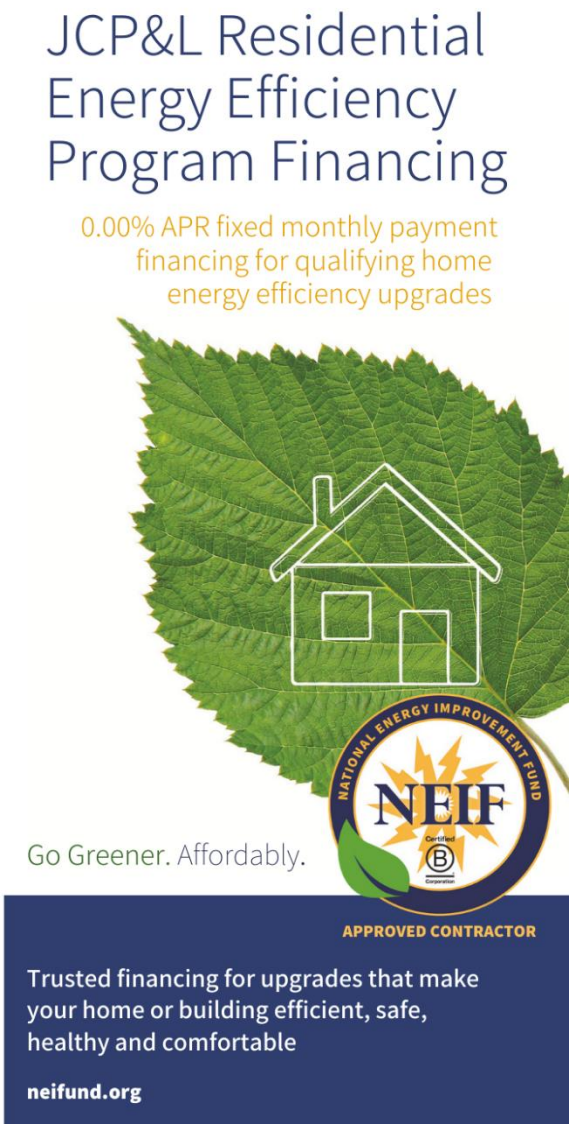
Trusted 0.00% APR Fixed Monthly Payment Financing for Qualifying Home Energy Upgrades, Paid Through Your Utility Bill!



APRIL 2026

JCP&L offers homeowners access to monthly payment options for **energy efficiency upgrades for your home.**

100% financing (net of rebate) available, instant credit decision, easy paperless process and responsive communication with you and your contractor.

Simple interest installment loan, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. Prepayment is permitted, but must be in full for the outstanding balance of the loan. Any extra payments throughout the loan term will be paid toward applicant's utility usage.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades

No Contractor Fee

Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months
$2,500	$69	$42	$30	--
$7,500	$208	$125	$89	--
$10,000	$278	$167	$119	$83
$15,000	$417	$250	$178	$125
$20,000	$556	$333	$238	$167
$25,000	$694	$416	$298	$208

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC. for program-qualifying upgrades performed by NEIF-Approved Contractors.
- **Payment estimates based on 0.00% APR.**
- Minimum loan $2,500. Maximum loan $25,000. Loan amount is net of program rebate.
- All loans will be repaid on the applicant's JCP&L utility bill.
- Prepayment in full is allowed.
- Any extra payments will be paid towards the customer's usage, not the loan payment.
- If the property is sold and the customer opens a new utility account with JCP&L, the loan will be transferred to that account. If no new account is opened, the loan must be paid in full.

Who is Eligible?

The JCPL Energy Efficiency Programs provide access to no-cost financing to promote easy and cost-effective access to energy efficiency measures by JCP&L customers. Eligible properties include:

- **1-4 unit primary or secondary (vacation) homes**, deeded* properties, and co-operative housing communities.
- **Property must be owner-occupied** and not an investment property, and it must be affixed to a permanent foundation.
- **Unsecured loans** — property type is for qualification purposes only — no lien is filed.
- **Primary applicant must be the JCP&L utility account holder** and meet all credit guidelines.

