

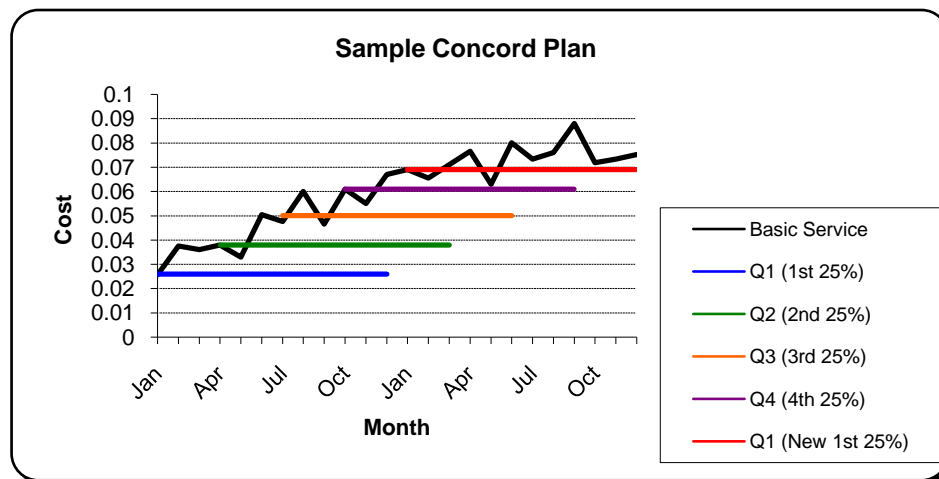


# Concord Plan

## Quarterly Hedging (Laddered Approach)

Electricity, as a commodity, behaves similarly to a stock. As an equity investor the concepts of dollar cost averaging and diversification are commonplace, yet we seldom see the same strategic approach applied to energy costs. This is mostly due to the smaller user's inability to purchase power on the exchanges. Patriot Energy, as a licensed electricity supplier and aggregator, brings this capability to smaller users through our Concord Plan.

The Concord Plan is a methodical electricity purchasing strategy designed to offset the volatility associated with Basic Service's variable cost. This is accomplished by introducing short term fixed priced contracts into a comprehensive buying strategy. On a quarterly basis, Patriot Energy secures a 12 month fixed price for 25% of our aggregated Concord Plan load. This physical hedge acts as a stabilizer, offsetting spikes in the power market without exposing 100% of the load in a fixed price that could end up above market. This strategy insures that our customers receive a more stable price over time while mitigating the risk associated with traditional fixed and floating price offerings.



Initial:	
Date	

### Features & Benefits

- "Dollar Cost Averaging"
- Stabilized Pricing
- Decreased Volatility Risk
- Aggregation "Block" Pricing Advantage
- Fixed End Date
- Subject to Credit Approval

Portions of the Concord Plan include fixed hedges and may be subject to early termination penalties calculated per the underlying supplier contract and may include liquidation damages and/or other fees. Patriot Energy 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.

**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 Basic Service 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.**