

## Our philosophy:

weatherXchange believes that easy access to weather risk protection is critical for businesses which need to address earnings volatility or uncertainty arising from weather. Through the use of technology our aim is to increase the use of weather hedging as a standard financial tool. Our goal is simple: facilitate the growth of index based weather hedging by increasing market efficiency while improving the hedger's experience.

## What weatherXchange® does:

weatherXchange facilitates corporate access to weather risk management products (insurance and derivatives). weatherXchange is an independent web-based platform which streamlines the process of structuring risk protection, obtaining pricing on protection, monitoring / reporting risk, and then finally settling weather risk contracts. The platform is free to hedgers.

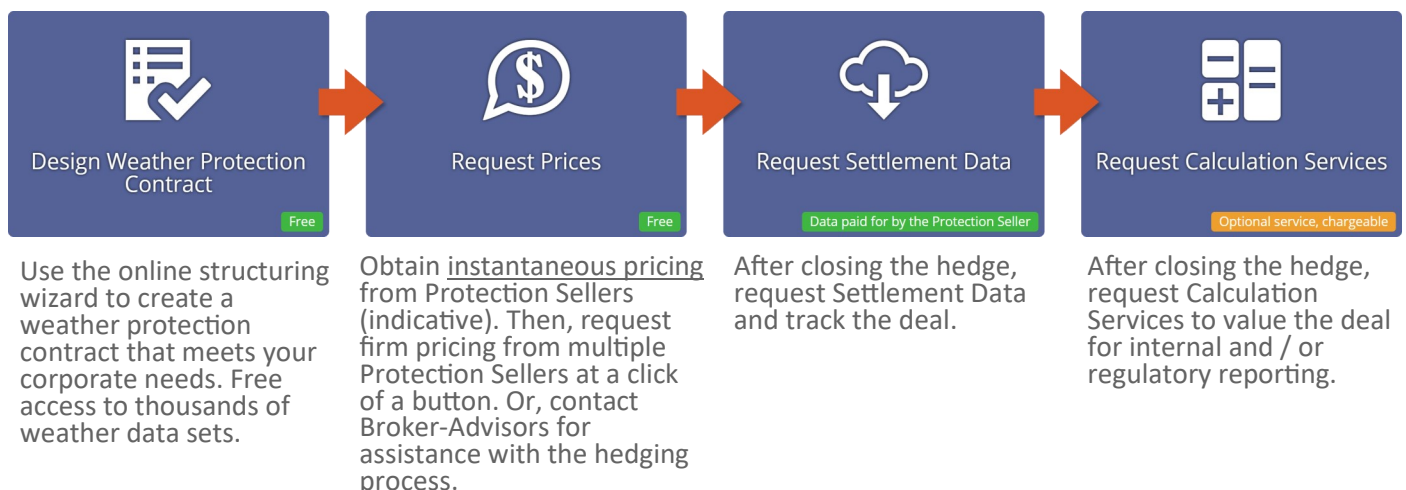
## Summary

- weatherXchange provides free-of-charge access to weather data for purposes of structuring a weather hedge.
- weatherXchange provides a free-of-charge structuring wizard that assists with building a weather hedge.
- weatherXchange allows for the instantaneous display of pricing from Protection Sellers (indicative pricing) .
- weatherXchange connects hedgers with up to 10 Protection Sellers to obtain competitive prices or with Broker-Advisors for advice
- Upon purchasing a hedge the hedger receives access to Settlement Data and optional Calculation Services (chargeable).

## Our Goal is to make weather risk hedging simpler by:

- Providing free access to high quality, worldwide weather data for structuring weather hedges
- Providing free tools to help structure an appropriate index-based weather hedge
- Incorporating instantaneous indicative pricing into the structuring process
- Introducing hedgers to multiple Protection Sellers for easy price comparison
- Connect hedgers who need specialist advice or anonymity with Broker-Advisors
- Making the process of tracking and settling a weather protection hedge easier

## How it works:



The process of structuring a hedge, obtaining pricing, viewing daily risk metrics, and settling a transaction has never been easier...

1

## Access the platform



Visit our [web site](#) and click on “Client Portal” (top right) to obtain an immediate free login.

2

## Design your weather protection contract

Use our five-step wizard to guide you through the process of creating a suitable weather hedge for your business. Analyze past contract performance and review instantaneous indicative pricing.

3

## Save the structure

Save your weather hedge structures to your secure account. These can be modified in the future as templates for new structures.

The process of structuring a hedge, obtaining pricing, viewing daily risk metrics, and settling a transaction has never been easier...

4

## Obtain pricing / advice



Get Automated Indicative Prices

- Automated Indicative Prices may be used when structuring or refining your hedge. (Pricing is provided by the Protection Sellers, not weatherXchange).



Get Advice/Prices from Broker-Advisors

- Contact Broker-Advisors by sending your weather protection contract. They will be able to review it and advise or deal on your behalf in the market.



Get Prices direct from Protection Sellers

- Directly send your RFP to chosen Protection Sellers to get a firm price or to discuss.

5

## Track the day-to-day performance of your hedge

### Speedwell Calculation Services

This chargeable service allows for simple access to daily risk metrics regarding your hedge. The following information is presented in an easy to use risk dashboard:

- End of day mark-to-model valuation
- Daily P&L calculations
- Access to Speedwell ECMWF & GFS forecast
- Accrued index calculations
- Marginal value-at-risk calculations
- Sensitives (Greeks)

6

## Settle your hedge

### Speedwell Settlement Services

Speedwell Settlement Services provides independent assessment of the weather observed during the term of your hedge.

- Accurate, timely, transparent, reliable, and independent data
- Documentation of the details (data type, observation convention, delivery cycle)
- Total transparency
- Deliverables—Preliminary and Final Settlement Data (includes Settlement Certificates)