LETTER OF AUTHORIZATION AFFIRMING CHANGE IN CUSTOMER'S ELECTRIC SERVICE PROVIDER TO NRG HOME, A LICENSED RETAIL ELECTRIC SUPPLIER IN MASSACHUSETTS

By this Letter of Authorization, the Customer ("you") hereby affirm the following:

- You authorize the change of your electric service provider from your current provider to NRG Home, in accordance with the Terms of Service which you are accepting as part of your enrollment with NRG Home;
- You are the Customer indicated in the enrollment request and the information about you and your electric account, including your billing name and address, is correct:

  Customer Name: {nlapp_first_name} {nlapp_last_name}{app_baddr1}{app_baddr2}{app_bcity}{app_bstate}{app_bzip5}{app_bzip4}

- You understand that any change of your electric service provider may involve a charge from your current provider;
- You understand that only one generation company, aggregator, or supplier may be designated as your competitive supplier.
- You have the right to rescind, without charge or penalty, no later than midnight on the third day following receipt of a written confirmation of an agreement to purchase electricity and the Terms of Service.

Signed,
You, the Customer

NRG HOME ELECTRICITY SUPPLY CONTRACT SUMMARY

You have purchased an electric supply product from Reliant Energy Northeast LLC d/b/a NRG. Your electric utility will continue to deliver the electricity you use to your home.

Important Information	
Price	15.2¢ per kWh for your first 12 cycle(s). This does not include the price that your electric utility will charge you for the delivery component of your electric service.
Term	The above price will remain constant for 12 months.
Early Cancellation Fee	None.
Automatic Renewal	Your contract will automatically renew to a new price at the end of the contract term unless you inform NRG otherwise that you do not wish to renew. The new price may be higher than the existing price and may vary on a monthly basis. NRG will contact you no later than 30 days before each automatic renewal to notify you of your supply options.
Renewable Energy Content	The Commonwealth of Massachusetts requires that all electric supply products include a minimum of 69% renewable energy resources in 2026. This product meets the minimum requirement.
Rescission Period	You have 3 days to cancel this contract free of charge from the time you receive your contract and terms and conditions.
Incentives	Rewards Program. Your plan may include rewards such as enrollment incentives and loyalty incentives. Please refer to the Reward Terms contained in your Welcome Confirmation for the details regarding your individual rewards.
Competitor Supplier Information	Reliant Energy Northeast LLC d/b/a NRG Home, DPU license number: CS-081 1-844-245-9583, www.picknrg.com. NRG Home is only responsible for the electric generation portion of your bill.
Electric Utility Information	Your utility will continue to deliver the electricity that you use in your home and is responsible for the delivery charges that appear on your monthly bill. If you have questions about the delivery

Important Information	
	portion of your bill, contact the Utility by phone or by visiting its website. Their contact information is as follows: {UTILITY} Residential - {ut_phone_emergency_electric_res} Business - {ut_phone_emergency_electric_bus} {ut_url}

The Massachusetts Department of Public Utilities recommends that consumers visit the Energy Switch website to view the broad range of available electric supply products, including your electric utility's basic service price. You can visit the website at http://energyswitchma.gov.

Note on Dispute Resolution: This contract limits the circumstances under which you can bring a dispute to court, and does not permit class actions or a jury trial. Review the section "Arbitration and Waiver of Jury Trial" below for details.

A. Important Information

Length of Your Commitment: *12 months, then month-to-month.* We will begin providing service to you after your utility processes our request to switch your service. The switch will not occur before the expiration of your "Right to Rescind" period. Our service will continue until either of us cancels the contract.

Price for Your Electricity: Your fixed electricity supply price will be $0.15200 per kWh for the first 12 billing cycles with us. After that, your prices with us will be variable. We will determine the variable supply price in our discretion based on many different factors, which may include competitive prices, industry charges we are responsible for, applicable state and local taxes, profit margins, or other business conditions. For your reference, our electricity supply prices include generation charges, but they do not include any utility distribution charges or other utility fee or charge. If you enrolled in a plan with a percentage of green power, your price includes the cost for us to purchase Renewable Energy Certificates.

