

ElectriCare



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ElectriCare - Your Local Solar Installer

ElectriCare is the leading solar installer in the Temecula area, with expertise in installing high-quality solar energy systems. Our goal is to help our customers make the transition to clean, renewable energy and save money.

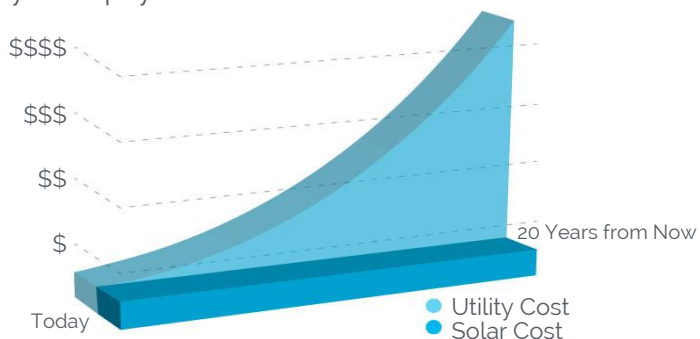
There has never been a better time to go solar. And now, with ElectriCare and the EmpowerLoan, there has never been a better way.



Why Go Solar?

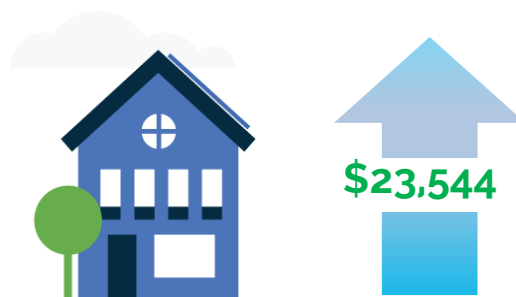
Save Money -- Solar Makes Cents

Utility prices continue to increase year after year, rising almost 40% over the last decade alone. Protect yourself against uncertain utility prices with predictable fixed monthly solar payments.



Invest In Your Home and Your Future

A 2015 study from the Lawrence Berkeley National Laboratory shows that owning a solar system can add tens of thousands of dollars in value. Win-Win? Win-Win.



Solar Is Green In More Ways Than One

By going solar, you are directly improving the environment for your family and your neighbors. Your system can reduce your carbon footprint significantly, with an impact equivalent to:



18,151

Gallons of gasoline



22

Homes' electricity use for 1 year



4,136

Trees growing for 10 years



58

Tons of waste sent to landfill

Note: Home value increase based on Lawrence Berkeley National Laboratory study 'Selling Into the Sun - Electricity Markets and Policy'; Environmental impact calculations based on the EPA's greenhouse gas calculator.

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EmpowerLoan Proposal for Tyrel Likes

Your Solar System Details

Total System Size:

5.89 kW DC

Estimated Yearly Solar Production:

9,931 kWh

Panels:

18 Sunpower 327watt

Inverter:

1 SolareEdge

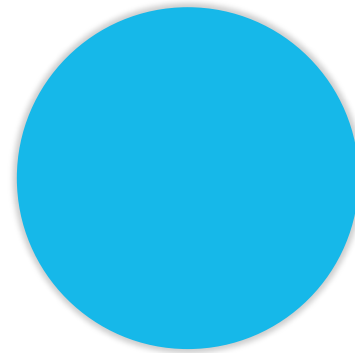
Monitor:

