



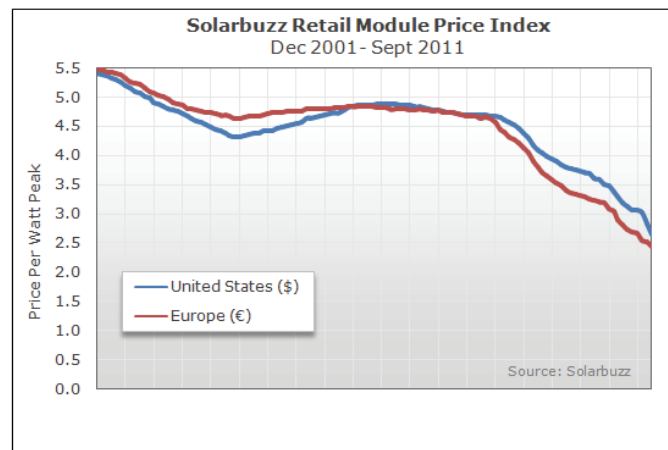
# Skelly Electric

Solar Power  
Electric Vehicle Charging  
Electrical  
Testing  
Commissioning

## Why Solar Makes Sense – Right Now

Many people ask why now more than ever solar makes sense. They wonder how the solar industry continues to grow despite a declining economy. After all, the last time you looked into it, it was thousands of dollars and gave you a 10-12 year payback...

### Times Have Changed...



- **Since the beginning of 2011, solar module prices have dropped roughly 40%**  
Overproduction, increased competition, a worldwide economic slowdown and expiration of solar incentives have forced prices down. Prices are so low, some companies (manufacturers and installers) are selling solar at cost to keep their doors open and move inventory. Be careful though! These are some of the same companies that are offering 10-year warranties. Make sure you choose a solar company that will be around to service your warranty. In business for more than 37 years, we're currently servicing companies warranties that have gone out of business.

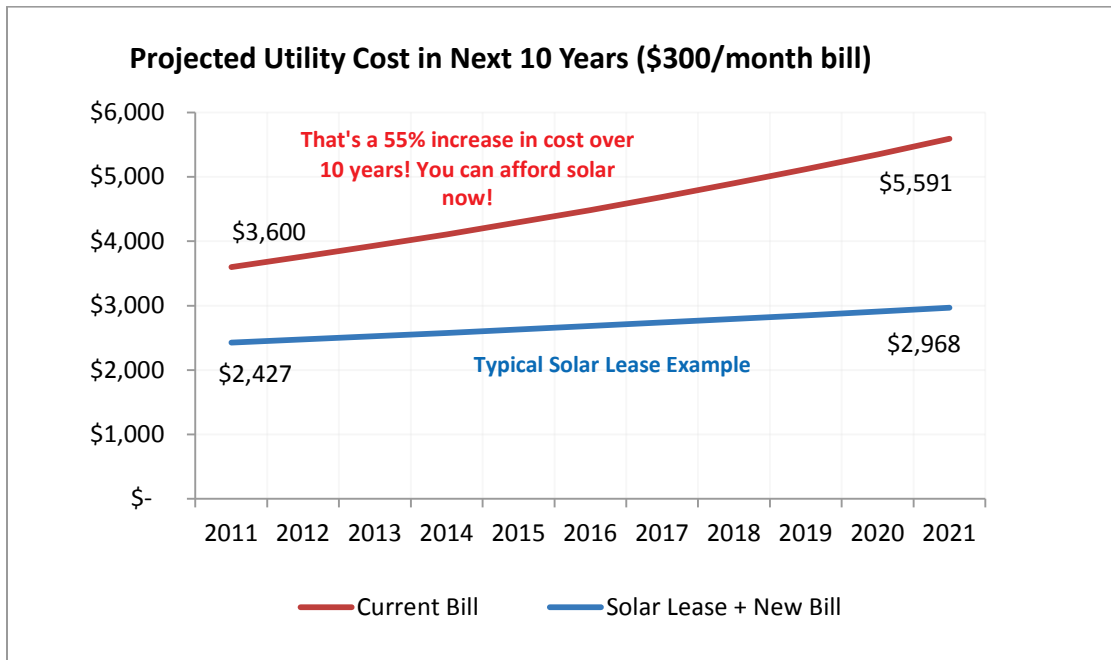
## Did you know?

**There are over 288 module manufacturers, 6,400 solar modules, 77 inverter manufacturers and 877 inverters listed by the California Energy Commission?** We can help you choose solar equipment backed by companies that can weather this economic climate.



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- **The cost of almost *everything* is increasing**

Families are tightening their belts and companies are looking for better ways to be innovative while cutting costs. According to the Bureau of Labor Statistics, **in San Diego alone, utility costs increased 4.5%, on average, over the past 5 years.** That's like saying a \$300 bill today is equivalent to a \$374 bill in 2016, just 5 years from now.

