

1/7/2016			NJ Commercial 0 - 999 Dth Annually											
			Nymex PLUS						Fixed					
Utility	Load Type	Start Date	Term (Months)				Sweet Spot		Term (Months)				Sweet Spot	
			6	12	18	24	Term	Price	6	12	18	24	Term	Price
Etown	Non-Heat	Jan-16	1.195	0.902	1.145	1.015	11	0.820	3.591	3.408	3.754	3.683	10	3.285
Etown	Non-Heat	Feb-16	0.873	1.050	1.041	1.088	9	0.647	3.297	3.609	3.675	3.793	9	3.118
Etown	Non-Heat	Mar-16	0.476	1.109	0.914	1.116	8	0.377	2.936	3.716	3.573	3.855	8	2.866
Etown	Non-Heat	Apr-16	0.279	1.097	0.859	1.110	7	0.248	2.777	3.751	3.543	3.883	7	2.759
NJNG	Non-Heat	Jan-16	0.809	0.604	0.869	0.757	10	0.534	3.205	3.110	3.478	3.425	10	2.992
NJNG	Non-Heat	Feb-16	0.559	0.746	0.794	0.823	9	0.391	2.983	3.305	3.428	3.529	9	2.861
NJNG	Non-Heat	Mar-16	0.241	0.829	0.696	0.858	8	0.172	2.701	3.436	3.354	3.598	8	2.660
NJNG	Non-Heat	Apr-16	0.098	0.843	0.658	0.867	7	0.077	2.595	3.497	3.343	3.640	4	2.581
PSEG	Non-Heat	Jan-16	1.526	1.179	1.606	1.420	11	1.011	3.922	3.685	4.215	4.088	10	3.480
PSEG	Non-Heat	Feb-16	1.080	1.458	1.464	1.558	9	0.779	3.504	4.017	4.098	4.263	9	3.249
PSEG	Non-Heat	Mar-16	0.488	1.615	1.276	1.634	8	0.380	2.948	4.222	3.935	4.373	8	2.868
PSEG	Non-Heat	Apr-16	0.241	1.618	1.209	1.636	7	0.212	2.739	4.272	3.894	4.408	7	2.723
SJG	Non-Heat	Jan-16	1.361	1.029	1.264	1.126	11	0.942	3.757	3.535	3.873	3.794	10	3.410
SJG	Non-Heat	Feb-16	1.008	1.181	1.147	1.202	9	0.757	3.431	3.739	3.781	3.907	9	3.227
SJG	Non-Heat	Mar-16	0.576	1.229	1.008	1.226	8	0.465	3.037	3.836	3.667	3.966	8	2.954
SJG	Non-Heat	Apr-16	0.357	1.206	0.945	1.215	7	0.321	2.854	3.860	3.630	3.987	7	2.832
Etown	Heating	Jan-16	1.793	1.565	1.925	1.788	11	1.535	4.157	4.043	4.558	4.472	11	3.950
Etown	Heating	Feb-16	1.584	1.893	1.877	1.949	10	1.317	3.949	4.487	4.550	4.715	10	3.747
Etown	Heating	Mar-16	0.798	2.025	1.745	2.010	8	0.695	3.194	4.728	4.470	4.854	8	3.117
Etown	Heating	Apr-16	0.301	2.004	1.802	2.001	7	0.259	2.767	4.790	4.581	4.902	7	2.748
NJNG	Heating	Jan-16	1.295	1.134	1.527	1.400	11	1.101	3.659	3.612	4.160	4.084	11	3.516
NJNG	Heating	Feb-16	1.124	1.447	1.506	1.546	10	0.927	3.489	4.041	4.178	4.312	10	3.357
NJNG	Heating	Mar-16	0.471	1.634	1.415	1.624	8	0.398	2.867	4.336	4.140	4.468	8	2.820
NJNG	Heating	Apr-16	0.102	1.657	1.489	1.640	7	0.076	2.567	4.443	4.267	4.541	4	2.552