1 Locus LGate 120

Your Solar System Offset

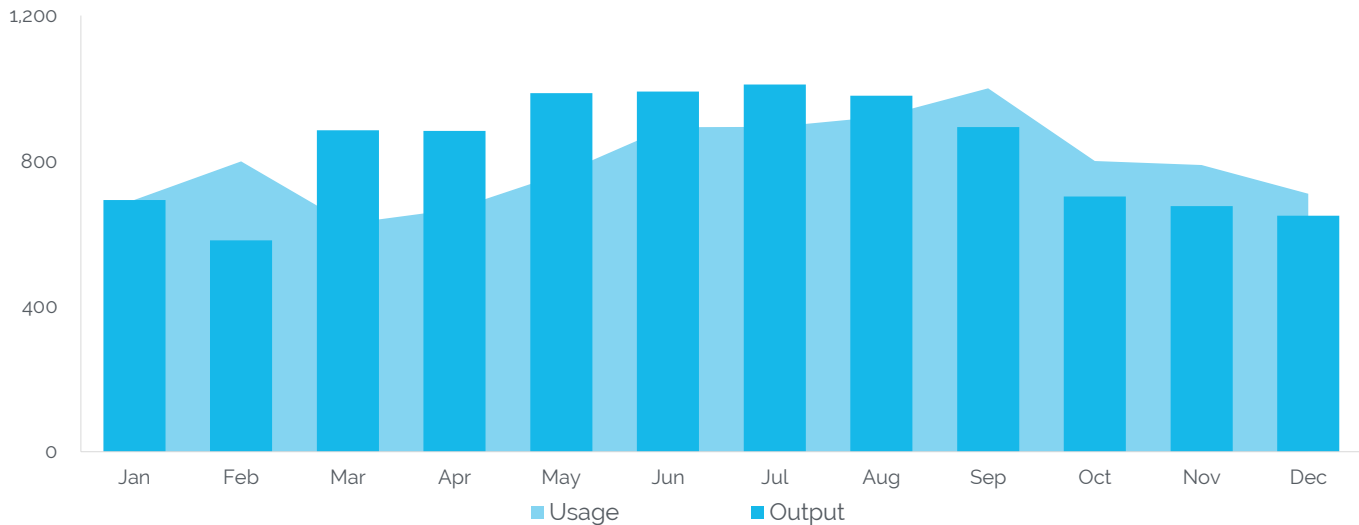
Utility Power: 0%

Solar Power: 104%



Consumption and Production Comparison

The electricity that you bought from Southern California Edison (SCE) last year can be replaced by the sun





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Save Money, Today, By Going Solar with ElectriCare

\$168 Monthly Solar Payment **\$58** Average Monthly Savings* **\$64,829** 25-Year Solar Savings

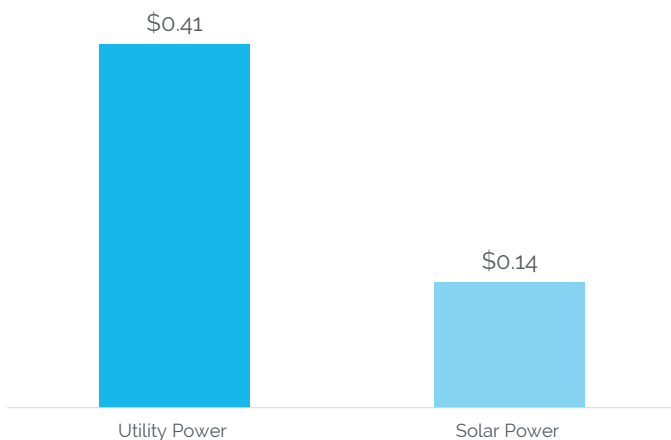
Your Financing Options

	 EMPOWER LOAN Keep all savings and make minimum payments	 EMPOWER LOAN Use savings to pay off loan sooner
Total System Cost	\$29,911	\$29,911
Optional Down Payment	\$0	\$0
Upfront Rebate	\$0	\$0
Total Financed Amount	\$29,911	\$29,911
Federal Tax Credit (30%)	(\$8,973)	(\$8,973)
State / Local / RECs	\$0	\$0
Net System Cost	\$20,938	\$20,938
Investment Period	20 Years	12 Years
25-Year Savings	\$57,376	\$64,829

