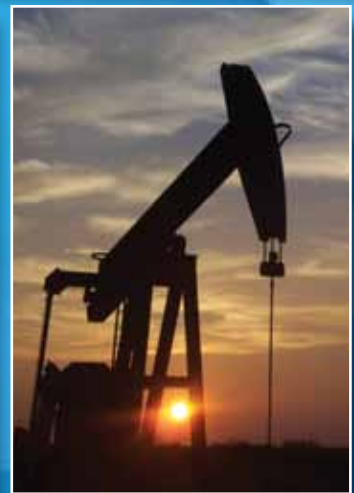
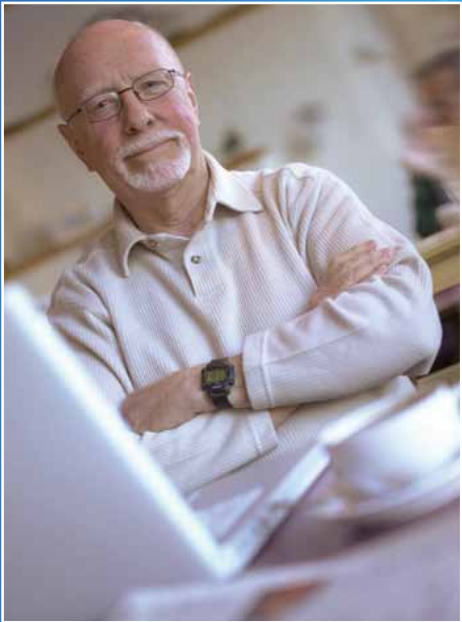


Destwin[®]

Fuel Dealer Solution



Mission Critical Management
Tools For The Energy Business



What Is the Destwin Fuel Dealer Solution?

Destwin is a cloud-based e-commerce system designed to meet the needs of today's Energy Marketers. What's unique about Destwin is that it works by securely integrating data from your back-office computer system with your company's web site. This integration provides a platform for delivering products and services to your customers that is easily managed with a comprehensive set of mission critical management tools.

The industries most powerful marketing tools

The Destwin Fuel Dealer Solution® provides first-in-industry tools that automate web and e-mail marketing. By targeting specific groups of customers for upgrade or up-sell, the Destwin Fuel Dealer Solution® delivers the best marketing results possible for a web-based environment.



Automated Intelligent Marketing

Our AIM (Automated Intelligent Marketing) system delivers powerful, targeted web marketing to attract and sign-up new customers or upgrade/up-sell your existing customers. AIM marketing banners are also interactive, so your customers can take advantage of your offer or buy your product on the spot.



Automated Contact E-mail

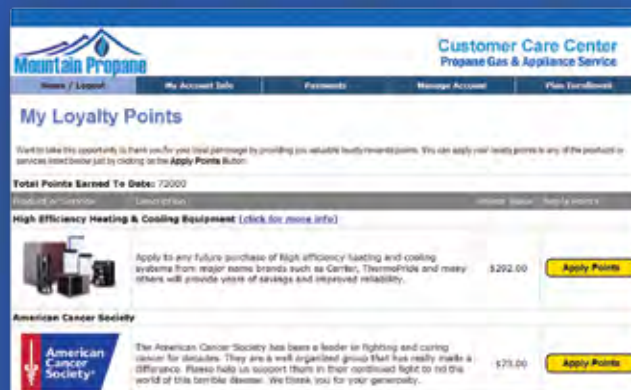
Our ACE (Automated Contact E-mail) system delivers effective targeted e-mail marketing using the same data-specific group selection system as our web-based AIM system.

Advanced Customer Retention Tools

We think getting new customers is great, but Destwin ensures they stick around for the long haul. With our Automated Loyalty Points System (ALPS), your customers earn points that they can redeem for virtually any product or service. The ALPS system is also a great way for your customers to support their favorite charities.



Automated Loyalty Points System





Enhance your website with the most powerful customer data portal ever developed for the energy business

Advanced Customer Data Portal

Customers can log on, access vital information about their account, freeing up staff from answering basic questions. Customers can purchase products and services as well without staff assistance. **Bottom Line:** Staff load is typically reduced by as much as 50%

On-line Program Enrollment

Customers can enroll in programs, sign up for service and budget plans (see next page for more information)

On-line Will-call ordering

Customers can order fuel on-line and orders can be processed by your back-office system. **Bottom Line:** Make a time consuming job automated. More importantly you can track repeat will-call customers and target them for automatic delivery. Promotional pricing for increasing sales is also supported, with a customized offer for each account.