**Properties owned or held in trust are not eligible.*

Qualifying Improvements* Include:

- Heat Pumps
- Central Air-Conditioning
- Gas Furnaces and Boilers
  - When installed with qualifying electric Heat Pump, Central Air-Conditioning or Water Heater
- Geothermal Heat Pumps
- Heat Pump Water Heaters
- Whole Home Energy Solutions
- Clean Comfort Projects

*Visit **https://residential.energysavenj.com/jersey-central/hvac/** for detailed information on qualifying HVAC improvements.

LOAN APPROVAL & FUNDING

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1

Customer Proposal and Instant Credit Decision

- Propose an upgrade that qualifies for JCP&L HVAC Rebate with a total price to the customer.
- Direct the customer to your company's custom financing application link, provided by NEIF, for an instant credit decision.
- Credit approvals are valid for 120 days from application.
- Provide the customer with the necessary information from the rebate form to complete the loan application.

2

Project Submission and Final Credit Approval

- Upload a picture or PDF of the customer contract/proposal, specifying the qualifying equipment and rebate amount. to your company's NEIF Contractor Portal as soon as possible. Financing is net of the rebate amount.
- NEIF's Energy Lending Specialists will work with the customer and contractor to expedite final approval and job funding.
- Upon final credit approval, NEIF will email the customer an approval letter and email the contractor a Notice to Proceed.
- Electronic loan docs are sent directly to the customer by NEIF for their signature.

3

Loan Proceeds Payment to Contractor

- Upon job completion, customer and contractor electronically sign off on job completion.
- Submit the Rebate Form to the rebate program manager for approval.
- NEIF pays the contractor the full price (net of rebate amount) via ACH within 2 business days after the work is completed to the customer's satisfaction and the program rebate has been approved and processed by the rebate program manager.

SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT

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REBATE INFORMATION

- **An approved rebate for qualifying equipment is required to access 0.00% financing. Please note:** The maximum 0.00% financing for a project is $25,000 through one utility program. Customers may not use multiple utility financing programs for multiple improvements and the rebate must be processed only for the improvement through the utility subsidizing the financing for that improvement.

- Financing is provided by NEIF. Rebates are processed by CLEAResult.

PROCESS INFORMATION

- For fastest processing, the contractor can create a rebate account and submit the form online at **https://jcpl.clearesult.com/**

- Or the customer or contractor can download a printable rebate form at **https://residential.energysavenj.com/jersey-central/hvac/** and submit to: **EnergySaveNJ@clearesult.com.**

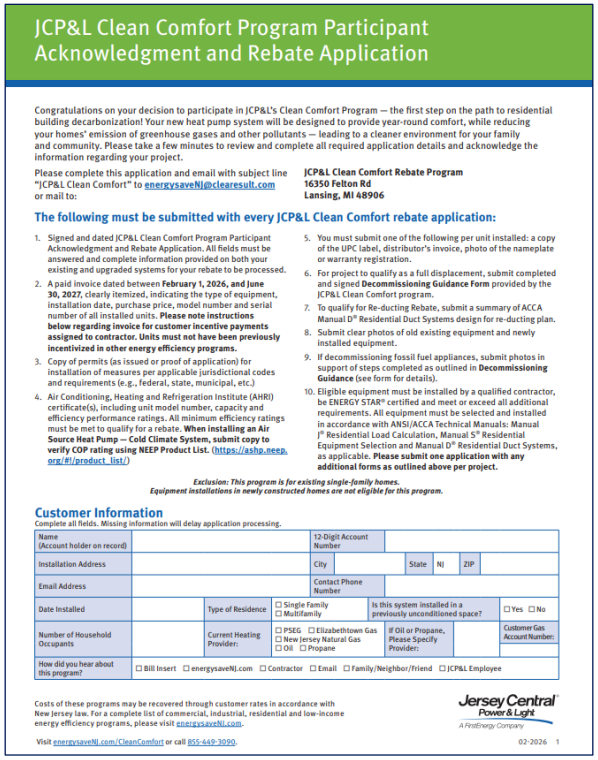
CLEAN COMFORT FINANCING

JCP&L has now qualified Clean Comfort Financing projects— terms are as follows:

- 36, 60, and 84-month terms only for loan amounts $10,000 or less.
- 120-month term available for loan amounts $10,001 to $25,000.

