



10 Things **Window Companies** **DON'T WANT YOU** **TO KNOW**

**10 things every homeowner should
know when purchasing windows.**

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1. Always be sure to check each company with a third party Reporting Agency.

The Better Business Bureau and Angie's List are two of the most common reporting agencies that are checked today.

If you are looking at the BBB, always scroll down to the **Complaint History** section to review the 36-month complaint history. The **Complaint History** is more important than the posted reviews because the complaints are checked and confirmed by the BBB. Be sure to read the complaints and decide for yourself if they are relevant, as this will give you a strong indication of what to expect from any company. Unfortunately, the reviews on the BBB are not verified or checked; they are posted automatically. This is why some companies may have many complaints but still show great reviews. In this case, the "reviews" do not carry as much weight as the "complaints."

How to Use Angi Reviews to Evaluate a Company

When using **Angi** (formerly Angie's List) to research companies, focus on reviews that state **"Yes – Work was Completed."** These reviews are the most reliable and accurate because they come from members who have actually completed a project with the company.

- **Verified Reviews:** Unlike the BBB, Angi checks and confirms these reviews for authenticity, ensuring you get trustworthy feedback.
- **Better Insight:** Reviews with "Yes – Work was Completed" provide a clearer picture of the company's performance and customer satisfaction.

By prioritizing these verified reviews, you'll have the best possible information to assess a company's reputation and make an informed decision.

Make sure to check both Angi and the BBB.

2. Go see a project and meet the installers.

Many homeowners don't meet the installers until after they sign on the dotted line. By meeting the installers and visiting a project they are currently working on, you can ensure you will receive the desired finished project you expect.

The installers are a critical part of the installation process. Even the best window in the world, if installed incorrectly, will not be effective and will fail to provide the energy efficiency you are looking for.

At the very least, make sure to see a picture and bio of the installer and watch a video of an actual installation project. **(Know exactly who will be installing your windows.)**

3. Don't feel pressured to buy, shop around to find better options, products, service, and price.

Unbeatable Pricing: At Factory Direct, you get **factory-direct pricing**, meaning no middleman markups—you only pay for the installation!

Endless Selection: Choose from over **30 of the top manufacturers in America**, offering a wide variety of colors, woodgrains, styles, designs, and energy-efficient options to perfectly match your home and budget.

Expert Installation: Rest easy knowing your windows and doors are in the hands of true professionals. Our top 3 AAMA Factory Certified Master Window Installers bring a combined **100+ years of experience**, specializing exclusively in window and door installations.

With Factory Direct, you're not just buying windows and doors—you're investing in quality, expertise, and peace of mind with over 34 years of service, since 1991. Let us show you the difference today!

WE'LL BEAT ANY QUOTE BY 10 TO 60%!

4. NFRC LABEL

Understanding Window Performance Ratings

NFRC Certification:

The **National Fenestration Rating Council (NFRC)** label is a critical indicator of a reputable window product. This label will be attached to each window by the manufacturer and provides standardized performance metrics for evaluating energy efficiency, including:

- **U-Factor:** Measures thermal insulation (lower is better).
- **Solar Heat Gain Coefficient (SHGC):** Assesses the ability to block solar heat (lower is better).
- **Visual Transmittance (VT):** Indicates the amount of visible light transmitted through the window.
- **Air Leakage (AL):** Rates the amount of air infiltration (lower is better).
- **Condensation Resistance (CR):** Reflects the window's ability to resist condensation build-up (higher is better).

Solar Heat Gain Coefficient (SHGC):

The **SHGC** determines how effectively a window blocks heat from the sun. A rating below **0.30** is considered good, with lower values indicating superior heat-blocking performance. For example, windows featuring a **triple-pane glass package** can achieve an SHGC as low as **0.22**, offering top-tier efficiency that qualifies for **ENERGY STAR Most Efficient certification is excellent**.

U-Factor:

The U-Factor measures a window's ability to insulate and prevent heat loss during colder months. **A U-Factor below 0.30 is efficient, with values of 0.25 or lower typically associated with triple-pane glass packages.** Premium triple-pane windows can achieve a U-Factor as low as 0.15 to 0.19, providing exceptional insulation and meeting ENERGY STAR Most Efficient standards.

By understanding these performance metrics, you can make an informed decision to maximize your home's energy efficiency, comfort, and long-term savings.

Below is a NFRC sticker that comes on all reputable windows. Some window companies don't want you to see the NFRC sticker.

