



ACCOUNT NUMBER 1234 567 890 1
 SERVICE FOR
 ELLEN RAMIREZ
 7430 OCEAN VIEW BLVD
 LA JOLLA, CA 92037

DATE MAILED Nov 3, 2015 Page 1 of 4
www.sdge.com
1-800-411-SDGE (7343) English
1-800-311-SDGE (7343) Español
1-877-889-SDGE (7343) TTY
 M-F, 7am-8pm, Sat, 7am-6pm
 24 Hour Emergency Service

You can't see, taste or smell carbon monoxide, but you can learn to spot the warning signs. Get safety tips at sdge.com/gassafety.

Special Savings: You can save money on your energy bill through our CARE Program. Eligibility is based on household income or participation in certain public assistance programs. To apply, call 1-877-646-5525 or connect at sdge.com/CARE.

Ahorros especiales: Puede ahorrar dinero en su factura de energía a través de nuestro Programa CARE. Los requisitos para participar se basan en el ingreso de su hogar o la participación en ciertos programas de asistencia pública. Para solicitarlo, llame al 1-877-646-5525 o conéctese en sdge.com/CARE.

Savings Alert: California is fighting climate change and so can you! Your bill includes a Climate Credit from a state program to cut carbon pollution while also reducing your energy costs. Find out how at EnergyUpgradeCA.org/credit.

Account Summary

Previous Balance			\$143.38
Payment Received	10/06/15	THANK YOU	- 143.38
Current Charges			+ 64.43
Total Amount Due			\$64.43

Summary of Current Charges

(See page 2 for details)

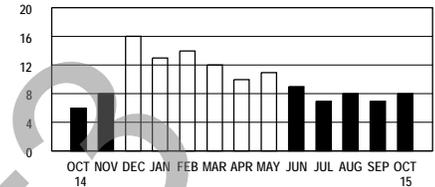
	Billing Period	Usage	Amount(\$)
Gas	Sep 30, 2015 - Oct 30, 2015	8 Therms	10.32
Electric	Sep 30, 2015 - Oct 30, 2015	405 kWh	54.11
Total Charges this Month			\$64.43

Regulatory Notices

All customers are required to pay a Competition Transition Charge as part of the charges above, including those who choose an electric service provider other than SDG&E.

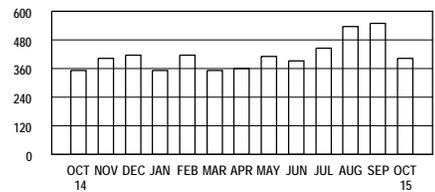
DATE DUE	Nov 22, 2015
AMOUNT DUE	\$64.43

Gas Usage History (Total Therms used)



	Oct 14	Sep 15	Oct 15
Total Therms used	6	7	8
Daily average Therms	.2	.2	.3
Days in billing cycle	29	30	30
Change in daily average from last month			+ 50.0%
Change in daily average from last year			+ 50.0%

Electric Usage History (Total kWh used)



	Oct 14	Sep 15	Oct 15
Total kWh used	352	551	405
Daily average kWh	12.1	18.4	13.5
Days in billing cycle	29	30	30
Change in daily average from last month			- 26.6%
Change in daily average from last year			+ 11.6%

PLEASE KEEP THIS PORTION FOR YOUR RECORDS. (FAVOR DE GUARDAR ESTA PARTE PARA SUS REGISTROS.)
 PLEASE RETURN THIS PORTION WITH YOUR PAYMENT. (FAVOR DE DEVOLVER ESTA PARTE CON SU PAGO.)



Save Paper & Postage
 PAY ONLINE
www.sdge.com

ACCOUNT NUMBER
 1234 567 890 1

DATE DUE	Nov 22, 2015
AMOUNT DUE	\$64.43

SERVICE ADDRESS: 7430 OCEAN VIEW BLVD LJ 92037

Please enter amount enclosed.

\$

Write account number on check and make payable to **San Diego Gas & Electric**.

ELLEN RAMIREZ
 2689 BEACH VIEW BLVD
 LA JOLLA CA 92037-2225

SAN DIEGO GAS & ELECTRIC
 PO BOX 25111
 SANTA ANA CA 92799-5111



Detail of Current Charges

Gas Service

Rate: GR-Residential

Baseline Allowance: 15 Therms

Meter Number: 09876543 (Next scheduled read date Dec 1, 2015) Cycle: 21

Billing Period	Days	Current Reading	Previous Reading	= Difference	x Meter Constant	x Therm Multiplier	= Total Therms
09/30/15 - 10/30/15	30	1295	1287	8	1.000	1.036	8

GAS CHARGES Amount(\$)

Gas Service (Details below) 8 Therms

Therms used	Baseline						
	8						
Rate/Therm	\$.87257						
Charge	\$6.98					=	6.98