CLEAN COMFORT REBATES

For Clean Comfort Financing approval, NEIF requires the proposal and a copy of the completed rebate application prior to loan approval.



JCP&L Clean Comfort Program Participant Acknowledgment and Rebate Application

Congratulations on your decision to participate in JCP&L's Clean Comfort Program — the first step on the path to residential building decarbonization! Your new heat pump system will be designed to provide year-round comfort, while reducing your homes' emission of greenhouse gases and other pollutants — leading to a cleaner environment for your family and community. Please take a few minutes to review and complete all required application details and acknowledge the information regarding your project.

Please complete this application and email with subject line "JCP&L Clean Comfort" to energysaveNJ@clearesult.com or mail to:

JCP&L Clean Comfort Rebate Program
16350 Felton Rd
Lansing, MI 48906

The following must be submitted with every JCP&L Clean Comfort rebate application:

1. Signed and dated JCP&L Clean Comfort Program Participant Acknowledgment and Rebate Application. All fields must be answered and complete information provided on both your existing and upgraded systems for your rebate to be processed.
2. A paid invoice dated between **February 1, 2026, and June 30, 2027**, clearly itemized, indicating the type of equipment, installation date, purchase price, model number and serial number of all installed units. **Please note instructions below regarding invoice for customer incentive payments assigned to contractor. Units must not have been previously incentivized in other energy efficiency programs.**
3. Copy of permits (as issued or proof of application) for installation of measures per applicable jurisdictional codes and requirements (e.g., federal, state, municipal, etc.)
4. Air Conditioning, Heating and Refrigeration Institute (AHRI) certificate(s), including unit model number, capacity and efficiency performance ratings. All minimum efficiency ratings must be met to qualify for a rebate. **When installing an Air Source Heat Pump – Cold Climate System, submit copy to verify COP rating using NEEP Product List.** (https://ashp.neep.org/#!/product_list/)
5. You must submit one of the following per unit installed: a copy of the UPC label, distributor's invoice, photo of the nameplate or warranty registration.
6. For project to qualify as a full displacement, submit completed and signed **Decommissioning Guidance Form** provided by the JCP&L Clean Comfort program.
7. To qualify for Re-ducting Rebate, submit a summary of ACCA Manual D® Residential Duct Systems design for re-ducting plan.
8. Submit clear photos of old existing equipment and newly installed equipment.
9. If decommissioning fossil fuel appliances, submit photos in support of steps completed as outlined in **Decommissioning Guidance** (see form for details).
10. Eligible equipment must be installed by a qualified contractor, be ENERGY STAR® certified and meet or exceed all additional requirements. All equipment must be selected and installed in accordance with ANSI/ACCA Technical Manuals: Manual J® Residential Load Calculation, Manual S® Residential Equipment Selection and Manual D® Residential Duct Systems, as applicable. **Please submit one application with any additional forms as outlined above per project.**

Exclusion: This program is for existing single-family homes.
Equipment installations in newly constructed homes are not eligible for this program.

Customer Information
Complete all fields. Missing information will delay application processing.

Name (Account holder on record)				12-Digit Account Number			
Installation Address				City		State NJ	ZIP
Email Address				Contact Phone Number			
Date Installed		Type of Residence	☐ Single Family ☐ Multifamily	Is this system installed in a previously unconditioned space?		☐ Yes ☐ No	
Number of Household Occupants		Current Heating Provider:	☐ PSEG ☐ Elizabethtown Gas ☐ New Jersey Natural Gas ☐ Oil ☐ Propane	If Oil or Propane, Please Specify Provider:		Customer Gas Account Number:	
How did you hear about this program?	☐ Bill Insert ☐ energysaveNJ.com ☐ Contractor ☐ Email ☐ Family/Neighbor/Friend ☐ JCP&L Employee						

Costs of these programs may be recovered through customer rates in accordance with New Jersey law. For a complete list of commercial, industrial, residential and low-income energy efficiency programs, please visit energysaveNJ.com.