Our current and historical prices are not an indicator of our future prices and we do not guarantee any savings. Our prices may be higher than your utility's supply rate. If you have a net meter, you will be compensated separately for any credits earned in excess of the amount of energy consumed. No matter what, we will not increase your variable price in any given month by more than 30% from the prior month's supply price.

Applicable Fees: None. If you are currently in a contract with another electric supplier, the request to switch you to our service will automatically cancel your service with the other electric supplier. You are responsible for any penalties the other electric supplier may charge.

Right to Rescind: You have the "Right to Rescind" this contract for three business days, which means you can cancel your request to switch your electricity service and never start service with us. You will receive a Welcome Confirmation from us, which will include this contract, and you will have until midnight of the third business day after receipt of the Welcome Confirmation to rescind this contract by contacting us at the telephone number or email address listed below. This contract is not binding until your "Right to Rescind" period has ended with no action on your part to rescind the contract.

Your Right to Cancel: You may cancel this contract by calling us at our contact information listed below. We will request that the utility cancel your service with us, but the utility controls the effective date of your cancellation. The effective date is usually the next date that your meter is read after the utility has processed our request to cancel your service with us. If you do cancel this contract, you may forfeit some of the rewards that we describe in the attached Other Information About Your Green Mountain Offer, and you will be responsible for unpaid balances as of the cancellation date.

Our Right to Cancel: We have the right to cancel this contract for any reason as long as we give you thirty days' written notice, but if we are canceling the contract due to your conduct or your breach of this contract, you will have an opportunity to fix this condition within the thirty days. Your utility will control the effective date of our cancellation request, but this is usually the next date that your meter is read. If your utility terminates your service, this contract will be automatically cancelled.

Your Authorization to Release Your Information: This contract provides authorization for your utility to release all information regarding your electricity account to us and for us to contact you about our other products and services or share information about your account with any designated rewards partner or with any third-party vendor we use to provide services and rewards to you. We reserve the right to share information with our affiliates, to the extent permitted by law. This contract authorizes us to use credit reporting agencies and other criteria to document and evaluate your credit and/or payment history, to the extent permitted by applicable law so we may perform credit checks and request financial data on you. If you fail to make timely payments, we may use consumer reporting agencies, debt collection agencies, small claims court, or arbitration to collect any amount owed. We reserve the sole right to determine if your credit standing is satisfactory for originating and continuing electric service under this Terms of Service. We can refuse service, or cancel your service, based on your credit standing.

Our use and sharing of your information will be consistent with the purposes and uses disclosed in our privacy policy, posted on our website or as later incorporated in the privacy policy of any successor or assign. At minimum, you understand that your information may be disclosed to a third-party if required by law, if necessary to provide services or products to you, or if such disclosure is to a third-party under confidentiality obligations not to disclose such information and to use it solely for the purpose of providing services or improved products to us.

Low Income Rate Eligibility: Certain residential customers may qualify for a discounted electric rate based on income. Contact your utility for a list of eligibility requirements and program application.

Basic Service Availability: Under Massachusetts law, you have the right to basic service from your utility. Basic service is power supply you receive from your utility as opposed to receiving from a supplier. All customers are eligible to receive basic service at any time and may stay with such service indefinitely.

Electronic Communication: If you provide us with your Email address, you are consenting to this contract and other forms of communication being provided to you in electronic form and you must provide us with any update to your valid Email address should it change. You are required to notify us of any change in Email address and/or any withdrawal of consent for the electronic transmission of contracts or other customer information. If you enroll electronically, please note that our website and application is best viewed in Internet Explorer 9.0 or higher.

