

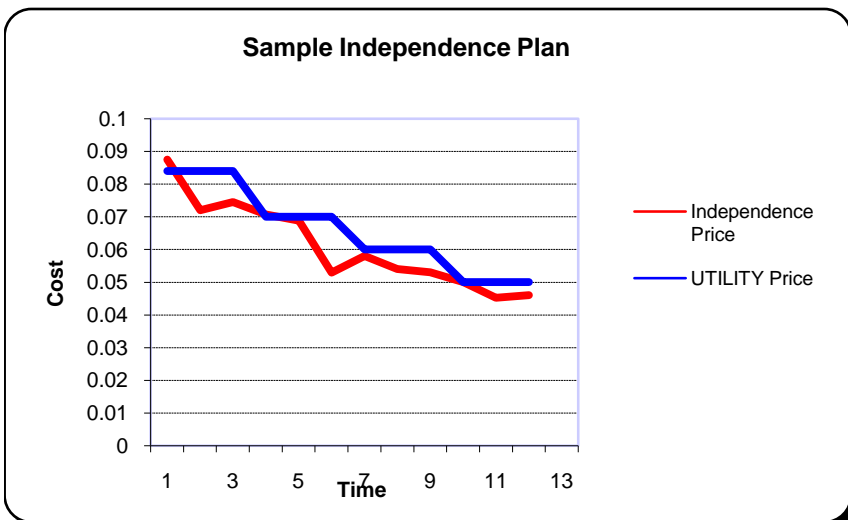


Independence Plan

Product Summary

In instances where electricity prices are declining, or if there is substantial "off peak" usage, the Patriot Energy Independence Plan is a great option. The Independence Plan allows customers to purchase their electricity directly from the Power Pool similar to the way wholesale suppliers do. Electricity is priced hourly throughout the day. The price is largely dependant upon demand. Since most business demand electricity from the grid during "peak" times, power is typically more expensive during those hours. During "off peak" hours, the price is typically lower. As a result, businesses using "off peak" power more often than the average user should benefit from these lower prices, as the utility offers only one price for a 24 hour day based on their entire customer profile.

The charges for utility supply are determined by weighted average hourly rates or short term purchases set at particular times during the year with monthly adjustments. In a declining market, a fixed price can lead to a higher overall cost than a floating price as the price is fixed & held for a period of time while the floating price continues to fall. For that reason, the Independence Plan is ideal for the falling electricity market environment.



Initial:	
Date:	

Features & Benefits

- Hourly Energy Price
- Terms up to 60 months
- Power Pool Pricing plus estimated Retail Adder
- Subject to credit approval

Independence Price Calculation

NY-ISO Index + Retail Adder = Independence Price
ex: 7.9 cents + 1.93 cents = 9.83 cents

Retail Adder includes the variable components of capacity, renewable energy, ancillary services & losses along with fixed administration costs.

The term "NY-ISO" represents the hourly and/or day ahead clearing price as posted by the NY-ISO.

Patriot Energy Group, Inc. shall assess an early termination penalty calculated by multiplying the historical average monthly usage as depicted on the utility bill by the remaining months of the term by \$.005. Additional penalties and other fees may apply upon breach per supplier contract(s).

Patriot Energy neither represents nor guarantees that this plan will result in higher or lower costs in the future when compared to the utility's supply price. This document is not a contract for electric supply and Patriot Energy does not warrant the terms above fully or accurately represent the terms of actual electric supply.