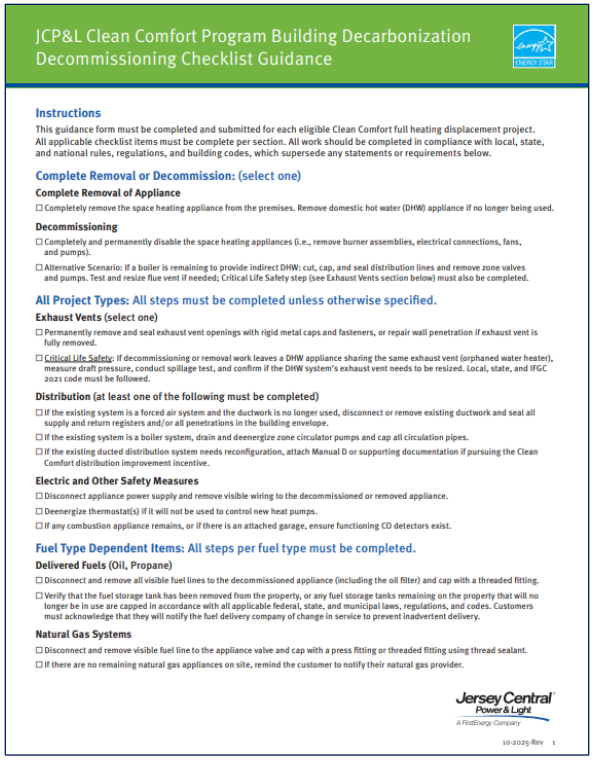
Visit energysaveNJ.com/CleanComfort or call 855-449-3090.

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02-2026 1

JCP&L Clean Comfort Program Acknowledgement & Rebate Application

CLICK TO DOWNLOAD



JCP&L Clean Comfort Program Building Decarbonization Decommissioning Checklist Guidance

Instructions

This guidance form must be completed and submitted for each eligible Clean Comfort full heating displacement project. All applicable checklist items must be complete per section. All work should be completed in compliance with local, state, and national rules, regulations, and building codes, which supersede any statements or requirements below.

Complete Removal or Decommission: (select one)

Complete Removal of Appliance

☐ Completely remove the space heating appliance from the premises. Remove domestic hot water (DHW) appliance if no longer being used.

Decommissioning

☐ Completely and permanently disable the space heating appliances (i.e., remove burner assemblies, electrical connections, fans, and pumps).

☐ Alternative Scenario: If a boiler is remaining to provide indirect DHW: cut, cap, and seal distribution lines and remove zone valves and pumps. Test and resize flue vent if needed; Critical Life Safety step (see Exhaust Vents section below) must also be completed.

All Project Types: All steps must be completed unless otherwise specified.

Exhaust Vents (select one)

☐ Permanently remove and seal exhaust vent openings with rigid metal caps and fasteners, or repair wall penetration if exhaust vent is fully removed.

☐ Critical Life Safety: If decommissioning or removal work leaves a DHW appliance sharing the same exhaust vent (orphaned water heater), measure draft pressure, conduct spillage test, and confirm if the DHW system's exhaust vent needs to be resized. Local, state, and IFGC 2021 code must be followed.

Distribution (at least one of the following must be completed)

☐ If the existing system is a forced air system and the ductwork is no longer used, disconnect or remove existing ductwork and seal all supply and return registers and/or all penetrations in the building envelope.

☐ If the existing system is a boiler system, drain and deenergize zone circulator pumps and cap all circulation pipes.

☐ If the existing ducted distribution system needs reconfiguration, attach Manual D or supporting documentation if pursuing the Clean Comfort distribution improvement incentive.

Electric and Other Safety Measures

☐ Disconnect appliance power supply and remove visible wiring to the decommissioned or removed appliance.

☐ Deenergize thermostat(s) if it will not be used to control new heat pumps.

☐ If any combustion appliance remains, or if there is an attached garage, ensure functioning CO detectors exist.

Fuel Type Dependent Items: All steps per fuel type must be completed.

