Sustainability Fair Virtual Tabling Packet
About Certasun

Certasun combines industry leading equipment, expert design, and world class installation experience to create a beautiful and productive solar system for each of our customers. We are a SunPower Elite Dealer and exclusively install SunPower Solar Equipment. We work closely with each homeowner to create a custom solar system design that meets their energy needs and aesthetic preferences. As part of our No Surprises Guarantee, all our installations are completed by our expertly trained in-house team of installers and electricians.

No Surprises Guarantee

Certasun is Illinois’s premier home solar company. We are 100% locally owned and live in Chicago and the suburban communities we serve. We are committed to an exceptional customer experience. As such, we offer a No Surprises Guarantee:

- We will clearly and honestly explain how residential solar works and its economics.
- We will give you unbiased advice about the pros and cons of different types of solar financing.
- We will handle all the details and costs of permitting, grid interconnection, scheduling, and construction.
- We will not outsource your installation to a subcontractor. Our team of well-trained solar installers will perform the work at your home.
- We will use the world’s best solar panels, from SunPower. SunPower equipment comes with the industry’s only 25-year Complete Confidence Warranty. See what else makes SunPower great.
- We will leave your home as clean or cleaner than when we arrived.
- Your roof will not leak as a result of our installation.
- We will guarantee the electrical production of your system over its lifetime.
Your Certasun Contacts

Meet the team members you would have met in person! Please do not hesitate to reach out to Jesse or Paul with any questions about Certasun or residential solar in Illinois, or to simply introduce yourself.

Jesse Feinberg, VP Sales & Marketing

A Certasun co-founder, Jesse previously worked at Woodlawn Associates, where he advised corporate clients on solar investments and financial strategy. Prior to that, he served as Senior Policy Advisor to an Illinois member of Congress in Washington, DC. Raised in Lake Forest, Illinois, he currently lives in the Lincoln Square neighborhood of Chicago with his wife Lindsay and kids, Karl and Alice.

Email: jesse@certasun.com

Paul Doughty, Solar Consultant

A solar homeowner and former property manager himself, Paul helps homeowners in Chicago and the northern suburbs go solar. He is Certasun’s in-house expert for helping the realty community understand the economic and environmental benefits of solar so they can highlight those benefits for their own clients. Paul currently resides in Wilmette with his wife Kim and daughter Quin.

Email: paul@certasun.com
Phone: (773) 320-5119

Going Solar & COVID-19

The health and safety of our customers, employees, and colleagues are our #1 priority. From the initial consultation to the installation and inspection of each solar system, Certasun has implemented additional policies and procedures to ensure health and safety and to comply with guidance from the CDC and State of Illinois.

Learn more about what we’re doing: https://certasun.com/covid-19/
The Illinois Shines Solar Incentive

Illinois Solar Incentives in 2020

Illinois has a law requiring its utilities to source 25% of their energy from renewable sources by 2025. The law requires a significant portion of that energy come from residential solar. To achieve this goal, Illinois’s largest utilities must make incentive payments to homeowners who invest in solar. These payments are on top of a longstanding federal solar tax credit.

The Illinois solar incentive payments utilities make are technically payments for Solar Renewable Energy Credits (or “SRECs”, which is pronounced “ess-wrecks”) your system will generate. One Illinois SREC represents the renewable attributes of one megawatt-hour of electricity generated by a solar system. Utilities such as ComEd must purchase these SRECs from you on terms dictated by the Illinois Power Agency, a unit of State of Illinois. For most residential systems, they must pay for 15 years of estimated SREC production in advance, when you first install your system.

How Much are SRECs Worth?

The Illinois Power Agency sets the prices for Illinois SRECs through the Illinois Shines program. The price is currently $72.97 per SREC for most residential systems.

The number of SRECs a home solar system will produce over 15 years depends the size of the system (measured in kilowatts), the position of the panels on the home relative to the sun (south-facing is best), shading, and a few other factors. Here’s an example of a fairly typical system:

<table>
<thead>
<tr>
<th>System size</th>
<th>8.4 kWdc</th>
</tr>
</thead>
<tbody>
<tr>
<td>Est. production</td>
<td>146 MWh</td>
</tr>
<tr>
<td>Est. SRECs produced</td>
<td>146 SRECs</td>
</tr>
<tr>
<td>Price per SREC</td>
<td>$72.97</td>
</tr>
<tr>
<td>Total incentive</td>
<td>$10,654</td>
</tr>
</tbody>
</table>

SREC Prices Will Decline Over Time

To ensure Illinois solar installers have an incentive to reduce costs, Illinois requires the prices of SRECs to decline as more solar systems are installed. While the Illinois Power Agency has estimated the initial SREC price at $72.97, this will only last for the first 5,000-10,000 systems. Once that block of systems has been installed, the price will decline. For each subsequent block of systems, the price will decline further. If you want the largest incentive, you should install your solar system now.

We’ll Do the Math and File Your Application

You don’t have to do any of these estimates or calculations. When Certasun designs a solar system for you, we estimate the number of SRECs it will produce and their value. When you decide to move forward with an installation, we make a reservation with the state to ensure you get the payment you expect. The best way to estimate the size of the incentive you can receive for your home is to consult with a residential solar expert like Certasun.
The Federal Solar Tax Credit

Solar Tax Credit Basics

In addition to the Illinois solar incentive, most homeowners can also benefit from a federal solar tax credit. Section 25D of the Internal Revenue Code provides for a tax credit equal to 26% of the cost of system installed in 2020.

