



THE
J.G. WENTWORTH
COMPANY™

Second Quarter 2015 Earnings Call

August 6, 2015



SAFE HARBOR

Certain statements in this press release 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, 2014, these risks and uncertainties include, among other things: our ability to implement our business strategy; our ability to continue to purchase structured settlement payments and other assets; the compression of the yield spread between the price we pay for and the price at which we sell assets due to changes in interest rates and/or other factors; changes in tax or accounting policies or changes in interpretation of those policies as applicable to our business; changes in current tax law relating to the tax treatment of structured settlements; our ability to complete future securitizations or other financings on beneficial terms; our dependence on the opinions of certain rating agencies; our dependence on outside parties to conduct our transactions including the court system, insurance companies, outside counsel, delivery services and notaries; our ability to remain in compliance with the terms of our substantial indebtedness; changes in existing state laws governing the transfer of structured settlement payments or the interpretation thereof; availability of or increases in the cost of our financing sources relative to our purchase discount rate; changes to state or federal, licensing and regulatory regimes; unfavorable press reports about our business model; our dependence on the effectiveness of our direct response marketing; adverse judicial developments; our ability to successfully enter new lines of business and broaden the scope of our business; potential litigation and regulatory proceedings; changes in our expectations regarding the likelihood, timing or terms of any potential acquisitions described herein; the lack of an established market for the subordinated interest in the receivables that we retain after a securitization is executed; the impact of the Consumer Financial Protection Bureau inquiry and any findings or regulations it issues as related to us, our industries, or products in general; our dependence on a small number of key personnel; our exposure to underwriting risk; our access to personally identifiable confidential information of current and prospective customers and the improper use or failure to protect that information; our computer systems being subject to security and privacy breaches; the public disclosure of the identities of structured settlement holders; our business model being susceptible to litigation; the insolvency of a material number of structured settlement issuers; and infringement of our trademarks or service marks.

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.



OVERVIEW

- Interest rate environment drove rapid increase in cost of funds
- Focused on increasing profitability:
 - ✓ Increasing purchase yield
 - ✓ Managing average size of deals
 - ✓ Balancing average length of deals
- Completed multiple milestones of our diversification strategy
 - ✓ Closed acquisition of WestStar Mortgage Inc.
 - ✓ Launched new website www.jgwentworth.com
 - ✓ Added new relationships to lending marketplace
 - ✓ Prepared to launch initial prepaid cards next week
- Completed 2015-2 securitization

Operating model is sound and diversification is now a reality...



ONLINE MARKETPLACE PLATFORM

- Direct to consumer website offering access to entire suite of products
- Integral part of multi-channel marketing campaigns

The screenshot displays the J.G. Wentworth website interface. At the top, a dark green header contains a search icon and a chat icon. Below this, a white navigation bar features the J.G. Wentworth logo and several service categories: Structured Settlements, Loan Options, Prepaid Cards, Mortgages, Resources, and About J.G. Wentworth. The main banner area has a scenic background of a tent on a grassy hill with the text "Solutions that deliver *Cash Now*". A dropdown menu is open, listing various financial products, with "Mortgage - Purchase" highlighted. A vertical red button on the right side of the banner reads "GET CASH NOW". The footer includes the text "WE'RE REAL", "ABOUT THE J.G. WENTWORTH COMPANY™", "INVESTORS", "PRESS", "Get Cash Now (877) CASH-NOW", and social media icons for Twitter, Facebook, and YouTube.

J.G. WENTWORTH

Structured Settlements | Loan Options | Prepaid Cards | Mortgages | Resources | About J.G. Wentworth

Solutions that deliver *Cash Now*

Tell us what you need... ▼

- Tell us what you need...
- Mortgage - Purchase**
- Mortgage - Refinance
- Personal Loans
- Business Loans
- Structured Settlements
- Annuity Payments
- Lottery Payments
- Pending Lawsuits
- Prepaid Cards