Gas Energy Charge (Details below) 8 Therms

Therms used	Usage						
	8						
Rate/Therm	\$.32159						
Charge	\$2.57					=	2.57

Total Gas Charges \$9.55

TAXES & FEES ON GAS CHARGES Amount (\$)

City of San Diego Franchise Fee Differential	9.55 x 1.03%	.10
Public Purpose Program	8 Therms x \$.082880	.66
State Regulatory Fee	8 Therms x \$.000680	.01

Total Taxes & Fees on Gas Charges \$.77

Total Gas Service \$10.32

(Continued on next page)

Other Important Phone Numbers (

For emergencies and to report outages, please call 24 hours a day, 7 days a week **1-800-611-7343**

To locate underground cables & gas pipes, please call DigAlert, Monday-Friday, 6am-7pm **8-1-1**

Payment Options \$

Online: It's fast, easy and free. Just register or sign into My Account at <https://myaccount.sdge.com>

Home banking: If you pay bills online through your bank, check with them to see if you can receive your bill online.

Automatic Pay: Have your payment automatically deducted from your account. For more information, call 1-800-411-SDGE (7343) or visit www.sdge.com

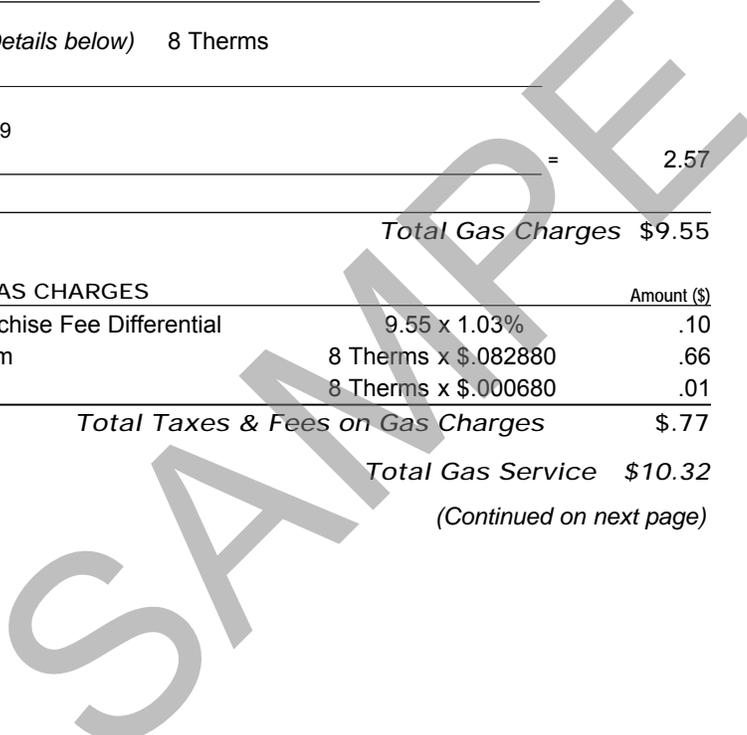
Pay by Phone: Call 1-800-411-SDGE or visit www.sdge.com to enroll. Once enrolled, you may authorize a payment from your checking account any day up to and including the bill due date.

By Mail: Mail your check or money order, along with the payment stub at the bottom of your bill, in the enclosed envelope to SDG&E, PO Box 25111, Santa Ana, CA 92799-5111

ATM/Debit/Credit Card or Electronic Check: You can use most major ATM/Debit cards, MasterCard and Visa credit cards, or the Electronic Check thru BillMatrix. A convenience fee is charged. Contact BillMatrix at 1-800-386-0067 or visit www.sdge.com/epay.

In Person: To find the nearest location and hours of operation, call 1-800-411-SDGE (7343) or visit www.sdge.com.

Need help paying your bill? Call us for programs and services at 1-800-411-SDGE (7343) or visit www.sdge.com.





Detail of Current Charges - Continued

Electric Service

Rate: Standard - DR-Residential

Climate Zone: Inland

Baseline Allowance: 336 kWh

Billing Period: 9/30/15 - 10/30/15

Total Days: 30

Meter Number: 02468024

(Next scheduled read date Dec 1, 2015)

Cycle: 21

Meter Constant: 1.000

Circuit: 0601 Block: 403A

Billing Period	Days	Current Reading	Previous Reading	= Difference	x Meter Constant	= Total kWh
09/30/15 - 10/30/15	30	25037	24632	405	1.000	405

ELECTRIC CHARGES

ELECTRIC CHARGES				Amount(\$)
Electricity Delivery (Details below)			405 kWh	
<i>SUMMER USAGE</i>	Baseline	100-130% of Baseline	More than 130% of Baseline	
kWh used	336	69		
Rate/kWh	\$.03567	\$.06021		
Charge	\$11.99	+ \$4.15	=	16.14

