GETTING S T A R T E D

Contact ISFIS or WoodRiver Energy to enroll. Iowa LGRP's Education Energy Group Program is just two easy steps:

Join Iowa LGRP

Adopt a Board Resolution to join the 28E Entity, Iowa Local Government Risk Pool. This action alone does not obligate your participation and only needs to be approved the first year.

Enroll Meters

Determine which natural gas meters you are interested in enrolling, and complete an Education Energy
Program Participation Agreement to enroll for each fiscal year.



lowa Local Government Risk Pool 1201 63rd Street Des Moines, Iowa, 50311 ISFIS: (515) 251-5970

Wood River Energy: (888) 510-9315 service@iowaschoolfinance.com www.lowaLocalGovernmentRiskPool.org

IOWA LGRP LOCAL GOVERNMENT RISK POOL

The lowa Local Government Risk Pool (lowa LGRP) is a 28E founded in 2019 by three originating K-12 Public School Districts in an effort to provide greater stability to school district budgets by pooling risks. Iowa LGRP is serviced by WoodRiver Energy & ISFIS, with decades of combined energy service experience working with Iowa schools and local governments.



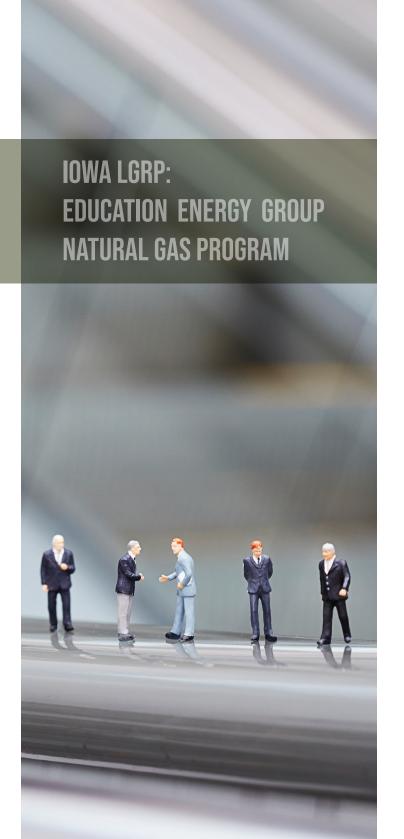
LEARN MORE

How are schools protected?

It's simple! Districts pay a single premium at the beginning of the fiscal year to cover all natural gas services for the year (from utility expenses to the gas itself). No more gas utility bills. The premium may be paid from the district's Management Fund according to an opinion issued by lowa's Auditor of State.

How does it work?

Participants remit a lump sum premium payment for each enrolled meter. This covers all of their gas service requirements for the period covered by the premium. The premium is based on approximately 125% of historical usage, at the lowest prices the Pool is able to lock in well in advance of the winter heating season. All risks are transferred to lowa LGRP, working with ISFIS and WoodRiver Energy.



How will this save us money?

As with any product that transfers risk, in most years your district may not save money. But you will be protected from black swan events, super cold budget-busting winters, tarriff changes, or the impact of hurricanes that can wipe out significant gas production, any one of which can send prices soaring.

Unlike with traditional natural gas pools or other vendors, however, your district and the lowa LGRP are aligned to become more efficient and reduce gas consumption. Independent of long run savings, your General Fund will not be impacted regardless of the weather or the market if premiums are paid from the Management Fund.

Is this an insurance program?

No, Iowa LGRP's Education Energy Program is not an insurance product according to the Iowa Insurance Division & State Law. This is a Local Government Risk Pool through which Local Governments join together to pool and transfer risks associated with natural gas. This creates budget certainty for Districts eliminating dramatic price swings (think Winter 2014 Polar Vortex), eliminates monthly gas invoices to Schools, and allows schools to focus on what is important; Education.