PSEG	Heating	Jan-16	2.377	2.154	2.834	2.645	11	2.015	4.741	4.632	5.467	5.329	11	4.430

			NJ Residential											
			Nymex PLUS						Fixed					
Utility	Load Type	Start Date	Term (Months)				Sweet Spot		Term (Months)				Sweet Spot	
			6	12	18	24	Term	Price	6	12	18	24	Term	Price
Etown	Residential	Jan-16	1.652	1.380	1.717	1.569	11	1.328	4.023	3.863	4.343	4.246	11	3.763
Etown	Residential	Feb-16	1.396	1.647	1.641	1.700	10	1.117	3.777	4.224	4.300	4.444	10	3.567
Etown	Residential	Mar-16	0.681	1.764	1.486	1.754	8	0.573	3.100	4.438	4.189	4.567	8	3.019
Etown	Residential	Apr-16	0.290	1.745	1.491	1.746	7	0.254	2.771	4.494	4.238	4.611	7	2.752
NJNG	Residential	Jan-16	1.180	0.986	1.353	1.219	11	0.938	3.552	3.469	3.978	3.897	11	3.373
NJNG	Residential	Feb-16	0.975	1.241	1.305	1.338	10	0.770	3.355	3.818	3.964	4.083	10	3.220
NJNG	Residential	Mar-16	0.387	1.406	1.193	1.408	8	0.310	2.805	4.080	3.896	4.221	8	2.757
NJNG	Residential	Apr-16	0.099	1.428	1.217	1.422	7	0.075	2.579	4.176	3.964	4.287	4	2.563
PSEG	Residential	Jan-16	2.178	1.875	2.504	2.294	11	1.726	4.549	4.358	5.130	4.971	11	4.161
PSEG	Residential	Feb-16	1.838	2.379	2.428	2.542	10	1.445	4.219	4.956	5.086	5.286	10	3.896
PSEG	Residential	Mar-16	0.759	2.690	2.218	2.692	8	0.632	3.178	5.364	4.921	5.505	8	3.078
PSEG	Residential	Apr-16	0.251	2.694	2.263	2.696	7	0.216	2.731	5.443	5.010	5.561	7	2.715
SJG	Residential	Jan-16	1.854	1.549	1.873	1.719	11	1.495	4.226	4.031	4.499	4.396	11	3.930
SJG	Residential	Feb-16	1.577	1.822	1.785	1.855	10	1.265	3.958	4.399	4.444	4.600	10	3.716
SJG	Residential	Mar-16	0.808	1.917	1.612	1.903	8	0.685	3.226	4.591	4.315	4.716	8	3.132
SJG	Residential	Apr-16	0.373	1.881	1.608	1.885	7	0.330	2.853	4.630	4.356	4.750	7	2.829

			NJ Large Commercial 1,000 - 5,999 Dth Annually											
			Nymex PLUS						Fixed					
Utility	Load Type	Start Date	Term (Months)				Sweet Spot		Term (Months)				Sweet Spot	
			6	12	18	24	Term	Price	6	12	18	24	Term	Price
Etown	Non-Heat	Jan-16	1.241	0.946	1.198	1.065	11	0.865	3.634	3.450	3.808	3.733	10	3.329
Etown	Non-Heat	Feb-16	0.925	1.103	1.094	1.142	9	0.692	3.343	3.661	3.731	3.849	9	3.157
Etown	Non-Heat	Mar-16	0.500	1.167	0.963	1.171	8	0.397	2.955	3.778	3.624	3.917	8	2.881
Etown	Non-Heat	Apr-16	0.278	1.153	0.907	1.165	7	0.246	2.774	3.817	3.597	3.948	7	2.757
NJNG	Non-Heat	Jan-16	0.846	0.640	0.913	0.799	11	0.570	3.239	3.143	3.524	3.467	10	3.025