* Represents average monthly savings for the first 10 years of the loan

Benefits of the EmpowerLoan

25-Year Average Cost of Power



Full-Service Hassle-Free Financing

-  Performance Guarantees
-  Warranty Management
-  System Monitoring

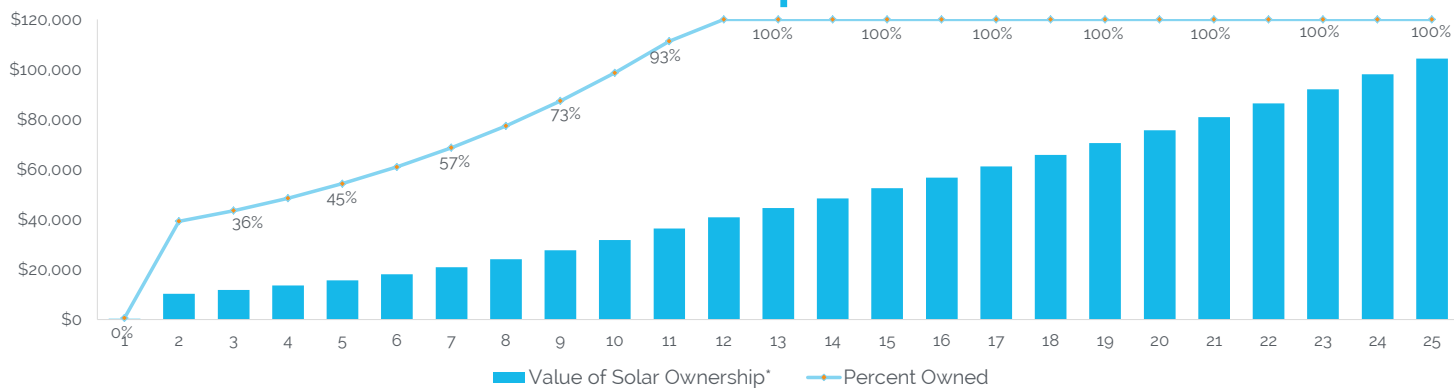
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Annual Payments and Savings Over Time

Year	Utility Bill Savings	Payment Schedule Per Loan Agreement			All Savings and Incentives Used to Pay Loan Sooner	
	from Solar	Loan Payment*	Benefits and Incentives	Annual Savings	Loan Payment	Annual Savings
1	\$2,231	\$2,094	\$0	\$137	\$2,231	\$0
2	\$2,328	\$11,013	\$8,973	\$289	\$11,301	\$0
3	\$2,430	\$2,013	\$0	\$417	\$2,430	\$0
4	\$2,536	\$2,013	\$0	\$524	\$2,536	\$0
5	\$2,647	\$2,013	\$0	\$635	\$2,647	\$0
6	\$2,763	\$2,013	\$0	\$751	\$2,763	\$0
7	\$2,884	\$2,013	\$0	\$872	\$2,884	\$0
8	\$3,010	\$2,013	\$0	\$998	\$3,010	\$0
9	\$3,142	\$2,013	\$0	\$1,129	\$3,142	\$0
10	\$3,279	\$2,013	\$0	\$1,267	\$3,279	\$0
11	\$3,423	\$2,013	\$0	\$1,410	\$3,423	\$0
12	\$3,573	\$2,013	\$0	\$1,560	\$2,232	\$1,341
13	\$3,729	\$2,013	\$0	\$1,717	\$0	\$3,729
14	\$3,892	\$2,013	\$0	\$1,880	\$0	\$3,892
15	\$4,063	\$2,013	\$0	\$2,050	\$0	\$4,063
16	\$4,240	\$2,013	\$0	\$2,228	\$0	\$4,240
17	\$4,426	\$2,013	\$0	\$2,413	\$0	\$4,426
18	\$4,619	\$2,013	\$0	\$2,607	\$0	\$4,619
19	\$4,822	\$2,013	\$0	\$2,809	\$0	\$4,822
20	\$5,033	\$2,013	\$0	\$3,020	\$0	\$5,033
21	\$5,253	\$0	\$0	\$5,253	\$0	\$5,253
22	\$5,483	\$0	\$0	\$5,483	\$0	\$5,483
23	\$5,722	\$0	\$0	\$5,722	\$0	\$5,722
24	\$5,973	\$0	\$0	\$5,973	\$0	\$5,973
25	\$6,234	\$0	\$0	\$6,234	\$0	\$6,234
Total	\$97,736	\$49,333	\$8,973	\$57,376	\$41,880	\$64,829

* Note: Assumes federal tax credit of \$8,973 used to pay down loan at time of incentive payment

Solar Ownership Timeline



* Note: Value of solar ownership includes cash savings and equity built in system

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Key Proposal Assumptions and Inputs

Utility Assumptions

Utility Company	Southern California Edison (SCE)
Current Rate Structure	Domestic Service (D, Region 10, Basic Allocation)
Post-Solar Rate Structure	Net Metered Domestic Service (D, Region 10, Basic Allocation)
Current Annual Utility Bill	\$2,450
Annual Utility Price Escalator	4.9%

Note: Savings projections assume that current electricity rates will continue to be in effect going forward. In most markets, Net Metering policies are currently in place that provide additional savings for going solar.

