



PREPAID PPA'S
SELLERS GUIDE FOR CERTIFIED PROVIDERS

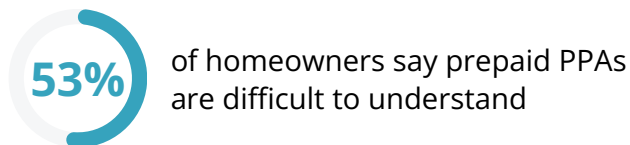
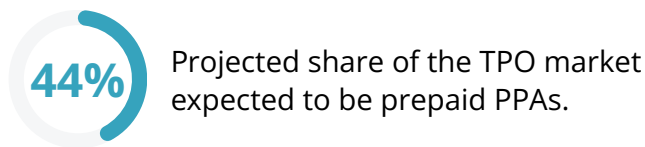
PREPAID PPA | SALES ENABLEMENT

The Prepaid PPA Seller's Guide

A playbook for sales teams and leadership on how to add prepaid PPA to your lineup and sell it as a trusted consultant for your customer.

Lead the Prepaid Conversation

With the residential 25D federal tax credit expired, many homeowners are taking a fresh look at how they finance solar. Third-party ownership options, including prepaid power purchase agreements (PPAs), are expected to become a larger part of the market because they allow the system owner to utilize the 48E commercial tax credit.

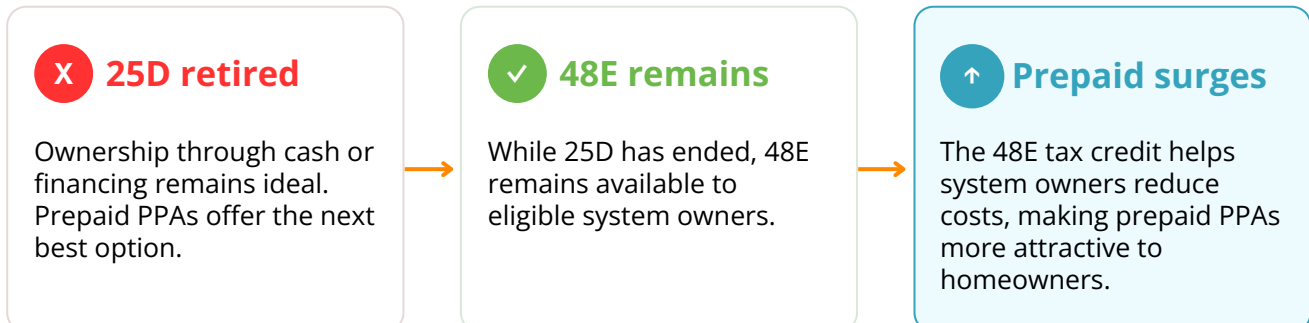


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For installers, this is an opportunity to become a trusted resource instead of simply presenting another financing option. Understanding how prepaid PPAs work, who owns the system, how service is handled, and what happens if a homeowner moves can help you guide customers with confidence.

The companies that succeed will be the ones that clearly explain the differences, set realistic expectations, and help homeowners choose the solution that best fits their goals.



Why Prepaid PPA's

Prepaid isn't meant to replace cash or financing. For most buyers, outright ownership is still the best long-term value. Prepaid is the option that lets you say yes to the customer who would otherwise walk: the one who wants solar but can't clear the cash or loan hurdle now that 25D is gone.

BEST LONG-TERM VALUE

Cash & Financing

Lead here first. Full ownership day one, maximum lifetime savings, simplest story. The right call whenever the customer can afford it.

CLOSING TOOL

Prepaid PPA

Your fallback that saves the deal. Lowest entry price for the buyer who can't do cash or loan, a real yes instead of a lost sale.

Adding a Prepaid PPA option to your offering lineup:



Keeps the price story alive

Prepaid structures can lower effective system cost 20 to 40% vs. cash, the affordability pitch 25D used to carry.



Capture post-25D demand

A fast-growing share of buyers want third-party ownership. Offer it, or send them to a competitor who does.



Differentiate on trust

Most reps fumble prepaid. Being the clear, honest guide is a durable competitive edge in your market.



Prepaid is a real ownership contract, not just another form of financing, so it involves more paperwork and actual transfer terms. That's not a drawback; it's simply something to explain clearly. Do that well, and the structure becomes your advantage. The rest of this guide shows you how.

Why Prepaid PPA's

Prepaid isn't the default. It's the third lane you reach for when the first two stall. Train the team to qualify to the right product instead of pushing one for everyone.

■ Cash

Has capital available and wants the highest lifetime return. Simplest close, best economics for the homeowner.

■ Loan

Wants to own but has little cash up front and is comfortable carrying interest for monthly ownership.

■ Prepaid PPA

Priced out of cash and loan, or simply wants the lowest total price and is fine with a partner owning it for a few years first.

Same Leads. More Options.

Every prepaid deal is one you were about to lose. Recovering even a slice of your cash-and-loan no-decisions lifts revenue on marketing you've already paid for.

Protect your market share

If you don't offer prepaid, the competitor down the road will, and they'll take the whole household with them.

No install-model change

You still design and install the system. The financing sits behind it, so your crews and process don't change.

Preparing Your Team

A new product only helps if reps use it well. Five steps take prepaid from “something we offer” to “something we sell with confidence.”

1

Train the one-sentence version and the three parts

Every rep should be able to explain prepaid in one breath, then answer who owns it, when it transfers, and who services it. Role-play it until it's automatic.

2

Standardize the leave-behind

Send every prepaid prospect home with the buyer's guide. A consistent document keeps your team the trusted source when the household talks it over.

3

Decide where prepaid enters the pitch

Lead with cash or loan. Introduce prepaid as the fallback the moment price becomes the blocker, not before.