DWR Bond Charge	405 kWh x \$.00526	2.13
Summer Electricity Generation	405 kWh x \$.14226	57.62
DWR Revenue Adjustment		-.97
California Climate Credit		-23.99
Total Electric Charges		\$50.93

TAXES & FEES ON ELECTRIC CHARGES

TAXES & FEES ON ELECTRIC CHARGES			Amount (\$)
City of San Diego Franchise Fee Differential	49.77 x 5.78%		2.88
Franchise Fees on Electric Energy Supplied by Others	1.16 x 6.88%		.08
State Surcharge Tax	405 kWh x \$.000290		.12
State Regulatory Fee	405 kWh x \$.000240		.10
Total Taxes & Fees on Electric Charges			\$3.18

Total Electric Service \$54.11

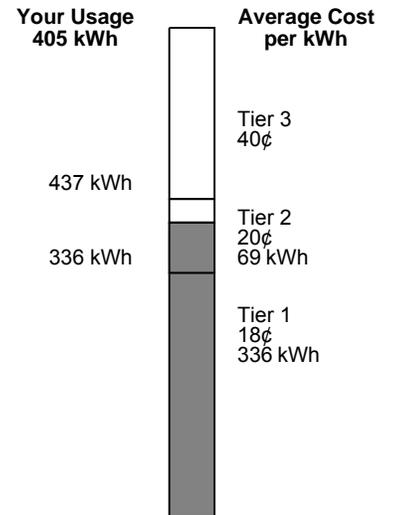
Total Current Charges \$64.43

Breakdown of Electric Charges

The total electric charges shown in the "Electric Service" section include the following components. Definitions for these terms are shown on page 4 of your bill.

Electricity Generation	57.62
DWR Bond Charge	2.13
Transmission	10.31
Distribution	36.06
Public Purpose Programs	4.95
Nuclear Decommissioning	.17
DWR Revenue Adjustment	-.97
California Climate Credit	-23.99
Competition Transition Charge	.39
Local Generation Charge	.15
Reliability Services	.10
TRAC	-35.99
Total Electric Costs	\$50.93

Meter Number: 02468024



The average cost per kilowatt hour (kWh) figures in the chart above are based on averages. Actual prices may vary. For more information visit www.sdge.com/customer/rates.



Definitions

Baseline Allowance - A quantity of electricity or gas allocated by the CPUC for residential customers based on a percentage of average residential consumption and varying based on type of space heating, type of water heating, season, climatic zone and number of days in the billing period.

California Climate Credit - Part of California's efforts to fight climate change, the credit results from fees charged by the state to reduce carbon pollution and increase use of cleaner forms of energy. These fees are returned to customers as savings on their electric bill. Households will receive the credit twice a year, and small businesses will receive it monthly. Learn how you can use these savings to further reduce your energy costs and help fight climate change at EnergyUpgradeCA.org/credit.

City of San Diego Franchise Fee Differential - A fee charged to SDG&E by the City of San Diego for the rights to operate within city streets.

Climate Zone - The CPUC established four Climatic Zones in California, based on annual average temperatures.

Competition Transition Charge (CTC) - Through this charge, SDG&E recovers costs for power plants and longterm power contracts approved by state regulators that have been made uneconomic by the shift to competition.

Delivery - Charges for the costs of owning, operating, and maintaining the transmission and distribution facilities to deliver power to customers.

Distribution - This line reflects charges to distribute power to customers. It includes power lines, poles, transformers, repair crews and emergency services.

DWR Charges - The Department of Water Resources (DWR) Bond Charge pays for bonds issued by DWR to cover the costs of purchasing power during the electricity crisis. All DWR charges, including the Cost Responsibility Surcharge component of DWR charges, are owned by DWR and not SDG&E. SDG&E collects charges for DWR as an agent of DWR.

Electricity Generation Charge - This charge is for the electricity you use and includes charges for the energy provided by both SDG&E and DWR. Electricity from DWR is owned by DWR, not SDG&E. If you purchase electricity from another supplier or buy electricity through SDG&E using hourly pricing, this charge appears only for informational purposes and will be offset by a credit.

Franchise Fees for Electric Energy Supplied by Others - This charge pays cities for the right to have transmission and distribution equipment (such as poles and wires) on city streets. This charge collects the franchise fee on the electricity purchased for you by DWR. The franchise fee on the electricity provided to you by SDG&E is included in the SDG&E Electricity Generation Charge.

kWh (kilowatt hour) - A common unit to measure electric energy consumption. A kWh equals 1,000 watts of electric power consumed for one hour of time.

Local Generation Charge - Recovers the costs associated with generation power suppliers that the CPUC has determined should be recovered from all benefiting customers.