Delivered Fuels (Oil, Propane)

☐ Disconnect and remove all visible fuel lines to the decommissioned appliance (including the oil filter) and cap with a threaded fitting.

☐ Verify that the fuel storage tank has been removed from the property, or any fuel storage tanks remaining on the property that will no longer be in use are capped in accordance with all applicable federal, state, and municipal laws, regulations, and codes. Customers must acknowledge that they will notify the fuel delivery company of change in service to prevent inadvertent delivery.

Natural Gas Systems

☐ Disconnect and remove visible fuel line to the appliance valve and cap with a press fitting or threaded fitting using thread sealant.

☐ If there are no remaining natural gas appliances on site, remind the customer to notify their natural gas provider.

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JCP&L Clean Comfort Building Decarbonization Decommissioning Checklist

CLICK TO DOWNLOAD

SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT

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Required Documentation for Rebate Submission

When applying for a program rebate, you must provide the following documents to the utility, in addition to completing the rebate application:

Paid Invoice	Paid invoices must be dated July 1, 2021 and June 30, 2024 indicating equipment type, installation date, model and serial numbers. **In lieu of paid invoice, you may also provide a notice to proceed.**
AHRI Certificate	The certificate must include model number, capacity and efficiency performance ratings. All minimum efficiency ratings must be met to qualify for a rebate.
Picture/Copy of Utility Bill	The rebate applicant **must also be listed** on the utility bill or deed.
W-9 Form*	*A W-9 form is required only when a contractor is submitting their first rebate through the program.

NEIF recommends creating a login for CLEAResult's Rebate Portal as a trade ally of JCPL. Rebate applications and all required documents may also be emailed to **EnergySaveNJ@clearesult.com** or mailed directly to the address below.

CLEAResult
Attn: JCP&L Rebates
16350 Felton Rd
Lansig, MI 48906

NEIF

ENERGY STAR® Certified HVAC Equipment Rebate Application Form

ENERGY STAR

The HVAC Program provides rebates for the installation of high-efficiency HVAC equipment to residential customers of JCP&L. This equipment must be installed by a qualified contractor, be ENERGY STAR certified, and meet or exceed all additional requirements. Please submit one application per unit.

Please complete this application and email it to energysaveNJ@clearesult.com or mail to:

JCP&L HVAC Rebate Program
16350 Felton Rd
Lansing, MI 48906

The following must be submitted with every rebate application:

1. A paid invoice dated between January 1, 2025, and June 30, 2027, indicating the type of equipment, installation date, purchase price, model number and serial number.
2. An Air Conditioning, Heating and Refrigeration Institute (AHRI) certificate, including unit model number, capacity and efficiency performance ratings. All minimum efficiency ratings must be met to qualify for a rebate. **If installing an Air Source Heat Pump — Cold Climate System, verify COP rating using NEEP Product List.** (https://ashp.neep.org/#!/product_list/)
3. All fields, including those marked with *, must be answered and information must be complete for your rebate to be processed.
4. You must submit one of the following showing the model and serial numbers of all units: a copy of the UPC label, distributor's invoice, photo of the nameplate or warranty registration confirmation.
5. If you are applying for a qualifying gas measure, a photo of the previously existing/old furnace or boiler with flue visible is required to be submitted with this application to be eligible.
6. Exclusion: Equipment installations in newly constructed homes are not eligible for this program. Rebates will only apply for the replacement of inefficient non-condensing models with new, high-efficiency condensing models. **Replacing an existing condensing model with a new condensing model will not be eligible.**

Customer Information

Name (Account holder on record)				12-Digit Account Number			
Installation Address				City		State NJ	ZIP
Email Address				Contact Phone Number			
Date Installed		*Type of Residence	☐ Single Family ☐ Multifamily	*Is this system installed as part of a new home construction project, or adding a system to previously unconditioned space?	☐ Yes ☐ No		
*Will any part of the old system be retained for continued use?	☐ Yes ☐ No	*What is the fuel type of the equipment being replaced?	☐ Electric ☐ Natural Gas ☐ Other:				
How did you hear about this program?	☐ Bill Insert ☐ energysaveNJ.com ☐ Contractor ☐ Email ☐ Family/Neighbor/Friend ☐ JCP&L Employee						

Participating Contractor Information

Contractor Name				Phone Number			
Address				City		State NJ	ZIP
HVAC License #		Email		Distributor Name			
Payment Goes To	☐ Customer ☐ Contractor						

☐ I am submitting an application and certify that I am assigning the full rebate to the participating contractor listed on this application. I understand the rebate I qualify for has been applied as a discount off the purchase price of an eligible product of the JCP&L Residential HVAC Program.

