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Laurence M. Downes, *Chairman & CEO*

Keeping Homes Warm and Businesses Running

New Jersey Resources (NJR), a *Fortune* 1000 company, headquartered in Monmouth County, is a leading provider of retail, wholesale and renewable energy services throughout New Jersey and across North America. NJR's diversified energy portfolio is comprised of five key businesses – New Jersey Natural Gas, NJR Energy Services, NJR Clean Energy Ventures, NJR Home Services and NJR Midstream.

NJR's principal subsidiary, New Jersey Natural Gas (NJNG), operates and maintains over 7,100 miles of transportation and distribution infrastructure. This extensive network is the lifeline that keeps homes warm and businesses running for more than 500,000 customers throughout Monmouth, Ocean and parts of Morris, Middlesex and Burlington counties.

But NJR is more than just pipes in the ground. Constructive regulatory relationships have paved the way for successful infrastructure investments that add value to the communities it serves, creating jobs and helping strengthen the economy, while ensuring the safety and reliability of the company's distribution system.

The energy NJR delivers goes beyond the services it provides. As a dedicated partner, NJR helps enhance the quality of life in the communities it serves, supporting nearly 2,000 non-

profit and community organizations that focus on economic growth, education, health, safety and the environment.

Caring for the environment is fundamental at NJR. Conserve to Preserve®, NJR's company-wide umbrella for environmental stewardship, aligns the interest of the company, its customers and the state by providing residents, businesses and municipalities with the tools and resources they need to save energy, save money and help preserve our natural resources.

The company's successful energy-efficiency program, The SAVEGREEN Project®, provides rebates and incentives, including on-bill repayment opportunities, to help NJNG customers upgrade their natural gas heating equipment and make their homes and businesses more energy-efficient. These offerings complement those available through New Jersey's Clean Energy Program™ and support the state's goals of lowering customers' energy costs, reducing emissions and encouraging economic development.

Guided by NJR's Commitment to Stakeholders' seven core principles, over 950 dedicated women and men are the driving force behind NJR's promise to provide reliability and comfort to its customers, value to its investors and service to its communities in an environmentally responsible way, every day. 