System Assumptions

System Size (kW)	5.9
Year 1 System Production (kWh)	9,931
Annual System Degradation	0.5%
25-Year System Production (kWh)	233,929

Loan and Incentive Assumptions

Total System Cost	\$29,911
Upfront Rebate	\$0
Down Payment	\$0
Total Loan Amount	\$29,911
Federal Tax Incentive (\$)	\$8,973
State Tax Incentive (\$)	\$0
Other Rebate / Incentive	\$0
Interest Rate	7.00%
Loan Term	20 Years
Required Payment by Month 16	\$8,973

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Note: All incentives and rebates are based on the available incentives at the time of this sales proposal, and are subject to future regulatory changes.

What Else Do I Need to Know?

Incentive Payment Overview -- 30% of Loan Amount due by Month 16

One of the biggest advantages of buying (rather than leasing) your solar energy system is that you may qualify for a tax credit from the federal government of up to 30% of the expenditure of your system.¹ In order to keep your interest rate low, the loan terms require you to use your tax credit to pay down the principal on your EmpowerLoan by the 16th month of your loan (the Incentive Payment). The Incentive Payment amount is equal to 30% of your loan amount. In most cases, this is money you would otherwise owe to the federal government that you are now able to use to invest in your energy independence. If you don't make the Incentive Payment in full by the 16th month of your loan, your outstanding principal will be subject to an increased interest rate until the Incentive Payment is made, after which your interest rate will return to your original low rate.

No Prepayment Penalties to Maximize Savings

You can prepay your loan at any time without penalty. Prepayments will not change the interest rate or monthly minimum payment required, but paying early will reduce the effective term of your loan and save you money by reducing the amount of interest you will pay in the future. If you choose to use your monthly savings to help pay off your loan, you can maximize savings over the life of your system.

Solar System Lifespan

Most solar systems can be productive for 25-30 years or more and their primary operating components come with long-term manufacturers' warranties. As part of your EmpowerLoan, one of Dividend Solar's partners will manage those warranties and provide long-term system performance guarantees.

Net Metering

At times, your solar energy system will produce more electricity than you can use, and the surplus electricity is returned to the utility grid to be used by other consumers. This process is called "net metering," and it effectively credits you for excess production and bills you for the net amount of electricity that you have pulled from the grid.

Neither ElectriCare nor Dividend Solar provides tax or legal advice. You should consult your tax advisor for more information.

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Simple. Solar. Ownership.

With the \$0-down EmpowerLoan™, own your energy and turn your monthly electric bill into an investment – not just another monthly expense.



Your Economics

Take back the power.

- ✓ \$0-down loan
- ✓ Low fixed rate*
- ✓ You receive tax benefits**
- ✓ No pre-payment penalties
- ✓ Own, don't rent, your electricity



Full Service

We've got you covered.

- ✓ Hassle-free ownership
- ✓ Full service warranty
- ✓ Performance guarantee
- ✓ Production monitoring
- ✓ High-quality installation



Simple

No more paperwork.

- ✓ Instant credit decision
- ✓ Streamlined process
- ✓ Online loan execution
- ✓ Automated payments
- ✓ No lien on your home

**There has never been a better time to go solar.
And now, with the EmpowerLoan™, there has never been a better way.**

* In order to keep your interest rate low, the EmpowerLoan terms provide for a 30% principal payment (the "Incentive Payment") by the end of the 16th month. If you don't make the Incentive Payment when required, your interest rate will go up until payment is made.

**Please consult your tax advisor to determine your tax credit eligibility. Dividend Solar does not provide legal or tax advice.

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