Signature required only if rebate is being assigned to the contractor.
The contractor must provide a W-9 form when submitting their first rebate through the JCP&L HVAC Rebate Program.

	Signature	Date	Print Name
Customer			

Costs of these programs may be recovered through customer rates in accordance with New Jersey law. For a complete list of commercial, industrial, residential and low-income energy efficiency programs, please visit energysaveNJ.com.

Visit energysaveNJ.com/HVAC or call 855-449-3090

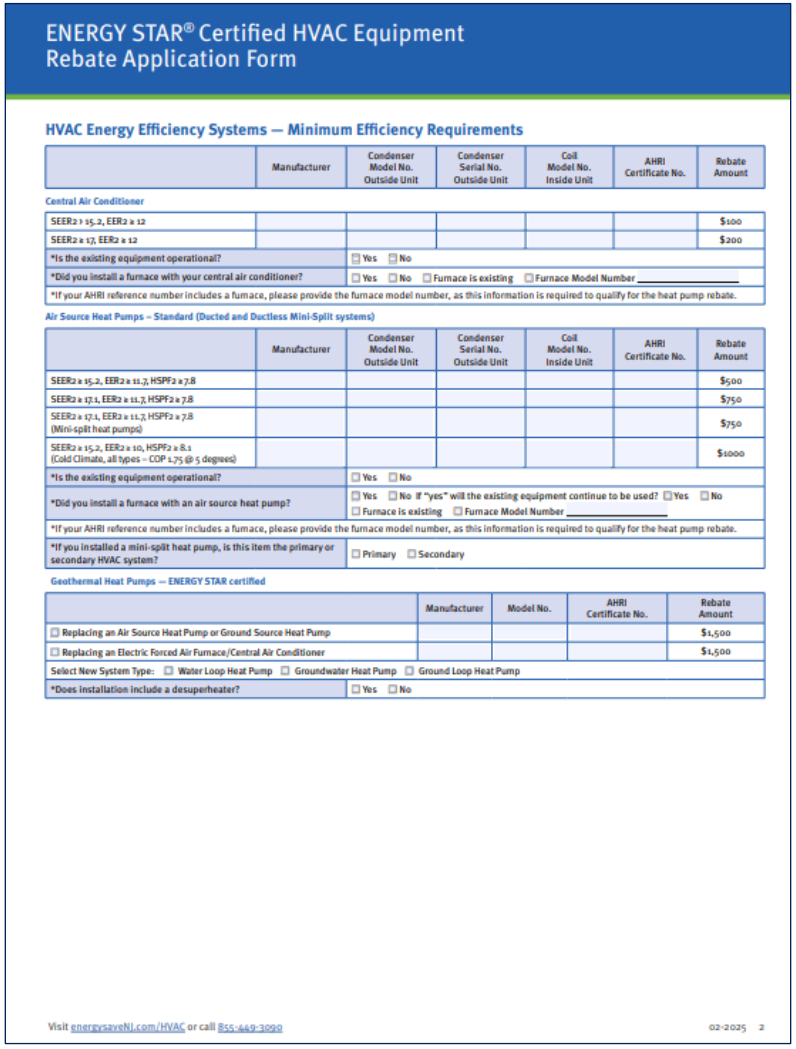
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SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT

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ENERGY STAR® Certified HVAC Equipment Rebate Application Form

HVAC Energy Efficiency Systems — Minimum Efficiency Requirements

	Manufacturer	Condenser Model No. Outside Unit	Condenser Serial No. Outside Unit	Coil Model No. Inside Unit	AHRI Certificate No.	Rebate Amount
Central Air Conditioner						
SEER2 ≥ 15.2, EER2 ≥ 12						$100
SEER2 ≥ 17, EER2 ≥ 12						$200
*Is the existing equipment operational?	☐ Yes ☐ No					
*Did you install a furnace with your central air conditioner?	☐ Yes ☐ No ☐ Furnace is existing ☐ Furnace Model Number _____					
*If your AHRI reference number includes a furnace, please provide the furnace model number, as this information is required to qualify for the heat pump rebate.						