On-line Bill Pay

Customers can pay bills by credit card or e-check (ACH) 24 hours a day and do business with you on *their schedule*. Payments can then be batch posted to your back office system saving time. **Bottom Line:** Credit card payment call traffic is reduced by 80%, cash flow is dramatically improved, customers are happy.

On-line Tune-up Scheduler

Customers can go on line and book a tune-up any time and at their convenience without the need to tie up your staff. Saves staff time, makes customers happy. **Bottom Line:** Tune-up booking time is typically reduced by as much as 40%

The screenshot shows the Mountain Propane Customer Care Center website. At the top, there is a navigation bar with links for Home / Logout, My Account Info, Payments, Manage Account, and Plan Enrollment. The main content area features a personalized greeting: "Hello John Doe, and welcome to the Mountain Propane Customer Care Center". Below this, there is a brief description of the on-line service and a photo of a smiling customer service representative. A section titled "The Mountain Propane Customer Care Team" is followed by a "Quick Links" area with icons for New Delivery, My Transactions, Make a Payment, Book a Tune-up, and Fuel Protection. A detailed account summary table is displayed below:

Account	-12345
Customer Name	John Doe
Delivery Address	123 Oak Street
Delivery City	Anytown
Account Balance	\$124.87 (AMOUNT DUE NOW)
Last Payment Date	04/15/2011
Last Payment Amount	\$-170.10
Tank Capacity	375 gallons

At the bottom of the screenshot, there is a footer with the text: "An Energy Company For All Seasons • 1-800-994-Fuel (3333) • Celebrating Over 84 Years of Service 1919-2011".

Customer Data Portals can be customized to match the "look and feel" of the host website. They are easy to navigate and provide customers with useful information about their accounts

The screenshot shows the New England BioHeat website. The navigation bar includes Home / Logout, My Account Info, Payments, Manage Account, and Plan Enrollment. The main content area is titled "My Transactions" and displays a table with the following data:

Date	Description	Qty / Gals	Price	Amount	Balance
01/12/2011	#2 Heating Oil	299.5	\$2.799	\$1118.20	\$106.00
12/30/2010	#2 Heating Oil	201.4	\$2.499	\$503.38	\$-532.20
11/22/2010	#2 Heating Oil	322.8	\$2.499	\$806.68	\$-1,035.90
06/06/2010	CREDIT CARD PAYMENT			\$-394.00	\$-1,642.18
07/13/2010	CREDIT CARD PAYMENT			\$-294.00	\$-1,548.18
07/06/2010	#2 Heating Oil	448.5	\$2.559	\$1168.45	\$-1,254.18
07/06/2010	SERVICE VISIT			\$0.00	\$-2,414.63
06/14/2010	PAYMENT - THANK YOU!			\$-294.00	\$-2,414.63
05/28/2010	SERVICE PLAN			\$222.55	\$-2,130.63
05/28/2010	PRICE PROTECTION FEE			\$210.00	\$-2,243.18
05/18/2010	PROMOTIONAL CREDIT			\$-25.00	\$-2,533.18
05/18/2010	PROMOTIONAL CREDIT			\$-100.00	\$-2,533.18
03/21/2010	#2 Heating Oil	303.2	\$2.499	\$757.70	\$-2,438.18

A detailed transaction history is just one of the displays available with the customer data portal. It provides an instant reference for customers allowing them to manage their accounts without assistance from your staff.



Contract Price Protection, Done Right.