GET CASH NOW

WE'RE REAL

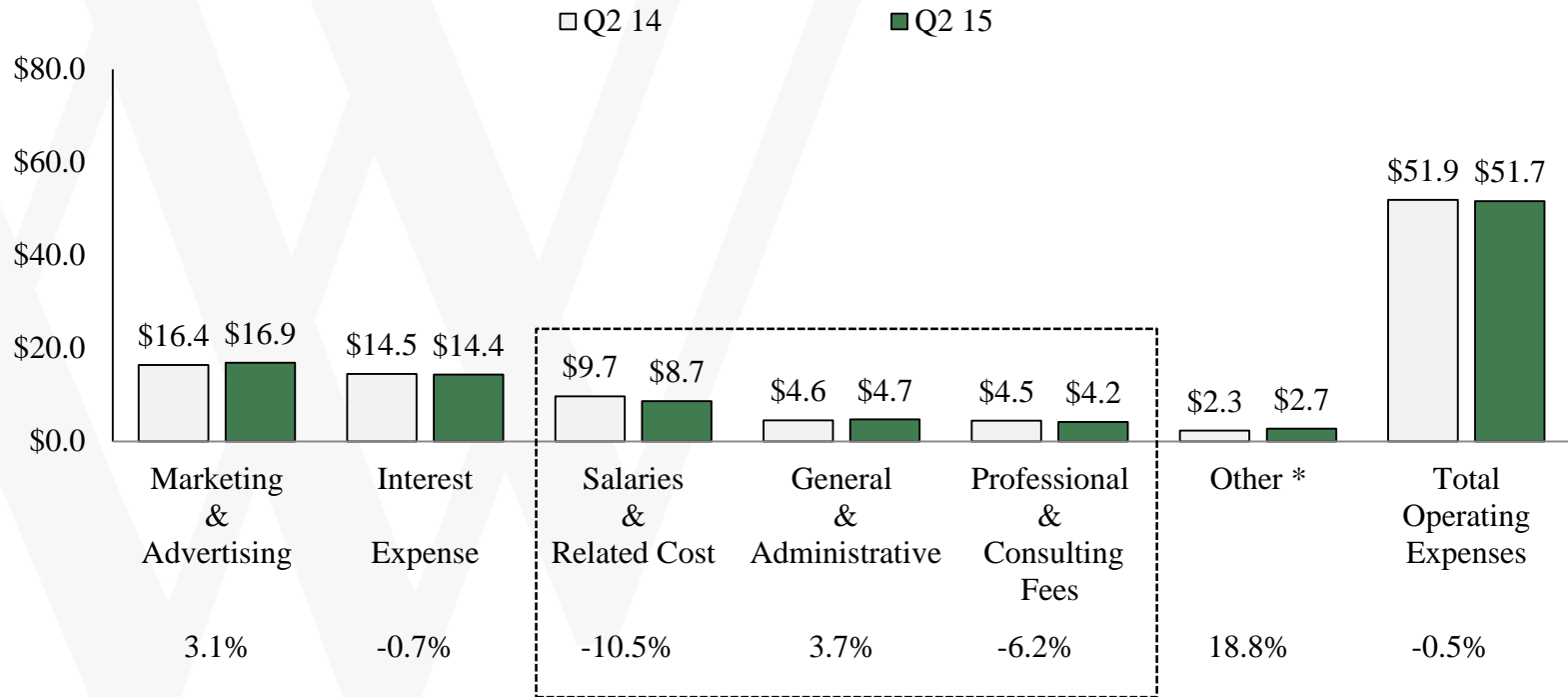
ABOUT THE J.G. WENTWORTH COMPANY™ | INVESTORS | PRESS

Get Cash Now (877) CASH-NOW

Twitter | Facebook | YouTube



TARGETED INITIATIVES TO MANAGE EXPENSES



* Other includes Bad Debt, Debt Issuance, Depreciation & Amortization



CREATED J.G. WENTWORTH HOME LENDING DIVISION

- Closed on July 31, 2015
- Purchase price \$66.7M
 - ✓ \$53.2M in cash
 - ✓ \$13.5M in Company shares



J.G. WENTWORTH.
HOME LENDING

KEY METRICS

	Q2'14	Q2'15	YOY
Loan Origination Volume (\$M)	\$366.5	\$630.4	72%
Net Income	\$4.6	\$6.5	41%

	First Half '14	First Half '15	YOY
Loan Origination Volume (\$M)	\$604.0	\$1,184.0	96%
Net Income	\$6.3	\$11.1	75%

Acquisition expected to be accretive to earnings



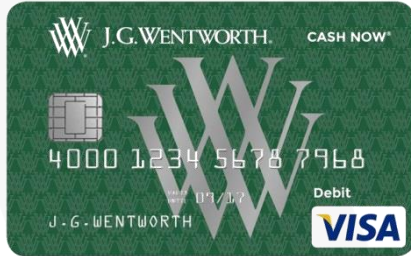
DEVELOPING A LENDING MARKETPLACE



**Add various lenders to address diverse spectrum
of consumer and small business needs**



PREPAID BUSINESS



Existing Customers

GPR PassBack

GPR Purchase

Incentive Direct Mail

GPR Online Enrollment

Corporate Partnerships

Incentive Cards

GPR Cards

Retail Partnerships

Gift Solution

GPR Offering

Q3 - 2015

Q4 - 2015

Q1 - 2016



FINANCIAL HIGHLIGHTS

- Total Receivables Balance (TRB)
- Revenues
- Expenses





Taking actions to drive profitability



BALANCE SHEET

- Limited to no balance sheet risk from existing products and new diversification
- Cash generated through securitization
- Mortgage unit provides additional cash from operations

Diversification Strengthens Balance Sheet

	 STRUCTURED SETTLEMENT	 PERSONAL LENDING	 PREPAID CARDS	 MORTGAGE
LEVERAGE EXISTING MARKETING	✓	✓	✓	✓
LARGE MARKET TO GAIN SHARE	Limited	✓	✓	✓
CONSUMER CREDIT RISK	De Minimis	None	None	Limited
LOW COST OF CAPITAL TO OPERATE	✓	✓	✓	✓
BALANCE SHEET RISK	Limited	None	None	Limited



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