ALL ENERGY PERFORMANCE RATINGS ARE LISTED ON THE NFRC LABEL.

	Manufacturer Product Make and Model Options: Low E, Argon, Foam Filled Frame...	
ENERGY PERFORMANCE RATINGS		
U-Factor (U.S./I-P)		Solar Heat Gain Coefficient
ADDITIONAL PERFORMANCE RATINGS		
Visible Transmittance		Air Leakage (U.S./I-P)
Condensation Resistance		—
<small>Manufacturer stipulates that these ratings conform to applicable NFRC procedures for determining whole product performance. NFRC ratings are determined for a fixed set of environmental conditions and a specific product size. NFRC does not recommend any product and does not warrant the suitability of any product for any specific use. Consult manufacturer's literature for other product performance information. www.nfrc.org</small>		

5. R-Value: The measure of thermal resistance.

Understanding R-Value and U-Factor in Window Ratings

Many customers are more familiar with **R-Value**, which measures a material's resistance to heat flow. To convert a window's **U-Factor** into an **R-Value**, simply divide .01 by the U-Factor and moving the decimal over two. This provides an easy way to compare insulation performance in a format you might already recognize.

Using this calculation ensures you can make accurate, apples-to-apples comparisons between window companies, allowing you to verify that you're getting the desired level of energy efficiency for your home.

6. Center Glass Rating: Glass Rating ONLY

Understanding Window Ratings: NFRC vs. Center-of-Glass

While R-Value calculations can be informative, they **do not provide the comprehensive Unit Rating** that the NFRC (National Fenestration Rating Council) Ratings offer.

Many window companies present customers with the **Center-of-Glass Rating**, which reflects the performance of the glass at its midpoint. This rating, often expressed as an R-Value, is misleadingly higher because it does not account for the frame, spacer, or edge-of-glass areas—all of which significantly affect overall window performance.

Always insist on NFRC Ratings for an accurate and unbiased measurement of the window's **true Unit Rating**, which considers the performance of the entire window system, including glass, frame, and spacers. This ensures you're making an informed decision based on the window's actual energy efficiency and performance.

By understanding these distinctions, you can better evaluate and compare products to select the highest-performing windows for your home.

7. Materials

The Science Behind the Best Materials for Window Replacement

When replacing windows, selecting the highest-quality materials is essential to ensure long-lasting performance, energy efficiency, and aesthetics. Here's a breakdown of the best materials used by top-tier professionals:

Silicone Caulk

Most window companies rely on **OSI Silicone**, which typically lasts around 5 years.

The Best Silicone: ASI Silicone, a true 50-year silicone, outperforms standard options with unmatched durability, flexibility, and weather resistance. It's the gold standard for long-term sealing solutions here at Factory Direct.

Insulation

Many companies use **fiberglass insulation or a Polyurethane Spray Foam** around the window frame. While effective, it doesn't provide the tightest seal.

The Best Insulation is Roll Form Polyurethane Foam Insulation, which delivers superior air sealing and thermal efficiency along with the ability to control the amount applied.

Note: High-quality polyurethane foam should not come from a spray can, as canned foam can expand uncontrollably, making post-installation adjustments difficult which will also bow in the window and cause problems with the operation of the windows as well. Properly applied professional-grade roll form polyurethane foam ensures a perfect balance of precision and performance.

Coil or Exterior Trim

Standard practice among many companies involves using **poly or PVC coil with a single layer of paint**. These materials offer minimal protection and durability over time.

The Best Exterior Trim is a High Performance Premium Coil with enhanced features, including:

UV Protection for fade resistance.

Scratch Resistance for long-term durability.

Harsh Climate Coating to withstand extreme weather.

Brushed Texture for longevity aesthetic appeal.

Satin Inhibitors to prevent gloss deterioration.

Backed by a **30-year warranty** for peace of mind.

Premium coil typically comes in a **19-gauge 3ft x 50ft roll**, and skilled installers meticulously form custom trim around each window for a precise, professional finish.

The Bottom Line: Using superior materials like ASI Silicone, polyurethane foam insulation, and advanced exterior trim doesn't just make a difference in performance—it sets the standard for craftsmanship and longevity. Trust in experts who prioritize these materials to deliver the best results for your home.