Billing: Your local utility is responsible for sending you a bill that includes the charges for our service and charges for the utility's service. You also agree to review your bills in a timely manner, and if there are any inaccuracies with the portion of the bill for our services, you agree to notify us within ninety days after the date of the bill. If we do not hear from you, you are agreeing that the billed amounts are correct and you are waiving any right to dispute the billed amounts to the extent permitted by law.

Taxes: Any applicable tax charges are included on the one bill you will receive from your utility. If you are exempt from any taxes, you are responsible for requesting an exemption by filing all required documentation with us and/or your utility.

Contract Details: Our full, legal name is Reliant Energy Northeast LLC d/b/a NRG Home and NRG Retail Solutions, but we have used “we”, “us”, or “our” to refer to ourselves for the purposes of this contract. We use “you” or “your” to refer to you, the customer. This contract is for the sale and purchase of all of your electricity for the residential account(s) listed in your Welcome Confirmation (letter or email). By entering into this contract, you are authorizing us to take the steps necessary to switch your electricity supply service to us, and you agree to appoint us as your agent to acquire the necessary information to meet your electricity needs as required by your “utility”, which we use to refer to your local distribution company. Your utility is responsible for the delivery of electricity to you and we are not. This contract and the Welcome Confirmation (letter or email) you received create your entire contract with us and replace any prior oral or written statements or representations.

Contract Changes: If we propose a material change to the terms of this contract, we will notify you in advance and explain your options going forward. We will not change or alter the waiver of jury trial provision under any circumstances, and any changes to this contract must be made in writing.

Customer Complaints: If you have questions about our prices or our service, you should call us at the contact information listed below. If you are not satisfied with the response from our Customer Care representative, you may ask that your questions be referred to one of our supervisors, who will respond promptly. If you remain unsatisfied with our attempts to resolve the issue, you may seek assistance from the Massachusetts Department of Public Utilities (DPU) or request information from the DPU regarding your consumer protection rights. The DPU’s contact information is listed below.

CONTACT INFORMATION:

NRG HOME:
We are licensed by the Massachusetts DPU and our license number is CS-081.

Internet address: www.picknrg.com

Mailing address: P.O. Box 38781, Philadelphia, PA 19104

Email address: support@picknrg.com

Telephone number: 1-855-500-8703

Fax: 1-866-472-1415

YOUR UTILITY:
If you experience a power outage or other emergency, a problem with your electric meter or any other service need, please contact your local utility at the emergency number below.

Eversource Energy (Eastern Massachusetts)
Residential - 800-592-2000
Business - 800-340-9822

National Grid
Customer Service - 800-322-3223
Emergencies - 800-465-1212

Eversource Energy (Western Massachusetts)
Within Springfield - 413-781-4300
Outside Springfield - 877-659-6326

MASSACHUSETTS DPU:

Internet address: www.mass.gov/dpu

Mailing address: Department of Public Utilities
One South Station, Boston, MA 02110

Telephone number: 877-886-5066

B. Other Important Information

Assignment: We may sell, transfer, pledge or assign the accounts, revenues or proceeds associated with this contract in connection with any financial contract, and we may assign the rights and obligations under this contract to another energy supplier consistent with applicable law. You may not assign this contract.

No Reliance: You acknowledge that (1) you are not relying on any advice, statements, recommendations or representations of ours other than the written representations in this contract; (2) that you consulted with your own advisors to the extent you deemed necessary; and (3) that you understand the risks of entering into this contract, including the risk that our prices may be higher than your utility’s rates. You acknowledge that you are capable and willing to assume those risks (whether financial, economic or otherwise) and that you have made your own decision to enter into this contract.

