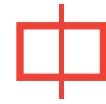


PRODUCT: Flexible Index



PSF ENERGY

Flexible Index products are designed for customers who want price stability and the flexibility that comes with taking an active role in managing your energy costs. You should be knowledgeable about the electricity market and willing to spend the time and effort to make ongoing decisions about when and how much to buy.

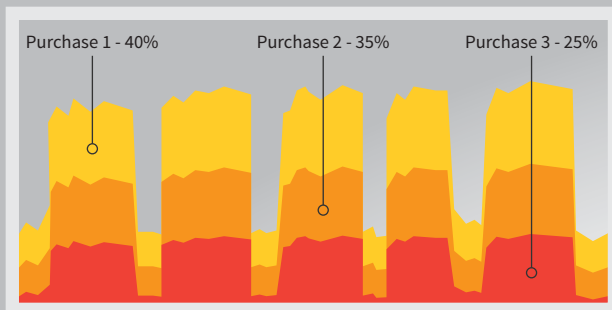
You decide when to fix the price for a percentage of your usage and any usage not covered by a fixed price will be at the market price. We provide price information so you can decide when to purchase.

OPTIONS:

- Default energy price is the spot market price. Choose Day Ahead or Real Time indices (availability depends on provider).
- No risk premiums in electricity price for possible changes in price or volume.
- Fix the price for a percentage of usage for any number of calendar months during the contract term (up to 100% of load).
- Ancillaries, capacity and transmission can be fixed or passed through, depending on the wholesale market. If fixed, they are included in your contract price.

BENEFITS:

- Want lowest price over an extended period of time
- Best for companies with robust cash flows
- Willing to take on the risk of market movement
- Flexibility – Change how much usage is at a fixed price.
- Price Certainty – Fixed prices for some or all usage.
- Market Events – Make purchases when market events present buying opportunities.
- Easier Budget Management – Manage your budget by fixing prices in advance for all usage.
- Usage Variance Protection – Keep fixed prices even when your usage varies from events beyond your control, such as a long summer heat wave.



Market prices are volatile; they can change by a lot, quickly. With Flexible Index Solutions, you lock in your prices when you want to so you can take advantage of market price changes.

With Flexible Index, each fixed price covers a percentage of your usage. If you fix prices for all your usage, you are not exposed to market index prices.

