SolarInsure

A GUIDE FOR COMMERCIAL PROPERTY OWNERS

# Solar Without the Upfront Capital

Financing with C-PACE. Protection with Solar Insure.

HOW TO PAY FOR IT

# Why property owners consider C-PACE

### Keep more capital available

A $1 million project doesn't have to mean a $1 million check today. Keep cash for your business, property and other priorities.

### Own your solar system

Unlike a typical PPA or solar lease, C-PACE can let you finance the project while retaining ownership of the system.*

### Long-term financing

Your system is designed to provide value for years. C-PACE can spread eligible costs over a longer term.

### Financing tied to the property

If you sell before it's repaid, the remaining assessment may transfer to the next owner, subject to the agreement and transaction.*

EXAMPLE | $1 MILLION COMMERCIAL SOLAR PROJECT

WITHOUT FINANCING

**$1,000,000**

Owner funds the project upfront
↓
Solar is installed
↓
Owner begins receiving the benefits

WITH C-PACE

**$1,000,000**

C-PACE provider finances eligible costs
↓
Solar is installed
↓
Owner repays over time through a property assessment

## Same solar project. Different way to fund it.

"Do we want to spend $1 million on solar today?" → **"Does it make sense to finance this improvement over time?"**

C-PACE doesn't make a project cheaper or free. It changes how the investment is paid.



*Solar Insure is not a lender or C-PACE provider and does not endorse any provider, program or financing product. Examples are illustrative, not a quote. Consult your own legal, tax and financial advisors.*

HOW TO PROTECT IT | SOLAR INSURE

# Financing a decades-long asset? Plan for what it costs to own.

### Beyond the manufacturer warranty

Manufacturer warranties don't necessarily cover every cost that comes with a repair.

### Equipment, labor and service

Long-term protection for covered equipment, labor, service and truck-roll costs.

### Predictable ownership

Plan for more than the initial cost of the system, over the same horizon you finance it.

C-PACE can help answer how you'll pay for the asset. Solar Insure can help answer how you'll protect it.

## Is your property a fit?

✓ You own a commercial property.

✓ You're considering solar or other qualifying improvements.

✓ You want to reduce capital required upfront.

✓ You want to own the system, not use third-party ownership.

✓ You want longer-term financing.

✓ You can involve your existing mortgage lender, if required.

## What happens next?

**1** Review your property and project. Confirm C-PACE is active in your market and your improvements are eligible.

**2** Explore financing options. A capital provider reviews the property, costs and structure.

**3** Review the numbers. Compare term, rate, fees and total cost to your other options.

**4** Protect the investment. Add Solar Insure coverage for long-term equipment, labor and service.



*C-PACE availability, eligibility, terms, ownership structure and assessment transferability vary by jurisdiction, program, capital provider, property and transaction, and are subject to approval and the financing agreement. Existing mortgage-lender consent may be required. Solar Insure coverage is subject to the terms, conditions and exclusions of the applicable warranty. For informational purposes only; not an offer of financing or legal, tax or financial advice.*