

NEWS RELEASE

J.G. Wentworth® Launches ‘Dog Days of Summer’ Contest and Sweepstakes

7/24/2017

Promotion Offers Musically Inclined Dogs, Cats and Other Pets Opportunity to Win ‘Cash Now’

RADNOR, Pa.--(BUSINESS WIRE)-- The J.G. Wentworth Company® (“J.G. Wentworth” or the “Company”) (OTCQX:JGWE) today announced the launch of the “Dog Days of Summer” contest and sweepstakes, which offers the chance to win a cash prize for recording and submitting videos of pets singing, dancing or performing with the famous 877-CASH-NOW jingle.

From July 24–Sept. 1, 2017, individuals can enter the contest by submitting an eligible video recording at JGWentworth.com/DogDays, or by posting the video to their Instagram or Twitter accounts along with the hashtags #JGWDogDaysofSummer and #Contest.

The winner selection process will consist of three phases:

Upon conclusion of the contest, a panel of J.G. Wentworth judges will review the submissions and select the top 10 finalists, each of whom will be awarded a \$100 PetSmart® gift card. Finalists will be judged based on the creativity, quality and humorous nature of their submissions.

Then, from Sept. 8–Sept. 18, 2017, the general public will be encouraged to vote for their favorite of the 10 finalist videos. Anyone who votes during this period will have the chance to win a \$500 J.G. Wentworth Visa® Prepaid Reward Card.

Finally, on Sept. 22, 2017, J.G. Wentworth will announce the top-rated video and Grand Prize Winner of a \$5,000 J.G. Wentworth Visa® Prepaid Reward Card, as well as the \$500 sweepstakes winner. In addition, each of the 10 finalists will be able to nominate a pet-related charity and J.G. Wentworth will make a donation of \$1,000 to each of the lucky nominees.

“The 877-CASH-NOW jingle has resonated among humans. We see great comments in social media about it and our customers are known to call us and sing it to us as well. Believe it or not, when our commercials come on, some

dogs start howling along," said John Owens, Chief Marketing Officer. "We are excited to provide a fun and interactive promotion to showcase the singing talents of man's best friend, or those of any other pet."

For more information about the Dog Days of Summer contest, full contest rules and eligibility requirements, please visit: JGWentworth.com/DogDays.

About The J.G. Wentworth Company®

The J.G. Wentworth Company® is focused on providing direct-to-consumer access to financing solutions through a variety of avenues, including: mortgage lending and refinancing, structured settlement, annuity and lottery payment purchasing, prepaid cards, and access to providers of personal loans.

Mortgage loans are offered by J.G. Wentworth Home Lending, LLC NMLS ID # 2925 (www.nmlsconsumeraccess.org), 3350 Commission Court, Woodbridge, VA 22192; 888-349-3773.

For more information about The J.G. Wentworth Company®, visit www.jgw.com or use the information provided below.

This announcement shall not constitute an offer to sell, or the solicitation of an offer to buy, nor shall there be any sale of our securities in any state or jurisdiction in which such offer, solicitation, or sale would be unlawful, prior to registration or qualification under the securities laws of any such state or jurisdiction.

Forward-Looking Statements

Certain statements in this press release may constitute "forward-looking statements." All statements, other than statements of historical fact, are forward-looking statements. You can identify such statements because they contain words such as "plans," "expects" or "does expect," "budget," "forecasts," "anticipates" or "does not anticipate," "believes," "intends," and similar expressions or statements that certain actions, events or results "may," "could," "would," "might," or "will," be taken, occur or be achieved. Any statements that refer to expectations or other characterizations of future events, circumstances or results are forward-looking statements.

A number of factors could cause actual results, performance or achievements to differ materially from the results expressed or implied in the forward-looking statements. These factors should be considered carefully and readers should not place undue reliance on the forward-looking statements. Forward-looking statements necessarily involve significant known and unknown risks, assumptions and uncertainties that may cause our actual results, performance and opportunities in future periods to differ materially from those expressed or implied by such forward-looking statements. Consideration should also be given to the areas of risk set forth under the heading "Risk Factors" in our filings with the Securities and Exchange Commission, and as set forth more fully under "Part 1, Item 1A. 'Risk Factors'" in our Annual Report on Form 10-K for the year ended December 31, 2016, as updated by "Part II, Item 1A. 'Risk Factors'" in our SEC filed Quarterly Reports on Form 10-Q for the quarters ending thereafter.

These risks and uncertainties include, among other things: our ability to execute on our business strategy; our ability to successfully compete in the industries in which we operate; our dependence on the effectiveness of direct response marketing; our ability to retain and attract qualified senior management; any improper use of or failure to protect the personally identifiable information of past, current and prospective customers to which we have access; our ability to upgrade and integrate our operational and financial information systems, maintain uninterrupted access to such systems and adapt to technological changes in the industries in which we operate; our dependence on third parties, including our ability to maintain relationships with such third parties and our potential exposure to liability for the actions of such third parties; damage to our reputation and increased regulation of our industries which could result from unfavorable press reports about our business model; infringement of our trademarks or service marks; changes in, and our ability to comply with, any applicable federal, state and local laws and regulations governing us, including any applicable federal consumer financial laws enforced by the Consumer Financial Protection Bureau; our ability to maintain our state licenses or obtain new licenses in new markets; our ability to continue to purchase structured settlement payments and other financial assets; our business model being susceptible to litigation; our ability to remain in compliance with the terms of our substantial indebtedness and to refinance our term debt; our ability to obtain sufficient working capital at attractive rates or obtain sufficient capital to meet the financing requirements of our business; our ability to renew or modify our warehouse lines of credit; the accuracy of the estimates and assumptions of our financial models; changes in prevailing interest rates and our ability to mitigate interest rate risk through hedging strategies; the public disclosure of the identities and information of structured settlement holders maintained in our proprietary database; our dependence on the opinions of certain credit rating agencies of the credit quality of our securitizations; our ability to complete future securitizations, other financings or sales on favorable terms; the insolvency of a material number of structured settlement issuers; adverse changes in the residential mortgage lending and real estate markets, including any increases in defaults or delinquencies, especially in geographic areas where our loans are concentrated; our ability to grow our loan origination volume, acquire mortgage servicing rights ("MSRs") and recapture loans that are refinanced; changes in the guidelines of government-sponsored entities ("GSEs"), or any discontinuation of, or significant reduction in, the operation of GSEs; potential misrepresentations by borrowers, counterparties and other third parties; our ability to raise additional capital as a result of our Class A common stock now being traded on the OTCQX® Market; and our ability to meet the ongoing eligibility standards of the OTCQX® Market.

Except for our ongoing obligations to disclose material information under the federal securities laws, we undertake no obligation to publicly revise any forward-looking statements, to report events or to report the occurrence of unanticipated events unless we are required to do so by law.

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Source: The J.G. Wentworth Company

The J.G. Wentworth Company®

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