On-line Incremental Price Protection

Customers can enroll in a price protection plan anytime of the year (or for a specified time period) over the internet, over the phone, or by walk-in. Contracts are updated with “live” pricing based on our integrated index technology. By incrementally selling price protection throughout the year your company will realize many benefits:

- Contracts done over the internet, telephone or walk-in are completed on-the-spot, eliminating commitment delay risk
- When market prices spike, the system reacts instantly, fully protecting your margins. If they fall, you can automatically (or manually) adjust prices downward at your discretion.
- Dramatically reduce and balance customer call traffic by selling contracts throughout the year
- Dramatically reduce hedging risk by closely synchronizing sales and purchases in smaller increments
- Optimize margins by making “mid-course corrections” throughout the year
- Insulate your company from competitors with constantly changing prices and contracts that expire at different times
- Increase profit with customer profile pricing rules (see our Margin Matrix Below)

Live CME Globex® Data Feed

A live CME Globex® data feed is included with the Destwin FDS and is used to provide live indexing for Heating Oil, Propane, Natural Gas, Electricity and Motor Fuels.

Destwin Margin Matrix™

In the past, many petroleum marketers have been forced to offer price protection to their entire customer base for the same price. Big users, small users, far away locations, bad credit, all the same price? Doesn't make sense. The Destwin Margin Matrix is a powerful tool used to calculate customer contract pricing. Using our live data feeds, customer pricing is calculated in real-time and can be optimized based on uploaded customer profile information. Customers with larger tanks can be automatically provided a volume discount, or customers in a certain region may be charged a premium due to added delivery costs.

Bottom Line: This feature often pays for the Destwin system by itself.

New England Bioheat

Home / Logout My Account Info Payments Manage Account Plan Enrollment

Oil Price Protection Plans Available For 06/16/2011

Plan	Available Pricing Options	Fee	Select
Capped Price	Pre-payment (Best Price)	Not to exceed \$3.629/gal	<input type="checkbox"/>
	12 Equal Monthly Payments, includes service plan	Not to exceed \$3.589/gal	
I	12 Equal Monthly Payments	Not to exceed \$3.739/gal	<input checked="" type="checkbox"/>
	Pay as delivered	Not to exceed \$3.799/gal	

This Plan is strongly RECOMMENDED:

This plan prevents your delivered heating oil price from ever exceeding the cap level, but allowing for lower delivered prices should retail prices fall. By choosing the Capped Price Plan, you will know in advance the highest price you will pay for your heating oil.

- Now available with a Pre-Payment discount!
- This plan covers a fixed quantity of gallons, up to one year of estimated usage
- Capped Price Plan is protected by a NYMEX commodity option, that works like "insurance" to protect you no matter if heating oil prices go up or down!
- Available with a 12 month budget payment plan (can also include your service plan cost)

Price Protection Programs are displayed with prices that are updated in real-time. Programs can include fixed price plans, capped price plans, budget plans and more. Price plans can also be configured with a variety of payment options.

Destwin Price Protection - Mozilla Firefox

North American Energy Company
123 Main St. Anywhere, USA 01234

Account Number	Plan	Smart up™
99128	Rate Per Gal not to exceed	\$3.000
	Fee Per Gal	\$0.25
	Maximum Purchase	1204 gallons
	Program Fee	\$750.00
	Total Amount Due Now	\$250.00

STEP 3: Select type of payment plan do you prefer?

Description	Service Plan Cost	Price Per Gal.	Payment Amount	Amount Due Now
<input type="checkbox"/> Pre-payment (Best Price)		Capped at \$2.900	n/a	\$3109.00
<input type="checkbox"/> 12 Payments with service plan	\$1949.40	Capped at \$2.950	\$404.49	\$494.49
<input type="checkbox"/> 12 Payments		Capped at \$2.950	\$340.37	\$340.37
<input type="checkbox"/> Pay as delivered		Capped at \$3.000	n/a	\$250.00

STEP 4: Enter your email address Email Confirmation:

Please review the Terms & Conditions below, then scroll to the bottom and check the box to agree.

Customer contracts are created on the spot and can be done on-line, over the phone or by walk-in visit.



Advanced Risk Management

The Destwin® ARM System combines live back-office system data with advanced risk management tools. This award winning system allows energy marketers to manage and control virtually any type of energy sales program that requires supply and options hedging.

More importantly, the Destwin® ARM System allows an energy marketer to forecast margins and assess risk in different potential market conditions. Easy to interpret tables and graphs quickly illustrate risk and display margins in current market conditions as well as rising or falling markets.

