



THE J.G.WENTWORTH COMPANY.®

DIVERSIFIED CONSUMER FINANCIAL SERVICES COMPANY



Certain statements in this document 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.



COMPANY INTRODUCTION



THE J.G. WENTWORTH COMPANY®

CAPABILITIES & PRODUCTS

We are a diversified consumer financial services company.
Leveraging a distinct set of capabilities to extend our reach
to consumers in search of **CASH NOW**

CAPABILITIES

1. Strong Brand
2. Direct to Consumer
3. Operational Efficiencies
4. Funding Platform
5. Digital & Information Management

PRODUCT OFFERINGS

1. Payment Purchasing
 - Structured Settlement
 - Annuity & Lottery Payment
2. Home Lending
3. Personal & Business Lending
4. Prepaid



BUSINESS OVERVIEW NYSE: JGW

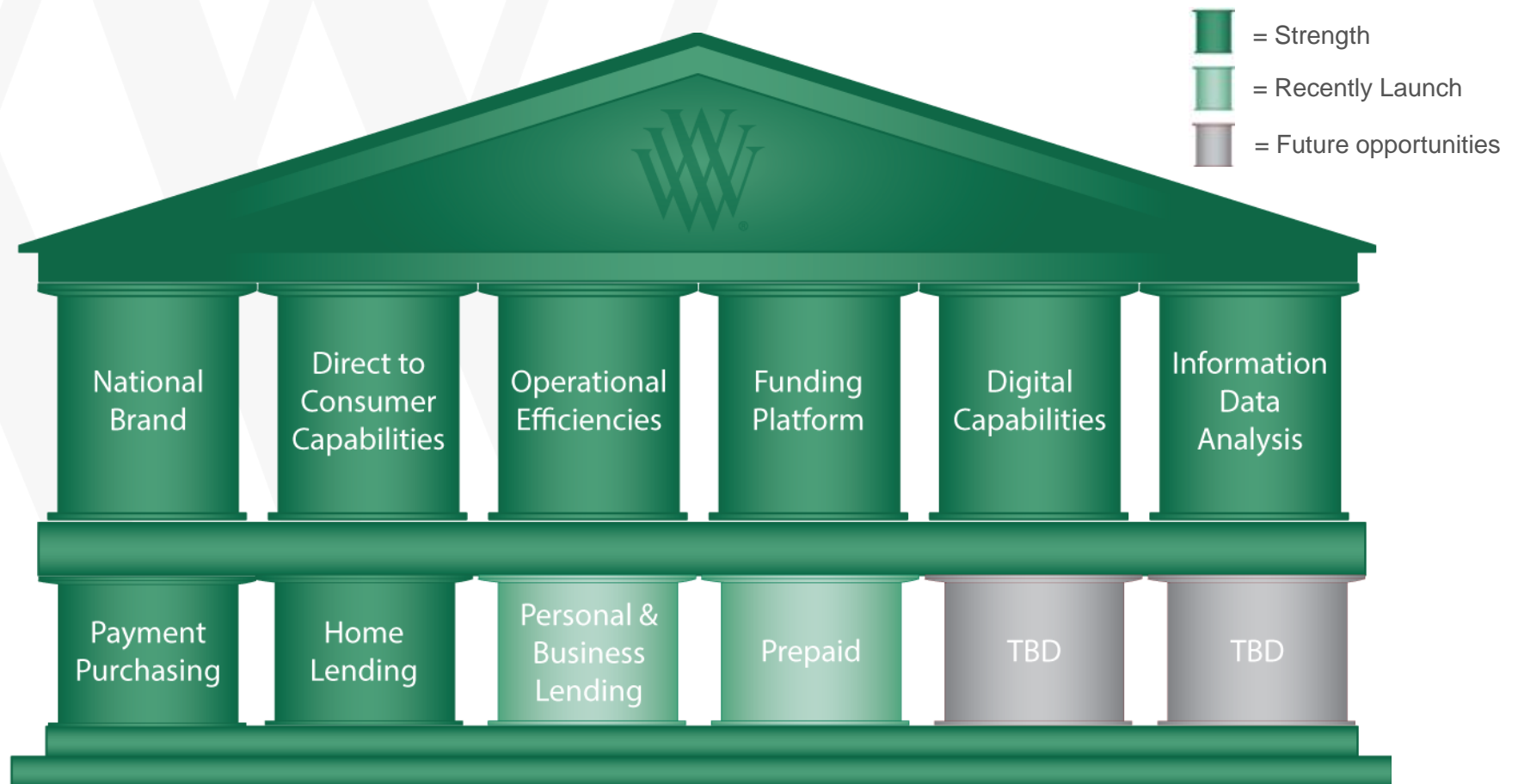
- Founded in 1998
- Russell 2000 index of companies
- New senior management team overseeing ~750 employees
- Purchased over \$10B in payment streams among 70,000 receivables
- Total revenues \$321M in 2014*
- Strong brand built on ~\$70M per year marketing spend
- Purchased WestStar Mortgage, Inc. on July 31st, 2015

*Includes proforma of Home Lending



LEVERAGE KEY STRENGTHS TO EVOLVE FROM MONO-LINE COMPANY TO MULTI-LINE COMPANY

Our strong national brand, direct to consumer capabilities, operational efficiencies and low cost of funds positions the company well for expansion into appropriate adjacencies. To round out our core capabilities we are enhancing our online presence, the functionality of our websites and our information capabilities.





