

Fuel Oil Plans 101

Homeowners enjoyed lower heating oil spending during the 2016-2017 winter season due to warmer than usual temperatures. According to the U.S. Energy Information Administration, this winter is expected to be 13% colder and heating oil prices are predicted to rise by 17% in the 2017-2018 season. *Have you thought about your fuel oil plan yet?*



Types of Payment Plans

	Spot Delivery "Pay-As-You-Go"	Pre-Buy	Price Protection Plan	Price Cap
	<i>You pay the current market price for heating oil on the day it is delivered.</i>	<i>You are paying for your home's total estimated oil usage for the entire winter season upfront.</i>	<i>Pay your fuel delivery costs over 12-months with a monthly payment determined by your previous usage.</i>	<i>You never pay more than a predetermined price per gallon for your heating oil.</i>
PROs	<ul style="list-style-type: none"> Not locked into a contract with an oil delivery company for an entire season. 	<ul style="list-style-type: none"> Lock in a pre-season rate for estimated oil usage so you won't be affected if prices rise. Pay a single payment upfront for specified number of gallons. 	<ul style="list-style-type: none"> Equal, predictable monthly payments. Protection from unexpected high heating bills. 	<ul style="list-style-type: none"> Protection from unexpected spike in price. If price falls, your payment falls. Never paying above the predetermined price cap. Lower monthly payments.
CONs	<ul style="list-style-type: none"> It's unpredictable. If oil prices skyrocket during the season, so will your bill. 	<ul style="list-style-type: none"> If you purchase too little oil, you will pay market price for any additional oil purchases throughout the remainder of the season. If oil prices fall, you are stuck with the price you paid at the start of the season. 	<ul style="list-style-type: none"> Paying for fuel used during the winter in the "off-season." 	<ul style="list-style-type: none"> Locked into contract with fuel oil provider. Paying for fuel used during the winter in the "off-season."



How does a **Price Cap program** work? At IT Lande, if oil prices rise during the contracted period for your fuel oil plan, you will not pay more than the predetermined cap. And, if prices fall for a sustained period, you pay the lower price. It's a win-win.

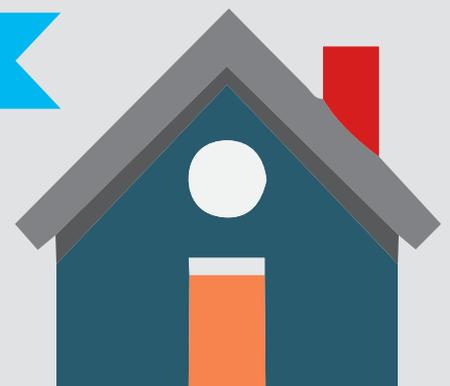
Peace of Mind

Questions to ask after comparing prices and deciding on the payment plan that best fits your budget:

- 1 Does the fuel oil provider offer additional services?
- 2 Would the provider be able to inspect, service, repair or replace your home heating system?
- 3 Does the provider offer emergency service, 24 hours, 7 days a week?
- 4 Do you need to enroll in additional programs to get service after hours, weekends, or holidays if you need it?

Heating your home with IT Lande

Succeeding in the fuel oil delivery business is based on one basic premise: Reliability. IT Lande has a strong reputation for reliability, which is what keeps our customers loyal. Our full-service capabilities include delivery, installation, service, and repair to all major brands of virtually any type of home heating system.



Trust IT Lande to keep your home properly heated during the winter months.