In addition to analyzing margin risk, the Destwin® / ARM System enables an energy marketer to create pro-forma gross profit projections for the entire company's fuel delivery operations. Non-contract customers are integrated into the forecast seamlessly, with appropriate margin adders and volume assumptions for each base price code. Clients of Destwin have a data supported projection to strengthen and increase credit agreements, manage operational expense plans, and adjust to adverse weather or market conditions immediately. These simulation and analysis tools allow management teams to look into the future rather than be surprised by it.

Look into the future with advanced hedging & market simulation tools

The Destwin® / ARM System provides powerful, yet easy to use simulation tools for modeling different hedging strategies. Here's the situation, you need to cover an exposed position...What's better for my bottom line? OTM Calls, ATM Puts, Wet Barrels, Swaps...It can get very confusing. With the Destwin® / ARM System you can simply test each strategy and see immediately what the margin and risk result would be.

The Bottom Line

Know your margins, eliminate risk, take control of your company. Destwin® / ARM System gives you the tools to do just that.



Intuitive graphs and tables display vital information and quickly illustrate risk profiles. More importantly, many of the tools provided by Destwin / ARM are "forward looking" meaning they show you where you are going, not just where you have been.

Guiding The Way

When you can see what's ahead, it's easy to steer around danger. Let the Destwin® Fuel Dealer Solution™ guide your vision.



Here's what a few energy experts had to say about the Destwin Fuel Dealer Solution

"We launched our price protection web site with Destwin two years ago. It has been a tremendous success in allowing us to display to our customers real time prices for all of our programs on a 24/7 basis. Simultaneously it makes it easy for us to properly hedge our positions, and assure our margins. Destwin has been a pleasure to work with, creative in their solutions, and has an in depth understanding of our industry that really makes this relationship effective and efficient! Those guys are great!"
Sam Gault, Gault Inc.

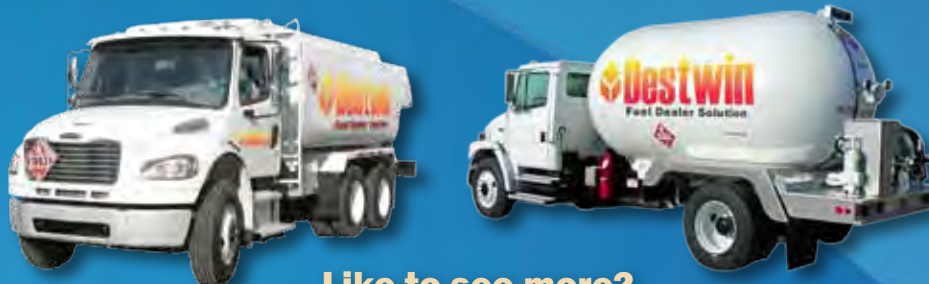
"The Destwin Product has streamlined our administration of selling oil futures' products, reducing costs as well as the stress on our office staff. The Destwin program, since it continuously compiles sales and exposure, saves time and the effort we formerly spent tracking, pricing, and purchasing futures. Our customers who are 'technology' hounds appreciate that we have moved into the next century of managing our business."
Mark Patten, Patten Oil Company

"In today's volatile marketplace, I can't imagine any dealer NOT using this system."
Rick Bologna, Westmore Fuel

"We work with many companies who have selected the Destwin Fuel Dealer Solution to help minimize risk in this volatile market. Destwin has allowed dealers to buy oil as they sell it and to ensure predictable margins. I strongly recommend this system to any petroleum marketer that wants the ultimate control of their marketing programs and to operate at a low risk profile."
Ray Gincavage, Global Petroleum

"No more program 'hand grenades' (unknown commitments), no more uncontrolled 'special deals', no more waiting for the print house, and no more being out of sync with market swings - this is the future of risk control."
Taylor Hudson, Sprague Energy, Hedging Professional

"We work with many companies who have successfully deployed the Destwin Fuel Dealer Solution. Utilizing the advanced risk management tools available in Destwin, these petroleum marketers have been successful in ensuring predictable margins and have virtually eliminated unnecessary risk. I strongly recommend this system for any petroleum marketer wishing to accomplish these goals."
Joyce Porto, Inland Fuel



Like to see more?

Sign up for one of our weekly webinars at www.Destwin.com We will take you through a guided tour of the Destwin Fuel Dealer Solution and show you how your company can benefit from this revolutionary system.

 **Destwin**®
ENERGY SYSTEMS
Mission Critical Management Tools For The Energy Business

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