COMPETITIVE ADVANTAGES

- Well Recognized National Brand
- Nation's Leader in Structured Settlement Payment Purchases
- Direct to Consumer "Engine"
 - ✓ Cost efficiency (scale) of highly complex transactions
 - ✓ Call center expertise
- Digital Capabilities
- Access to Capital markets
- Information & Data Analysis

Leverage existing assets to capitalize on broader financial services opportunities...

STRONG BRAND

J.G. Wentworth is a well positioned financial services brand that will allow for product expansion and to become an umbrella brand that carries all other products

- 72% aided national brand awareness
- 62% aided national advertising awareness

First Thoughts of J.G. Wentworth

*"A reliable and
trustworthy
company"*

"Money!"

*"A respectable financial
company that has been
in business for a long
time."*

*"It's your money,
use it when you
need it!"*

*"I think of
financing and
lending money."*



THE J.G.WENTWORTH COMPANY.®

STRUCTURED SETTLEMENT



ANNUITY & STRUCTURED SETTLEMENT PAYMENT PURCHASING

The J.G. Wentworth Company® is, through its brands, the nation's leading purchaser of deferred payments from illiquid financial assets, such as structured settlements, annuities and lottery receivables.

We help people get cash sooner for future payments. These future payments generally come from an insurance company and have resulted from personal injury, medical malpractice, or wrongful death lawsuits.



Customers desire liquidity for a variety of reasons, including:



- Debt reduction
- Housing
- Transportation
- Education
- Healthcare costs
- Business opportunities

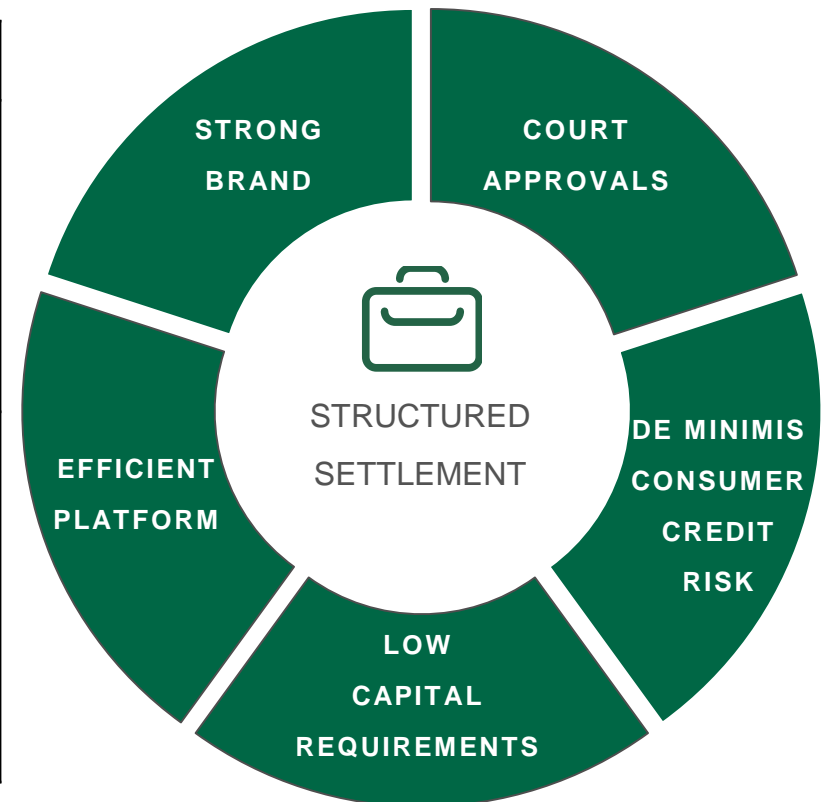


LEADING POSITION

The company operates in the markets it serves with distinct brands:

- Allows the company to address separate sub-segments
- Differentiated strategy results in minimal customer overlap
- Over \$700 million in spend on television, internet, direct mail and social media have developed iconic brands

