RFP and submit with your RFP Response.

5. COMPENSATION AND BUDGET

Bidder must detail its proposed compensation (by labor and other direct costs) for the total budget. Submit estimated costs, to the extent possible, according to the format detailed in the **AMEREN RFP SUPPLIER RESPONSE FORMS** Tab 3.0.

Program costs can potentially include fees paid by the Ameren Missouri to cover certain services, including program set up and administering the Program. This RFP requests Supplier to propose a budget for Program costs that would be reimbursed by Ameren Missouri directly and not charged to borrowers. All expenses not charged to the customer need to be paid in full within 2 months of Program end date. Bidders are also requested to discuss briefly the process that will be used when introducing new staff, not specified in the proposal, and proposed hourly rates.

Bidders are encouraged to propose alternative compensation structures, or concept ideas, for consideration by Ameren Missouri as a way to distinguish their bid from competitors' while reflecting shared risks and shared benefits. Ameren Missouri is interested in meaningful and creative responses that will help ensure goals are achieved. All alternative compensation structures will be considered and subject to negotiation.

6. PROPOSAL RESPONSE FORMAT

Bidders are to prepare a concise, less than 100 pages, yet complete Proposal in the format shown below and addressing each of the Proposal Response Requirements. ***Excessive length is discouraged.*** In the event that a Bidder does not respond to any section of the Proposal format, the Bidder must indicate its reason for such omission.

Bidders should address any and all anticipated difficulties and/or problem areas it expects to encounter during program implementation, together with proposed solutions. Responses which identify staffing limitations or budget constraints, or other specific challenges in achieving desired program goals, along with feasible solutions, will be well received. In addition, the Bidders may briefly present any additional information other than that required which may demonstrate understanding of the market and Bidder's ability to achieve program goals. This may be especially relevant to the discussion of performance goals and delivery approach. Proposals must adhere to the format outlined in Appendix A: Required Proposal Checklist.

Appendix A: Required Proposal Checklist

Request for Proposals for Ameren Missouri On-Bill Financing Program		
REQUIRED PROPOSAL CHECKLIST		
<u>Supplier Information</u>		
Name of Supplier:		
Contact Name:		
Contact Phone:		
Contact Email:		
<u>Proposal Checklist & References</u>	Included	Section/Page
Cover Page	<input type="checkbox"/>	
Signed Proposal Cover/Transmittal Letter	<input type="checkbox"/>	
Table of Contents (include proposal date and page numbers on each page of the proposal)	<input type="checkbox"/>	
Completed Proposal Checklist (Appendix A)	<input type="checkbox"/>	
Executive Summary	<input type="checkbox"/>	
Review of Roles and Responsibilities and Understanding of Assignment	<input type="checkbox"/>	
Proposal for Achievement of Scope of Work (for Tasks 1-5) 1. Program Design 2. Program Delivery 3. Marketing 4. Processing and Data Tracking 5. General Administration and Management	<input type="checkbox"/>	
Qualifications and Experience 1. Resumes and References 2. Disclosure of Potential Conflicts	<input type="checkbox"/>	
Program Budget details (refer to Ameren RFP Supplier Response Forms Tab 3.0)	<input type="checkbox"/>	
Ameren RFP Supplier Response Forms_2017.xls	<input type="checkbox"/>	
Ameren Architecture Requirements.docx (Fillable form)	<input type="checkbox"/>	
Ameren Services Conditions of Contract.doc (return redlined)	<input type="checkbox"/>	
Ameren Cybersecurity Terms and Conditions.doc (return redlined)	<input type="checkbox"/>	