**For example:** If you have approximately a \$300 a month bill right now, installing solar could save you more than \$8,900 in the next 5 years – that's with \$0 down! **If you cannot afford to purchase a solar system, you could still save every month with a \$0 down lease. Your monthly payments (solar payment plus your remaining electric bill) could be less than what you're currently paying now – with no upfront cost,** for customers with \$150 per month electric bill or more.

- **Solar incentives are still fairly high – 30% plus!**

While rebates are dwindling, they are still available. For a direct purchase, a 30% federal tax credit will continue to be available until 2015. For commercial customers, the Federal Grant in lieu of the 30% tax credit expires at the end of this year. Coupled with a drastically reduced cost, we can provide a quote to show just how much money you really could be saving.



## Frequently Asked Questions about Solar Leases

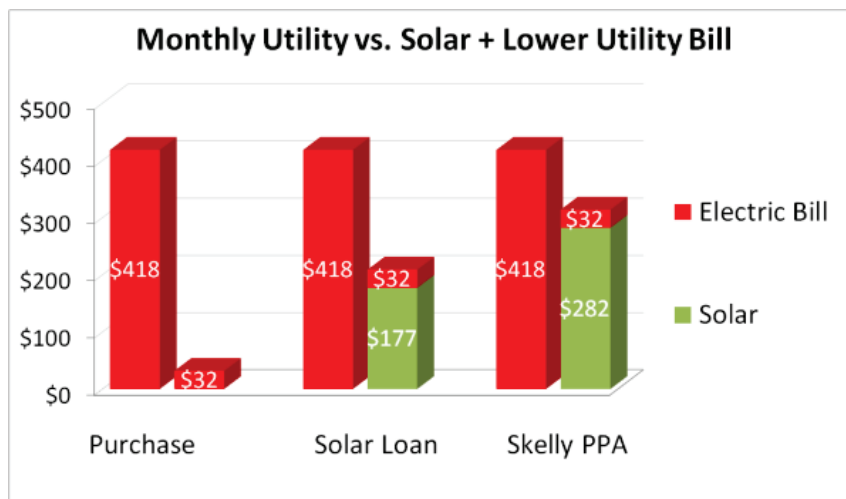
- **How does a Solar Lease work?**

A solar lease is for customers looking to save money immediately, without the up-front cost of purchasing a solar system. We can provide you with a low monthly payment with little or no down to install a solar system on your rooftop. We also have an option where you can pre-pay a lease.

- **How can a Solar Lease be such a “good deal”?**

A solar lease is somewhat similar to a car loan, except a third party owns, monitors, maintains and guarantees the output of the solar system over the life of the lease (20 years). By treating the solar system as a “commercial asset,” investors are able to use incentives associated with a commercial solar system, and then pass the savings to the homeowner in the form of overall lower monthly payments.

- **How does a lease compare to a solar home loan or direct purchase?**



This is a sample customer with a \$418/month electric bill

- **Can I buy the lease out?**

Yes. Generally you can buy the lease out after year 5. The cost will vary depending on the size of your system, the original system cost, and the terms of your lease agreement.



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- **Can I pre-pay the lease?**

This is an excellent option for those who want the benefits of the solar lease (monitoring, maintenance and a power output guarantee for 20 years) without the monthly payment. Additional information can be provided upon request.

- **There are many benefits you may not have thought about...**

- Insulation from utility rate hikes (currently at 4.5% over the past 5 years)
- Lower utility bills means more income for things like higher quality food, paying off debt, or saving/investing in your future
- Increase your property value \$5 per watt for every watt of solar installed (without increasing property taxes)
- Increase the desirability of your property (if you're considering selling in the future)
- Solar allows you to save more pre-tax dollars (if you have a 401K) because you no longer are paying your utility bill with after-tax dollars. Your solar system effectively pays your electric bill with non-taxed dollars. That's like saving an additional 30% on your electric bill!
- If paid with a Home Equity Line of Credit (HELOC) or bundled in with a home-loan refinance, you will have a tax-deductible interest payment – this is the next best option to purchasing if you qualify
- You will be reducing your carbon footprint and reliance on foreign sources of energy

## Who is **Skelly Electric**?

**Skelly Electric, Inc. is one of San Diego's most experienced design-build electric, solar and EV charging station contractors.** In business for more than 37 years, Skelly Electric specializes in whole-building electrical, solar power, and car charging systems. Skelly projects reach from San Diego to Sacramento, commercial to residential. Founded in 1974, Skelly is a woman-owned small business, holds a current class C-10 contractor's license (#328332), and is incorporated in the state of California. Skelly's primary expertise is in designing and building turnkey commercial electrical and renewable energy projects. Skelly provides carefully planned designs with an emphasis on quality, reliability and affordability. Visit our website for more information. References gladly provided upon request.

**Call us now and let us help you save money on a solar system today!**