BRAND	POSITIONING
	<ul style="list-style-type: none"> ▪ Premium brand with courteous, efficient service ▪ Project image of being a reliable, secure and financially strong institution that delivers good service and great value
	<ul style="list-style-type: none"> ▪ Fighter brand, high-touch service ▪ Develop strong personal bond between customer and purchasing team <ul style="list-style-type: none"> ✓ Personal relationship is the cornerstone of the experience





STRUCTURED SETTLEMENT FINANCIAL LIFE CYCLE

- Business model
 - ✓ Primarily spread business with de minimis consumer credit risk
 - ✓ Company securitizes purchased payment streams on a regular basis



- Purchase amount determined by customer negotiations (Average Discount Rate 8-14%)
- JGW and customer agree on purchase amount and transaction details
- Warehouse financing
- Payments made to customer
- Cost of Funds is determined at securitization
- Spread is realized at securitization
- Lag time between funded to securitization ranges from ~0 – 3 months



SUMMARY 2015 (\$ in Millions, except per share)

Second Quarter Results

	Q1'15	Q2'15	% Change
Spread Revenue	\$ 50.5M	\$ 38.0M	-24.8%
Expenses	\$ 54.2M	\$ 51.6M	-4.8%
ANI	\$ 8.2M	(\$ 2.3M)	-128.0%
TRB	\$260.8M	\$262.9M	0.8%
TRB Spread Margin	19.9%	14.7%	-520bps

- Q2 results impacted by interest rate volatility
- Operating model remains sound
- Implemented actions that position us for success



THE J.G.WENTWORTH COMPANY.®

HOME LENDING

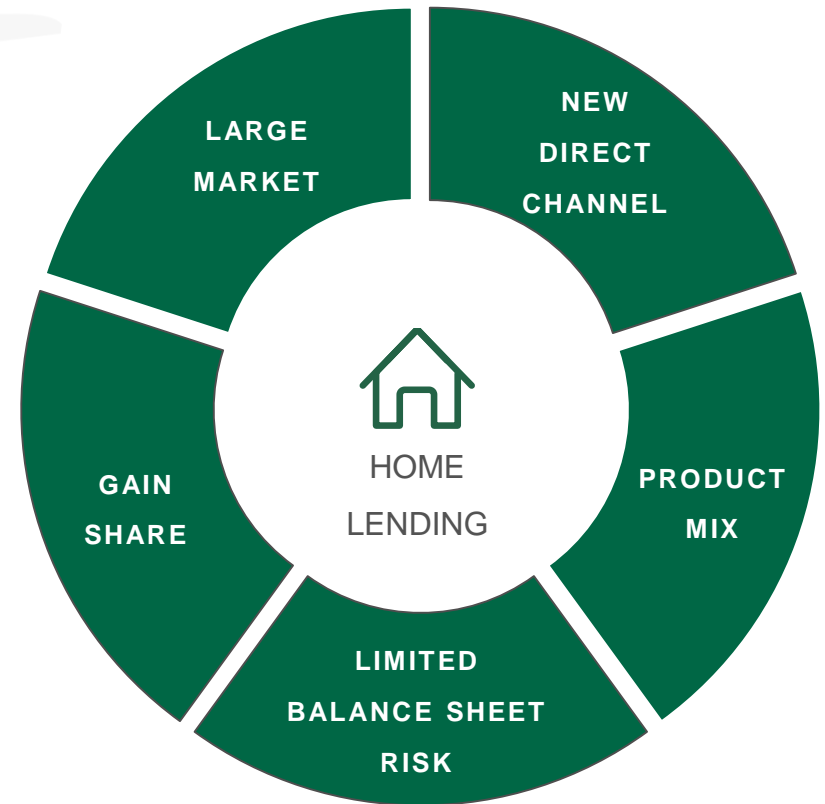
ACQUISITION OF MORTGAGE COMPANY

- Purchase completed July 31, 2015
- Originates Conventional, VA and FHA loans, with average balance of ~\$250,000
- Licensed to operate in 39 states and District of Columbia (top three states: VA, CA, TX)

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%





MORTGAGE PRODUCT OVERVIEW

- Historical business primarily operates through two channels
 - ✓ Affiliates ~78% (Costco, Lending Tree, etc.)
 - ✓ Retail ~20% (Distributed)
 - ✓ Other < ~2%
- Adding direct to consumer channel to drive growth
 - ✓ Leverage national brand recognition to drive market share
 - ✓ Capitalize on JGW expertise in direct to consumer channel
- Channel diversification enables continuity as mortgage market dynamics shift between purchase and refinance trends

**Focused on Federal Housing Administration (FHA), Veteran Affairs (VA)
and Conventional Loan Offerings**



CUSTOMER SERVICE ACHIEVEMENTS

- Operations recognized for service:
 - ✓ Costco Mortgage Services' 2013 Operational Excellence Award
 - ✓ 2014 Costco Lender of the Year Award
 - ✓ 95% consumer satisfaction rating, based on recent Lending Tree survey