8. Window Companies and Manufacturers

At most window companies, you're limited to just **one type of window** or a single manufacturer. But at **Factory Direct**, we believe in giving you **options, value, and unmatched expertise**:

Unparalleled Selection: Choose from over **25 manufacturers** and a staggering **400+ different types of windows**. No matter your style, budget, or performance needs, we have the perfect window for you.

Compare and Customize: With such a wide range of manufacturers, you can easily **compare apples to apples** and find the exact window that fits your vision. If there's a window you love elsewhere, we likely have access to it—at **factory direct pricing! We'll also beat any quote by 10 to 60%. Most customers save \$5,000 on average.**

Expert Guidance: Not sure where to start? Let our experienced team help you compare windows side by side, ensuring you get the best value and the perfect fit for your home.

Factory Direct Pricing: At Factory Direct, you get **unbeatable factory direct pricing** without any hidden markups. You only pay for the **installation**, saving you money without compromising on quality.

Why settle for limited options when you can have it all at Factory Direct? Let us help you transform your home with windows that combine top-notch performance, style, and unbeatable value.

9. Company Installers Vs. Sub-Contractors

Company Installers will always take more pride in their work.

Why Factory Direct's Installation is Second to None

The quality of your window installation is just as important—if not more—than the quality of your windows. At **Factory Direct**, we pride ourselves on offering **expert craftsmanship** you can trust:

Unmatched Experience: Our **top three master installers** bring over **100 years of combined experience** to every job. These are true **masters of the trade**, ensuring your windows are installed with precision and care.

Attention to Detail: We don't cut corners. Our installers take the **extra time and effort** to ensure every project is completed to perfection—because we believe in doing the job right the first time, every time.

Masters of the Craft: At Factory Direct, you're not just getting any installers—you're getting **the best in the business**. Our team's expertise and dedication will guarantee a seamless, high-quality installation that exceeds your expectations.

With **Factory Direct**, your windows are in the hands of true professionals who treat every job with the care and respect it deserves.

10. FINANCING OPTIONS

Flexible Financing Options at Factory Direct – Simple, Transparent, and Stress-Free

When it comes to financing, **transparency** and **trust** matter. At Factory Direct, we're proud to offer the **best financing options** without the hidden fees and surprises that often come with other plans.

NO Pre-Paid Penalty: You can pay off your loan early without worrying about costly penalties.

0% Interest for up to 24 months : Enjoy peace of mind knowing your rate is truly at 0%.

NO Documentation Fees: We believe in clear, straightforward financing without unnecessary fees.

TOP BANKS IN AMERICA: We only use the top banks in America that you know and bank with today.

At **Factory Direct**, we work with you to find financing that fits your budget and needs, ensuring you get the windows you want with the **most affordable, flexible terms**.

Ready to get started? Let us help you navigate your options and make your home improvement project a reality—**without the stress**.

Our goal is to help each homeowner make the best decision when purchasing windows.

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When investing in new windows for your home, it's critical to evaluate the **Return on Investment (ROI)** to ensure long-term value. Ideally, the ROI for high-quality windows should be achieved within **9 to 10 years**. To determine this, we'll factor in elements such as:

1. **Curb Appeal:** Enhanced aesthetics that increase your home's marketability.
2. **Added Home Value:** The increased resale value resulting from upgraded windows.
3. **Sound Reduction:** Improved noise insulation for a more peaceful living space.
4. **Energy Efficiency:** The primary driver of cost savings through reduced energy bills.

ROI Calculation Formula:

1. Take the **total cost** of replacing your windows.
2. Divide it by the **estimated monthly energy savings**.

Example Calculation:

- **Total Cost of Replacement:** \$9,000
- **Monthly Energy Savings:** \$75 (average of \$70-\$80)
- **Months to ROI:** 9000 Divided by 75 = 120 months (10 years)

This means your investment pays for itself in **10 years**, with additional benefits—curb appeal, home value, and sound reduction—continuing to provide returns beyond the break-even point.

By understanding this formula, you can confidently evaluate your window purchase and ensure your investment delivers value for a lifetime.

Example:

Amount Paid:	\$9,000
<i>Divided by</i>	
<u>Energy Savings:</u>	<u>\$75 per month</u>
Months for ROI	120 Months (10 years)

*If the ROI takes over 10 years or the salesman is selling you on the idea you will save more than \$70 to \$80 per month...CALL Factory Direct, we would be happy to give you a Complementary No-Pressure Estimate at Factory Direct Pricing to obtain an ROI with in 10 years, calculating a \$70 to \$80 per month energy savings, given the energy analysis of your home.