Force Majeure: We will use commercially reasonable efforts to provide electricity supply to you pursuant to this contract, but we do not guarantee a continuous supply of electricity. Certain Force Majeure events outside of our control may cause interruptions in service. If a Force Majeure event prevents us from performing any of our obligations in any way, our performance shall be excused for the duration of such event, and we will not be liable for damages associated with any delay or failure to perform as a result. "Force Majeure" includes, without limitation, acts outside of our control, sabotage, riots or civil disturbances, acts of God, acts of the public enemy, acts of vandalism, terrorist acts, natural disasters, explosions, fires, or similarly cataclysmic occurrence, failure, shortage or unavailability of generating units or transmission facilities, nonperformance by your local utility, or any change in law or any other action by a governmental authority that materially impairs our ability to perform our obligations under this contract. We will give you reasonably prompt notice of any Force Majeure occurrence.

Severability: Each provision of this contract is made subject to the maximum extent permitted by law. If any are held to be unenforceable or invalid by any arbitrator or court of competent jurisdiction, we will negotiate an equitable adjustment to or an amendment of the affected provisions with you with a view toward effecting the purpose of this contract. In this case, the validity and enforceability of the remaining provisions shall not be affected.

LIMITATIONS ON WARRANTY AND DAMAGES: THE ELECTRICITY PROVIDED UNDER THIS CONTRACT WILL MEET THE QUALITY STANDARDS OF YOUR UTILITY. YOU UNDERSTAND AND AGREE THAT THERE ARE NO OTHER WARRANTIES, EITHER EXPRESS OR IMPLIED, ASSOCIATED WITH THE SERVICE PROVIDED BY US. WE HAVE NO LIABILITY FOR SERVICE INTERRUPTIONS NOR ANY ASSOCIATED LOSS OR DAMAGE RESULTING FROM SUCH INTERRUPTIONS. TO THE MAXIMUM EXTENT

PERMITTED BY MASSACHUSETTS LAW, LIABILITIES NOT EXCUSED BY REASON OF FORCE MAJEURE OR OTHERWISE SHALL BE LIMITED TO DIRECT ACTUAL DAMAGES. WE WILL BEAR NO LIABILITY TO YOU OR ANY THIRD PARTY FOR CONSEQUENTIAL, PUNITIVE, INCIDENTAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES OR LOST PROFITS. THE LIMITATIONS IMPOSED ON REMEDIES AND THE MEASURE OF DAMAGES ARE WITHOUT REGARD TO THE CAUSE OR CAUSES OF THE HARM OR LOSS, INCLUDING THE NEGLIGENCE OF ANY PARTY, WHETHER SUCH NEGLIGENCE BE SOLE, JOINT OR CONCURRENT, OR ACTIVE OR PASSIVE.

ARBITRATION AND WAIVER OF JURY TRIAL: TO THE FULLEST EXTENT PERMITTED BY MASSACHUSETTS LAW, ANY DISPUTE, CONTROVERSY OR CLAIM ARISING OUT OF, RELATING TO OR IN CONNECTION WITH THIS CONTRACT, SHALL BE FINALLY RESOLVED BY ARBITRATION BEFORE THE AMERICAN ARBITRATION ASSOCIATION (“AAA”) CONDUCTED UNDER THE AAA COMMERCIAL RULES AND THE CONSUMER-RELATED DISPUTES SUPPLEMENTARY PROCEDURES, OR, AT THE ELECTION OF EITHER PARTY, BROUGHT AS A SMALL CLAIMS ACTION, IN THE DISTRICT COURT OF MASSACHUSETTS (“SMALL CLAIMS COURT”), IF THE DISPUTE OR CLAIM IS WITHIN THE SCOPE OF ITS JURISDICTION. BY ENTERING INTO THIS CONTRACT, YOU ARE GIVING UP YOUR RIGHTS TO SEEK REMEDIES IN COURT, OTHER THAN IN SMALL CLAIMS COURT, AND THE RIGHT TO A JURY TRIAL. THE ABILITY TO CONDUCT DISCOVERY IN ARBITRATION IS LIMITED AND THE ARBITRATOR’S DECISION IS SUBJECT TO VERY LIMITED REVIEW BY COURTS. ARBITRATORS CAN AWARD THE SAME DAMAGES AND RELIEF THAT A COURT CAN AWARD. THE AAA SHALL HAVE THE POWER TO RULE ON ANY CHALLENGE TO ITS OWN JURISDICTION OR TO THE VALIDITY OR ENFORCEABILITY OF ANY PORTION OF THIS ARBITRATION PROVISION. THE PARTIES AGREE THAT ALL CLAIMS INCLUDING STATUTORY, STATE OR FEDERAL CLAIMS, MAY BE MADE SOLELY ON AN INDIVIDUAL BASIS, AND THAT THIS CONTRACT DOES NOT PERMIT CLASS ACTIONS, EITHER IN ARBITRATION OR THROUGH A COURT PROCEEDING. AAA MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS, AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING. IN THE EVENT THE PROHIBITION ON CLASS ARBITRATION IS DEEMED INVALID OR UNENFORCEABLE, THEN THE ENTIRETY OF THIS ARBITRATION PROVISION SHALL BE NULL AND VOID. JUDGMENT ON THE ARBITRATOR’S AWARD CAN BE ENTERED IN ANY COURT HAVING JURISDICTION. THIS AGREEMENT EVIDENCES A TRANSACTION IN INTERSTATE COMMERCE, AND THUS THE FEDERAL ARBITRATION ACT GOVERNS THE INTERPRETATION AND ENFORCEMENT OF THIS PROVISION. THIS ARBITRATION PROVISION SHALL SURVIVE TERMINATION OF THIS AGREEMENT.