Air Source Heat Pumps – Standard (Ducted and Ductless Mini-Split systems)

	Manufacturer	Condenser Model No. Outside Unit	Condenser Serial No. Outside Unit	Coil Model No. Inside Unit	AHRI Certificate No.	Rebate Amount
SEER2 ≥ 15.2, EER2 ≥ 11.7, HSPF2 ≥ 7.8						$500
SEER2 ≥ 17.1, EER2 ≥ 11.7, HSPF2 ≥ 7.8						$750
SEER2 ≥ 17.1, EER2 ≥ 11.7, HSPF2 ≥ 7.8 (Mini-split heat pumps)						$750
SEER2 ≥ 15.2, EER2 ≥ 10, HSPF2 ≥ 8.1 (Cold Climate, all types – COP 1.75 @ 5 degrees)						$1000
*Is the existing equipment operational?	☐ Yes ☐ No					
*Did you install a furnace with an air source heat pump?	☐ Yes ☐ No If "yes" will the existing equipment continue to be used? ☐ Yes ☐ No ☐ Furnace is existing ☐ Furnace Model Number _____					
*If your AHRI reference number includes a furnace, please provide the furnace model number, as this information is required to qualify for the heat pump rebate.						
*If you installed a mini-split heat pump, is this item the primary or secondary HVAC system?	☐ Primary ☐ Secondary					

Geothermal Heat Pumps — ENERGY STAR certified

	Manufacturer	Model No.	AHRI Certificate No.	Rebate Amount
☐ Replacing an Air Source Heat Pump or Ground Source Heat Pump				$1,500
☐ Replacing an Electric Forced Air Furnace/Central Air Conditioner				$1,500
Select New System Type: ☐ Water Loop Heat Pump ☐ Groundwater Heat Pump ☐ Ground Loop Heat Pump				
*Does installation include a desuperheater?	☐ Yes ☐ No			

Visit energysaveNJ.com/HVAC or call 855-449-3090 02-2025 2



SAMPLE CONTRACT

NEIF HVAC Contractor

1005 Brookside Rd
Atlantic City, NJ 08401
123-456-7890
hvac@contractor.com

BILL TO:

Payton Smith
123 Main St.
Atlantic City, NJ 08401

DATE: 12/12/2022

DESCRIPTION OF WORK:

TOTAL CONTRACT: $12,500
JCPL HVAC REBATE: - $325
NEIF FINANCING: $12,175
CUSTOMER BALANCE:

TASK	DESCRIPTION	QTY
1	RHEEM 16 SEER, 12.5 EER	1.00
2	Installation	1.00
3	RHEEM Warranty	1.00
4	Instant Rebate: JCPL HVAC Rebate ($325)	1.00
5	Financing: NEIF	1.00