4

Pre-select approved lessors with your AM

Reps shouldn't source financing live. Give them a short, vetted list that fits your states and product mix.

5

Measure close rate on prepaid-offered deals

Track how often prepaid rescues a stalled deal. That number tells you where to coach and proves the ROI of offering it.

Guiding the Conversation

Prepaid takes more explaining than cash or a loan, making it easy to push through the confusing parts that could cost you the deal or lead to misaligned expectations.

The reps who win prepaid do the opposite. They take an educational approach and work through it with the homeowner, acting as an advisor rather than a closer. Here's what that looks like at the kitchen table.

HARD SALES TACTICS

Pushing the close

- X Rushing past the hard parts:** glosses over ownership and transfer to keep momentum
- X Overstates to win:** "you own it now" and other shortcuts that unravel later
- X Pressure & urgency:** wins the signature, loses the trust and the referral

EDUCATIONAL APPROACH

Guiding the Decision

- ✓ Names the hard parts first:** walks through ownership and transfer up front
- ✓ Explains and documents:** puts the key answers in writing so nothing unravels
- ✓ Patience & proof:** earns the deal and the referral that follows

01 Lead with clarity, not price

Explain ownership and transfer before you name a number. A buyer who understands the structure trusts the price.

02 Put the three facts in writing

Transfer year, transfer cost, and who to call. Documenting the answers removes the objection before it's raised.

03 Hand them the buyer's guide

A checklist they keep signals you have nothing to hide, and keeps you the trusted source afterward.

04 Name the tradeoffs yourself

Say plainly that cash may be the better long-term play. Volunteering the downside reads as expertise.

Explaining Prepaid PPAs

"You pay once, up front, at a lower price. A partner company owns the system for the first few years so they can pass a tax benefit along to you. After that, it's yours."

Break it down into three parts

Most prepaid questions a homeowner has fall into one of three buckets.

01 Who owns the system?

A partner company owns it at first. That's what unlocks the tax credit and your lower price. You still use 100% of the power.

02 When does it become mine?

On a set date, usually year 5 or 6, ownership transfers to you. Most of the time that's free or a small fee. Point to the year right in the contract.

03 Who fixes it if it breaks?

The 30-year warranty covers it the whole time, before and after transfer. One number to call, and no gap in coverage.

Showing the Numbers

Numbers make it click. Sketch the same system three ways on a napkin. The prepaid column is the one that gets the "wait, that's cheaper?" reaction.

CASH

\$30,000

Own it day one. Best lifetime value if they have the cash.

LOAN

~\$38,000

Own it day one with \$0 down, but interest adds up over the term.

PREPAID PPA

~\$22,000

Pay once, lowest price. A partner owns it for about 5 to 6 years, then it's yours.

Illustrative figures only, always use your own figures.

Turning Friction Points to Trust

Every friction point is dissolved by clarity plus a credible third party. You don't have to be the expert on everything. You have to bring the right proof to the table.

Installers consistently report the same three sticking points. Each one has a move that turns the objection into a reason to trust you.

53% say prepaids are confusing to homeowners	43% find providers hard to vet or trust	25% find prepaids hard to access in their market
YOUR MOVE Simplify, don't skip Use the one-sentence version on the previous page, then introduce the three parts: who owns it, when it transfers, who services it.	YOUR MOVE Bring proof Lead with a vetted provider and a 30-year warranty that follows the system. Third-party backing does the trusting for you.	YOUR MOVE Use your network Ask your Solar Insure account manager which approved lessors operate in your state and product mix. Don't source blind.

✓ Say This

"You've prepaid it in full. A partner owns it for about 5 to 6 years, then it transfers to you. Here's the year in writing."

"It's longer because it's an ownership contract. Let me walk you through the three parts that matter."

✗ Not That

"It's basically like buying it — you own it right away."

"Don't worry about the paperwork, it's all standard."

Choosing a Prepaid Provider

The lessor you pick becomes part of your customer experience for years. Vet them the way you'd vet any long-term partner.

■ Track Record

- ☐ Have they actually transferred systems back to owners?
 - ☐ How long have they been originating these contracts?
-

■ Coverage & compliance

- ☐ Do they operate in your state and product mix?
 - ☐ Is equipment AVL / FEOC compliant and warranty-eligible?
-

■ Service model

- ☐ Who services the system and who does your customer call?
 - ☐ What's expected of you as the installer?
-

■ Financial strength

- ☐ Who are their capital sources and asset off-takers?
- ☐ What happens to customers if the provider becomes insolvent?



You don't have to vet alone. A short list of prepaid lessors is already approved for use with Solar Insure 30-Year Warranty products. Your account manager can tell you which fit your state, product, and volume — and how each one services systems.

Solar Insure & Prepaid PPAs

Your Solar Insure account manager isn't just another vendor. They're a support system in how your business grows, especially as financing keeps changing.



Vetting support

We tell you which prepaid lessors are approved, and what to confirm in their contracts before you offer them.



Market access

Guidance on which options fit your state and product mix and you're not sourcing prepaid blind.



Sales enablement

Talk tracks, buyer's guides, and the warranty story your reps use to close with confidence.



Long-term partnership

As programs and credits evolve, we keep you current so your offer stays competitive year over year.



Not sure where to start with prepaid? That's exactly the conversation your account manager is here for. Bring your questions — there's no wrong one.



Let's build this together.

Prepaid PPA is a real opportunity, and you don't have to navigate it alone. Talk to your Solar Insure account manager about which options fit your business, and how to bring them to the table with confidence.



Informational only; not tax, legal, or financial advice. Solar Insure is not funded by or affiliated with any prepaid provider. Verify current contract terms with the lessor.