Other Provisions: This contract can change based on any future legislation, orders, rules, regulations or your local utility tariff or policy changes. This contract is made and shall be construed in accordance with the laws of Massachusetts. There are no third party beneficiaries to this contract. This contract is binding upon us and you, as well as any successors or legal assigns. Failure to exercise any right we have under this contract should not be considered as a waiver of the right to exercise any such right at a later date. The headings and Summary of Important Information chart in this contract are for reference only and do not affect the interpretation of this contract.

NRG-MA-PEF04-20211025

DISCLOSURE LABEL

Reliant Energy Northeast LLC d/b/a NRG Home and NRG Retail Solutions ("NRG Home")

Generation

Average price per kWh for customers at different levels of use (in the period 04/01/2024 - 03/31/2025). Prices do not include regulated charges for customer service and delivery.

	Residential - Avg. Price per kWh				Commercial - Avg. Price per kWh			
Avg. Use per Month	250 kWh	500 kWh	1,000 kWh	2,000 kWh	1,000 kWh	10,000 kWh	20,000 kWh	40,000 kWh
National Grid	$0.157	$0.157	$0.157	$0.157	N/A	N/A	N/A	N/A
Eversource (NSTAR)	$0.152	$0.153	$0.152	$0.151	N/A	N/A	N/A	N/A
Eversource (WMECo)	$0.143	$0.143	$0.143	$0.142	N/A	N/A	N/A	N/A

Contract

Contract Terms: You will receive a fixed electricity supply price for the number of months specified in the Price section of your Terms of Service. Your contract is subject to automatic renewal at the end of the term, at which time you will begin to receive a variable price if you do not contact us to pick a different product or cancel. We will determine the variable supply price in our discretion based on many different factors as described in your Terms of Service.

Power Sources

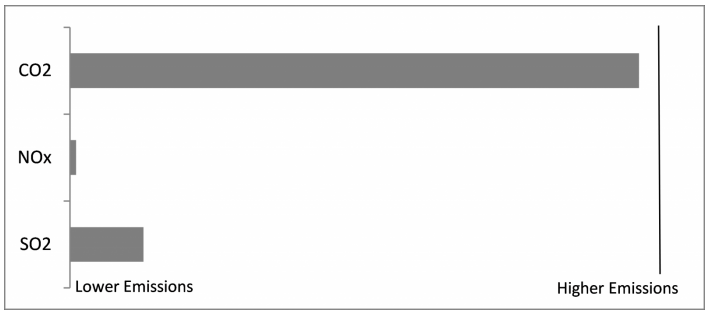
Demand for electricity from all NRG Home customers in the period 04/01/2024 - 03/31/2025 was met by generation from the following sources. (Total % may not equal sum due to rounding)