NEIF TOTAL FINANCED AMOUNT $0.00
TOTAL CASH AMOUNT $0.00

Customer Acknowledgement

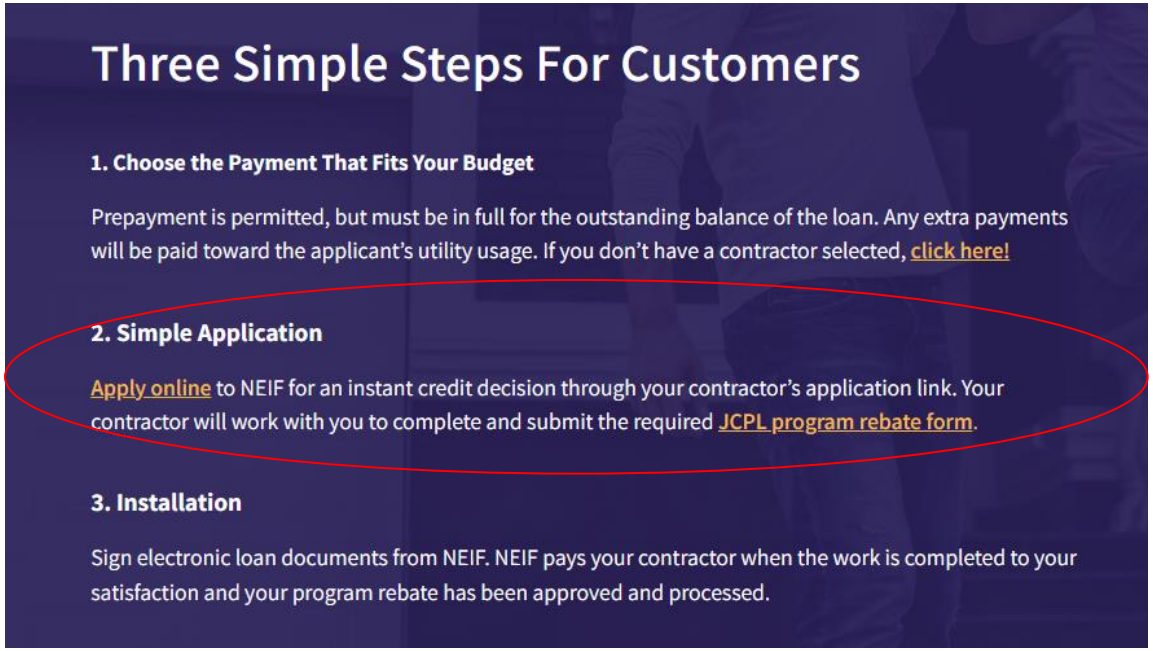
Payton Smith — Signature
1/13/2023 — Date

APPLYING FOR FINANCING

PROCESS OVERVIEW

Customers can apply for JCP&L On-Bill financing through NEIF one of two ways:

- Using their NEIF-Approved Contractor's custom financing application link
- Using the general JCP&L On-Bill financing application link: https://www.neifund.org/jcpl-residential/



Contractor Marketing Resources

- Each NEIF-Approved Contractor has a unique application URL which can be used on contractor's website or in-home on mobile devices
- Contractors can also access program brochures, which can be customized with their logo and unique application URL
- Contractors also have access to a library of web banners which they can link to their unique application URL



Brochure

Next Steps: Become a NEIF-Approved Contractor

Go Greener. Affordably.

- The NEIF Seal of Approval for Contractors means:
- **Access to <u>all</u> NEIF's financing programs**
  - Special utility and government programs for targeted improvements
  - No contractor-fee EnergyPlus financing for all types of home improvements
  - Small Business and Commercial Financing and Rebate Advance Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B Corp™, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market, and promote fair, trusted affordable financing options to your customer

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Join Us!

www.neifund.org/become-approved-contractor

https://www.neifund.org/become-approved-contractor/



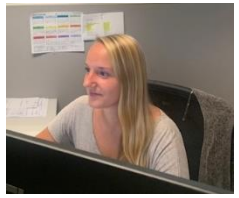
Next Steps: Program Training for Your Sales Team

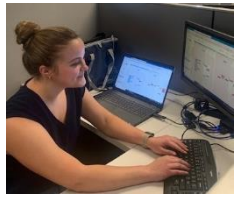
Go Greener. Affordably.

Randy Bak, along with our Business Development, Contractor Relationships, and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



Randy Bak, Senior Director –
Business Development
rbak@neifund.org
978-766-7348







Contractor Relationships
contractors@neifund.org
484-838-5460 Option 3

Training & Program Contacts at NEIF

- NEIF specializes in working with contractors to integrate fair, transparent financing into their sales process to help increase the affordability of energy efficient upgrades.
- We offer on-site and online training for contractors and their sales teams.
- The JCP&L financing program is backed by a dedicated and experienced operations and management team ready to assist with any questions.



Randy Bak, Senior Director — Business Development
rbak@neifund.org | 978-766-7348

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