A credit is not the same as a deduction—it is much more valuable. A credit is a reduction in the amount of tax to be paid. A deduction is only a reduction in the amount of income on which tax is assessed.

Imagine a taxpayer who purchases a $20,000 solar system. The 26% federal tax credit is therefore worth $5,200. It is like the $20,000 solar system only cost $14,800. However, the tax credit declines to 22% for systems installed in 2021 and 0% (yes, zero percent) after that. So, it pays to install your system as soon as possible.

Claiming the Solar Tax Credit

Unlike the Illinois solar incentives, which Certasun can and does apply for on your behalf, you must claim the federal incentives on your own tax return using Form 5695: Residential Energy Credits.

You can claim the federal tax credit for the year the system was installed. Thus, for systems installed in 2020, you will receive the federal tax credit when you file your 2020 taxes in early 2021.

Residential Solar Tax Credits and Estimated Taxes

If you are required to file quarterly estimated taxes, you can take advantage of the federal incentives almost immediately after installing your system. (If you are required to file estimated taxes, you already know who you are. If you don’t know what estimated taxes are, you can skip this section.) Estimated taxes are based on the amount of tax liability you expect to have for a given year. Let’s assume our taxpayer above is required to make estimated tax payments. Since our taxpayer would expect to owe $5,200 less in taxes than she otherwise would because of the tax credits, she could reduce her estimated payments by $1,300 each quarter.

The Inevitable Disclaimer

You had to know this was coming, right? Certasun is not your tax preparer, accountant, or lawyer. We are not giving you individualized tax advice. You should consult your own advisors about your particular situation.
Solar Financing

Our solar financing options* fall in two broad categories: loans or leases. With a solar loan, you own your system and pay off the loan over time. With a solar lease, a financing company owns your system and you pay them a monthly fee to use the energy it produces. Or, you can just pay cash.

Bridge Loans

Bridge loans are a type of solar loan popular with customers who want to own their system but who need to manage the timing difference between installation and receipt of state and federal incentives. Since solar incentives in Illinois can account for more than 60% of the cost of a system, this type of loan allows customers to go solar with considerably less up-front investment.

Term Loans

A term loan is similar to mortgage. This type of solar loan is great for customers who want to minimize the out-of-pocket cost of going solar but who still want to take advantage of the long-term economics of solar ownership. The payments on these loans can be smaller than the savings on utility bills that result from going solar. Another advantage of a term loan is that the payments on it are fixed over the life of the loan, unlike the cost of utility electricity. You are also free to pay off your loan at any time with no penalty. Once you pay off your loan, you essentially get free energy for the remaining life of your system.

Solar Leases

Just as with an automobile lease, with a solar lease you don’t actually purchase your solar system—you make payments for the right to use it over a period of time. The solar leases we offer are provided by SunPower, our equipment manufacturer, and have terms of 20 years.

Solar leases are great for consumers who want to immediately save money on their energy costs but who prefer not to invest in their system. We only offer leases where the annual payments on the lease are less than what you would pay to your utility for the same amount of electricity the system will provide. The payments on a lease are also entirely predictable. Unlike your utility bill, they do not vary from month to month. They are also locked in for the term of the lease, providing protection against inflating utility prices.

Solar leases are also ideal for customers who don’t have a federal income tax liability and thus can’t take advantage of the federal tax credit for solar. Solar lease customers do not receive the federal tax credit or the Illinois Shines incentive, but rather benefit from those incentives through a lower monthly lease payment than they would otherwise receive.

At the end of the lease term, you have an option to renew for another five or ten years. If you don’t renew, the leasing company will remove the system.

*Certasun is not a lender or finance company. The solar financing options described here are provided by third parties.
The Certasun Referral Program

Refer a Customer to Certasun and Split $1,000

If you refer a friend, family member, or acquaintance to Certasun and they install a solar system through us, Certasun will send you each (you and the person you referred) a check for $500.

If the installed system is less than 5.00 kW dc (about 15 panels), the referral amounts are half.

<table>
<thead>
<tr>
<th>System Size:</th>
<th>Person Making Referral Gets:</th>
<th>Customer Being Referred Gets:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over 5.00 kW dc</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Under 5.00 kW dc</td>
<td>$250</td>
<td>$250</td>
</tr>
</tbody>
</table>

Who’s a Good Fit for Solar?

- Single-family homeowner with minimally shaded roof
- Average monthly electricity bill of at least $60

The Certasun Referral App

We make it easy for you to refer friends and family through the Certasun Referral App!

In the Apple app store or the Google Play store, search for the Advocator App. Once you download it, you can set up an account and use company code 9009.

Here are some key features:

1. You can track any referral you give to Certasun.
2. You can choose to link a bank account and track any payments for referrals.
3. You can share links through the app (direct to Facebook, Twitter, through email, WhatsApp, or text) and anyone who clicks on that link is tagged as your referral.
4. If you use the app, we pay $25 per referral after we have our consultation with the homeowner. If they move forward with solar, we pay you the remainder of the referral amount.