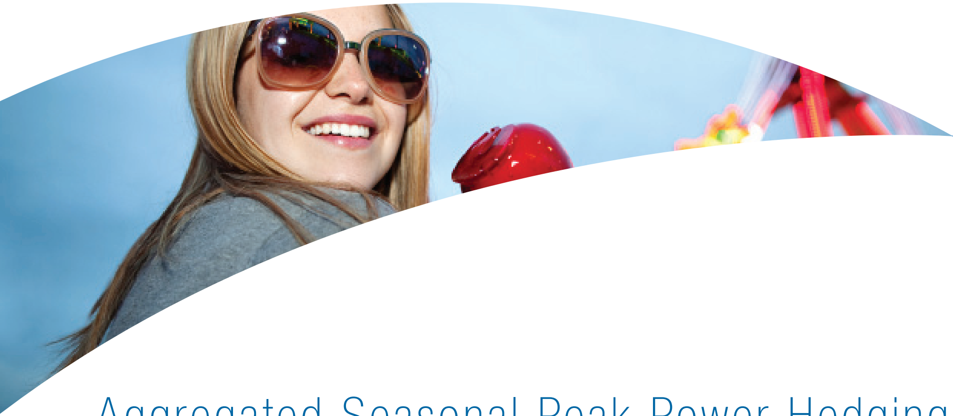
Hancock Portfolio Plan

Electricity Product Overview



Aggregated Seasonal Peak Power Hedging Overview

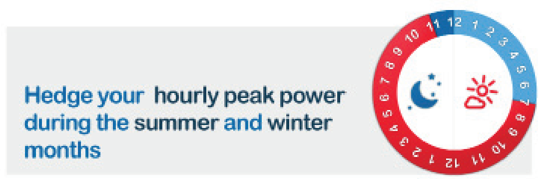
Historically electricity costs rise during the summer and winter months. These cost increases are often attributed to the extreme temperatures of both seasons and thus demand for electricity rises sharply with the heating and cooling needs of the region. In addition, there are regional concerns where natural gas has become a dominant fuel for both electricity generation and heating. Reliance on one primary fuel can create an even greater cost increase during peak seasons, especially during extended periods of extreme heat or cold. Typically these prices are inflated more during hours of peak demand. Peak times are generally weekdays between 7 AM and 11 PM which includes typical operating hours for many businesses.

In an attempt to reduce clients' costs during these periods, Patriot Energy has developed the Hancock Portfolio Plan.

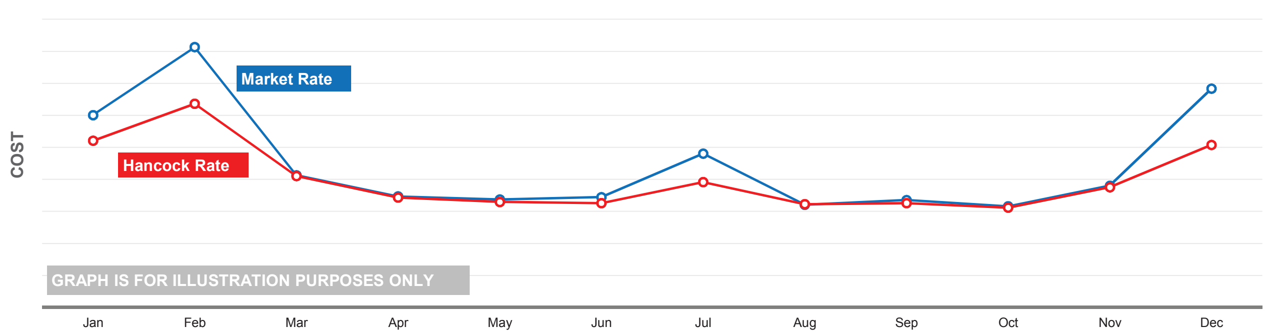
The Hancock Portfolio Plan uses aggregation as a means to secure the best possible hedge for its client's summer and winter peak power, thus offering protection from seasonal energy spikes. The entire group is priced out for the seasonal hedges, leveraging the advantages of purchasing large blocks of electricity. Additionally during off-peak and shoulder seasons clients will receive hourly index-based pricing. Traditionally this type of pricing structure was only available to large commercial/industrial clients. By using aggregation it is now available to small/medium sized businesses.

Key Points

- Aggregated hedge price for summer and winter months during peak hours
- 100% hourly index-based pricing during spring and fall months
- 100% hourly index-based pricing during all off-peak hours
- Protection from spikes in summer & winter
- 12 - 60 month terms



Hancock Rate vs. Market Rate



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