Nuclear Decommissioning - This charge pays for the retirement of nuclear power plants.

Public Purpose Programs - This charge reflects the costs of certain state-mandated programs (such as low-income and energy efficiency programs).

Reliability Services (RS) - The Independent System Operator is required to ensure adequate generation to maintain electric system reliability. This means having enough generating facilities available to meet the demand for electricity at all times. The costs associated with this are passed on to SDG&E customers.

State Regulatory Fee - Charged to all utility users to pay for the California Public Utilities Commission (CPUC) operations.

State Surcharge Tax - Collected by the State of California for the conservation and development of energy resources in the state.

Therm - Unit of measurement for billing purposes, nominally 100,000 Btu.

Therm Multiplier - A therm multiplier is used to convert the heat content in natural gas (gas measured through the meter in cubic feet) into a billable unit, known as a therm. Cubic feet x therm multiplier = therms.

Total Rate Adjustment Component (TRAC) - This rate component reflects the handling of rate subsidies required by legislation and applied to residential usage up to 130% of baseline allowances. The associated rate cap subsidy amounts that apply to usage up to 130% of baseline allowances are tracked through add-on charges to residential rates for usage in excess of 130% of baseline allowances, as reflected in the TRAC component.

Transmission - This charge pays for the delivery of high-voltage electricity from power plants to distribution points near your home or business. It includes the cost of high-voltage power lines and towers, as well as monitoring and control equipment.

SDG&E Policies and Notices

Electronic Check Processing - When you pay your bill by check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited on the same day we receive the check. Your check will not be returned by your bank, however, the transaction will appear on your bank statement. *If you do not wish to participate in this program, please have your account number ready and call 1-866-534-5152.*

Rates & Rules - SDG&E's rate schedules and rules, on file and approved by the CPUC, are available on the Internet at www.sdge.com. Copies of applicable tariffs may also be obtained by calling 1-800-411-SDGE (7343) or visiting any company bill payment office.

Pay Before Date / Disconnection Policy - Your SDG&E bill is due and payable upon presentation and is past due if not paid within 19 days of the date mailed. If your payment has not been received by the "Due Date" shown on your bill, your SDG&E service is subject to disconnection, after proper notice has been provided. If your service is disconnected for non-payment, there may be additional service charges and you will be required to pay all past due SDG&E amounts before service is restored. Your SDG&E service could also be disconnected if the information provided on your application for service is false, incomplete or inaccurate. SDG&E will disconnect your services only for non-payment of those charges owed SDG&E.

If you are unable to pay your SDG&E bill in full due to a temporary financial hardship or due to a serious illness in the household, you need to call SDG&E before the expiration of this notice. Employees, including multilingual staff, are available to assist with payment arrangements.

If SDG&E fails to offer you payment arrangements, you may write to the Consumer Affairs Branch of the California Public Utilities Commission (CPUC), State Office Building, 505 Van Ness Avenue, room 2003, San Francisco, CA 94102, phone: 800-649-7570, email:

consumer-affairs@cpuc.ca.gov, prior to disconnection of your SDG&E service. The Consumer Affairs Branch will review the complaint and issue its proposed resolution to you and SDG&E. If you are not satisfied, you may appeal the proposed resolution by filing a formal complaint. A more detailed explanation of disconnection policies, including your rights as an SDG&E customer, may be obtained by calling 1-800-411-SDGE (7343), or e-mail: info@sdge.com.

Disputed Bills - If you dispute the SDG&E charges on your bill, which may include electric energy charges that reflect electricity provided by the State of California Department of Water Resources (DWR), please request an explanation from SDG&E within five days. If you still believe you have been billed incorrectly, the full amount of the SDG&E charges and DWR charges on the bill should be deposited with the California Public Utilities Commission, State Office Building, 505 Van Ness Avenue, Room 2003, San Francisco, CA 94102, phone: 800-649-7570, email:

consumer-affairs@cpuc.ca.gov, within 15 days of the mailing date of a past due notice for residential customers or seven days for non-residential customers, to avoid disconnection of your SDG&E service. Make the remittance payable to the CPUC, not SDG&E.

You may, in lieu of depositing the full amount of disputed bills with the CPUC, agree to an installment plan with SDG&E. A complaint may still be filed with the CPUC by stating your claim in writing and by providing supporting documentation.

The CPUC will not accept deposits when the dispute appears to be over matters that do not directly relate to the accuracy of the bill. Such matters include the quality of the utility's service, general level of rates, pending rate applications, and sources of fuel that are used to generate power.

Failure to make the deposit to the CPUC or payment arrangements with SDG&E by the expiration date of a past due notice, may result in the disconnection of your SDG&E service.

Re-Establishment of Credit / Deposit - If you pay your SDG&E bill after the expiration date of a past due notice, you may be required to re-establish your credit by paying a deposit.