THE J.G.WENTWORTH COMPANY.®

PERSONAL & BUSINESS LENDING
AND
PREPAID

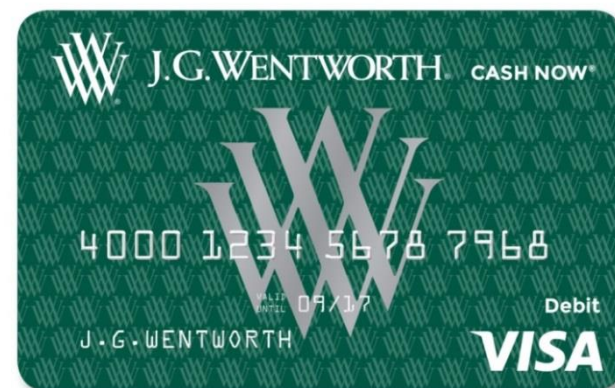
LENDING – DESIRED END STATE



As we grow the lending platform, we expand our options
related to how best to participate in the category

PREPAID CARDS

As J.G. Wentworth enters the Prepaid market we have partnered with leading industry players and are leveraging our management's experience to deliver innovative prepaid offerings. The J.G. Wentworth Cash Now® Visa® Prepaid card will serve new and existing customers across retail and digital channels.









PRODUCT LINE OVERVIEW



THE CASE FOR PRODUCT LINE EXPANSION

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

Note: The above chart reflects business model today or expansion based on current strategy

PRO-FORMA FINANCIALS

(\$ in millions)	2014 Actuals			YTD (June) 2015		
	<u>WestStar</u>	<u>JGW</u>	<u>Total</u>	<u>WestStar</u>	<u>JGW</u>	<u>Total</u>
Total Originations	\$ 1,553	\$ 1,078		\$ 1,184	\$ 524	
% Growth						
Revenue:						
Spread/Gain on Sale	\$ 52	\$ 214	\$ 265	\$ 34	\$ 89	\$ 123
Other Income	10	45	55	9	23	32
Total Revenue	\$ 62	\$ 259	\$ 321	\$ 43	\$ 112	\$ 155
Expenses:						
Salary & Benefits	\$ 30	\$ 37	\$ 67	\$ 19	\$ 19	\$ 37
G&A	9	18	27	9	9	18
W/H Interest Exp. & Bad Debt	4	22	26	2	12	14
Advertising/Prof. & Consult./Other	4	85	88	3	41	44
Total Expenses	\$ 46	\$ 162	\$ 208	\$ 32	\$ 81	\$ 113
Adjusted EBITDA*	\$ 16	\$ 97	\$ 113	\$ 11	\$ 31	\$ 41
Less: D&A	\$ 0	54	54	0	25	25
Adjusted Net Income	\$ 15	\$ 44	\$ 59	\$ 10	\$ 6	\$ 16

*Based on Term Loan Bank Agreement, EBITDA definition adjusted

The Home Lending division can be highly accretive

SUMMARY

- New Senior Management Team
- Recognized National Brand
- Structured Settlement Payment Purchasing Leaders
- Product Line Expansion
 - ✓ Structured Settlements
 - ✓ Home Lending
 - ✓ Personal and Business Lending
 - ✓ Prepaid
- And Now a Diversified Consumer Financial Services Company

NON-GAAP MEASURES

We use Adjusted Net Income (a non-GAAP financial measure) as a measure of our results from operations, which we define as our net income under U.S. GAAP before non-cash compensation expenses, certain other expenses, provision for or benefit from income taxes and amounts related to the consolidation of the securitization and permanent financing trusts we use to finance our business. We use Adjusted Net Income to measure our overall performance because we believe it represents the best measure of our operating performance, as the operations of these variable interest entities do not impact business performance. In addition, the add-backs described above are consistent with adjustments permitted under our Term Loan agreement.

We also use the non-GAAP measures of Total Adjusted Revenue and Adjusted unrealized gains on VIE and other finance receivables, long term debt and derivatives, net of the loss on swap termination, net (“Spread Revenue”), as measures of our revenues, which we define as those measures under U.S. GAAP before the amounts related to the consolidation of the securitization and permanent financing trusts we use to finance our business. We use these measures to measure our revenues because we believe they represent better measures of our revenues, as the operations of these variable interest entities do not impact business performance.

You should not consider Adjusted Net Income, Total Adjusted Revenue or Spread Revenue in isolation or as a substitute for analysis of our results as reported under U.S. GAAP. Because not all companies use identical calculations, our presentation of Adjusted Net Income, Total Adjusted Revenue and Spread Revenue may not be comparable to other similarly titled measures of other companies.

We include a reconciliation of Net Income (Loss) to Adjusted Net Income, which includes line items for Total Adjusted Revenue and Spread Revenue, in our earnings press releases.