Power Sources	Known Resources	System Power	Total
Air-source heat pump	0%	0.37%	0.37%
Biogas	0%	0.01%	0.01%
Biomass	0%	1.52%	1.52%
Coal	0%	0.32%	0.32%
Diesel	0%	1.45%	1.45%
Digester Gas	0%	0.11%	0.11%
Energy Storage	0%	0.07%	0.07%
Fuel Cell	0%	0.89%	0.89%
Geothermal	0%	0.00%	0.00%
Ground and water source heat pump	0%	0.03%	0.03%
Hydroelectric/Hydropower	0%	5.40%	5.40%
Hydrokinetic	0%	0.00%	0.00%
Jet	0%	0.01%	0.01%
Landfill Gas	0%	0.39%	0.39%
Liquid biofuels	0%	0.34%	0.34%
Municipal Solid Waste	0%	0.49%	0.49%
Natural Gas	0%	46.78%	46.78%
Nuclear	0%	22.78%	22.78%
Oil	0%	5.05%	5.05%
Solar Photovoltaic	0%	8.10%	8.10%
Solar Thermal	0%	0.00%	0.00%
Trash-to-Energy	0%	1.88%	1.88%
Wind	0%	3.18%	3.018%
Wood	0%	0.82%	0.82%

Total	0%	100.00%	100.00%

Air Emissions

Carbon dioxide (CO2), nitrogen oxide (NOX) and sulfur dioxide (SO2) emissions rates from these sources in the period 04/01/2024 - 03/31/2025 relative to the regional average, and to the emission rates of a new generating unit.



Labor Information

25% of electricity associated with NRG Home came from power sources with union contracts with their employees. Labor information based on information provided by ISO New England, Inc. for the period Jan. 1, 2023 through December 31, 2023. Information regarding labor disputes is not available.

Notes:

1. See your contract terms and conditions for further information on this label. You may contact NRG Home toll-free at 1-855-500-8703, the Massachusetts Department of Energy Resources at 617-626-7300 or the Massachusetts Department of Public Utilities at 1-877-886-5066.
2. Electricity customers in New England are served by an integrated power grid, not particular generating units. The above information is based on the most recently available information for the NEPOOL Generation Information System. NRG Home procures its electricity supply through system power contracts, not from specific generating units.

NRG Home Rewards Program Terms

Eligibility: Your rewards are offered by Reliant Energy Northeast LLC, d/b/a NRG Home and NRG Retail Solutions ("NRG Home"). Rewards are subject to the following terms and conditions. For purposes of receiving rewards, active accounts are defined as those (i) that are billing more than $0 and (ii) for which we have not received a request to discontinue (drop) service or change programs and (iii) for MA customers, for which NRG Home has received at least one full payment. NRG Home may at its discretion send a combined reward payment if you have more than one account enrolled. Rewards are also subject to the Terms of Service between NRG Home and you, including, but not limited to, all terms related to dispute resolution. NRG Home reserves the right to disqualify any account holder from participation in reward programs.

Rebate Information: Any tax liability relating to a rebate is your sole responsibility. NRG Home is not responsible for resolving any conflicting claims to rebates. Rebates may not be applied as credits or offsets to reduce the amount owed on your account. Rebates shall have no cash value until the rebates are issued. You have no property rights or other legal interest in rebates until rebates are received. You may not assign, transfer or pledge rebates. The terms and conditions of rebates may be modified or rebates may be discontinued at any time at NRG Home's sole discretion. If NRG Home discontinues the rebate programs, you will be eligible for a pro-rated rebate, based on the portion of your Program or Rebate Period that has been completed. However, if rebates are found to be in violation of any applicable law, then NRG Home will not have any obligation to provide any rebates to you.

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