NJNG	Non-Heat	Feb-16	0.599	0.789	0.839	0.868	9	0.425	3.018	3.347	3.475	3.576	9	2.890
NJNG	Non-Heat	Mar-16	0.258	0.879	0.737	0.906	8	0.185	2.713	3.490	3.399	3.651	8	2.670
NJNG	Non-Heat	Apr-16	0.097	0.894	0.701	0.916	7	0.075	2.593	3.558	3.391	3.698	4	2.578
PSEG	Non-Heat	Jan-16	1.591	1.244	1.689	1.498	11	1.075	3.984	3.747	4.300	4.167	10	3.544
PSEG	Non-Heat	Feb-16	1.154	1.539	1.549	1.644	9	0.842	3.572	4.097	4.185	4.352	9	3.307
PSEG	Non-Heat	Mar-16	0.520	1.709	1.355	1.726	8	0.405	2.975	4.320	4.017	4.471	8	2.890
PSEG	Non-Heat	Apr-16	0.240	1.712	1.291	1.728	7	0.210	2.736	4.376	3.981	4.511	7	2.720
SJG	Non-Heat	Jan-16	1.410	1.078	1.320	1.179	11	0.992	3.803	3.581	3.930	3.848	10	3.459
SJG	Non-Heat	Feb-16	1.064	1.238	1.204	1.259	9	0.806	3.483	3.796	3.840	3.967	9	3.271
SJG	Non-Heat	Mar-16	0.603	1.290	1.059	1.285	8	0.488	3.059	3.901	3.721	4.030	8	2.972
SJG	Non-Heat	Apr-16	0.356	1.264	0.995	1.272	7	0.320	2.852	3.928	3.686	4.054	7	2.830
Etown	Heating	Jan-16	1.645	1.360	1.699	1.546	11	1.299	4.017	3.852	4.326	4.228	11	3.737
Etown	Heating	Feb-16	1.374	1.629	1.620	1.678	10	1.073	3.755	4.215	4.281	4.428	10	3.529
Etown	Heating	Mar-16	0.673	1.737	1.473	1.728	8	0.548	3.091	4.412	4.175	4.541	8	3.000
Etown	Heating	Apr-16	0.290	1.719	1.474	1.720	7	0.246	2.769	4.465	4.218	4.582	7	2.746
NJNG	Heating	Jan-16	1.175	0.971	1.336	1.198	11	0.915	3.546	3.463	3.963	3.880	11	3.354
NJNG	Heating	Feb-16	0.956	1.228	1.286	1.317	10	0.736	3.337	3.814	3.947	4.067	9	3.189
NJNG	Heating	Mar-16	0.380	1.380	1.179	1.381	8	0.293	2.798	4.056	3.881	4.194	8	2.744
NJNG	Heating	Apr-16	0.098	1.401	1.198	1.395	7	0.070	2.576	4.146	3.942	4.257	4	2.560
PSEG	Heating	Jan-16	2.166	1.856	2.479	2.263	11	1.684	4.537	4.347	5.106	4.946	11	4.123
PSEG	Heating	Feb-16	1.806	2.362	2.400	2.513	10	1.385	4.186	4.948	5.061	5.263	10	3.841
PSEG	Heating	Mar-16	0.748	2.649	2.199	2.652	8	0.602	3.166	5.325	4.902	5.465	8	3.053
PSEG	Heating	Apr-16	0.251	2.653	2.236	2.655	7	0.209	2.729	5.399	4.980	5.517	7	2.709
SJG	Heating	Jan-16	1.847	1.527	1.855	1.695	11	1.463	4.218	4.018	4.482	4.378	11	3.902
SJG	Heating	Feb-16	1.553	1.801	1.764	1.833	10	1.218	3.934	4.387	4.425	4.582	10	3.674
SJG	Heating	Mar-16	0.799	1.889	1.599	1.877	8	0.658	3.216	4.565	4.301	4.690	8	3.109
SJG	Heating	Apr-16	0.373	1.856	1.592	1.860	7	0.321	2.851	4.601	4.336	4.722	7	2.822