



THE J.G. WENTWORTH COMPANY.

Micro Cap Conference

October 25, 2016



## SAFE HARBOR

Certain statements in this presentation 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 you 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, 2015, as updated by "Part II, Item 1A. Risk Factors" in our Quarterly Report on Form 10-Q for the quarter ended June 30, 2016. 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; the accuracy of the estimates and assumptions of our financial models; infringement of our trademarks or service marks; our ability to maintain our state licenses or obtain new licenses in new markets; 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 business model being susceptible to litigation; our ability to continue to purchase structured settlement payments and other financial assets; the public disclosure of the identities 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, or MSRs, and recapture loans that are refinanced; changes in the guidelines of government-sponsored entities, or GSEs, or any discontinuation of, or significant reduction in, the operation of GSEs; potential misrepresentations by borrowers, counterparties and other third parties; changes in prevailing interest rates and our ability to mitigate interest rate risk through hedging strategies; 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 remain in compliance with the terms of our substantial indebtedness and to refinance our term debt; 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.



## COMPANY OVERVIEW



## COMPANY OVERVIEW

- The J.G. Wentworth Company (the “Company”) is a direct-to-customer company. The 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. Through the J.G. Wentworth, Peachtree Financial Solutions, and Olive Branch Funding brands, the Company is the leading purchaser of structured settlement payments
- Business model is based on the simple premise that obligations, backed by strong investment-grade insurance companies, can be purchased at a discount to deliver strong economics while also providing compelling benefits to the customer
- The Company markets two distinct leading brands: JG Wentworth (“JGW”) and Peachtree
  - ✓ In July 2011, The J.G. Wentworth Company, LLC was formed to hold both JGW and Peachtree, creating significant strategic value as the companies maintained highly complementary product offerings with minimal customer overlap and the ability to realize significant synergies
- On July 31, 2015, the Company closed the acquisition of WestStar Mortgage, Inc. (“WestStar”)
  - ✓ WestStar was a privately-held residential mortgage company that specializes in originating Conventional, VA and FHA loans, licensed to operate in 40 states and the District of Columbia

### BRAND

### DESCRIPTION



J.G. WENTWORTH.

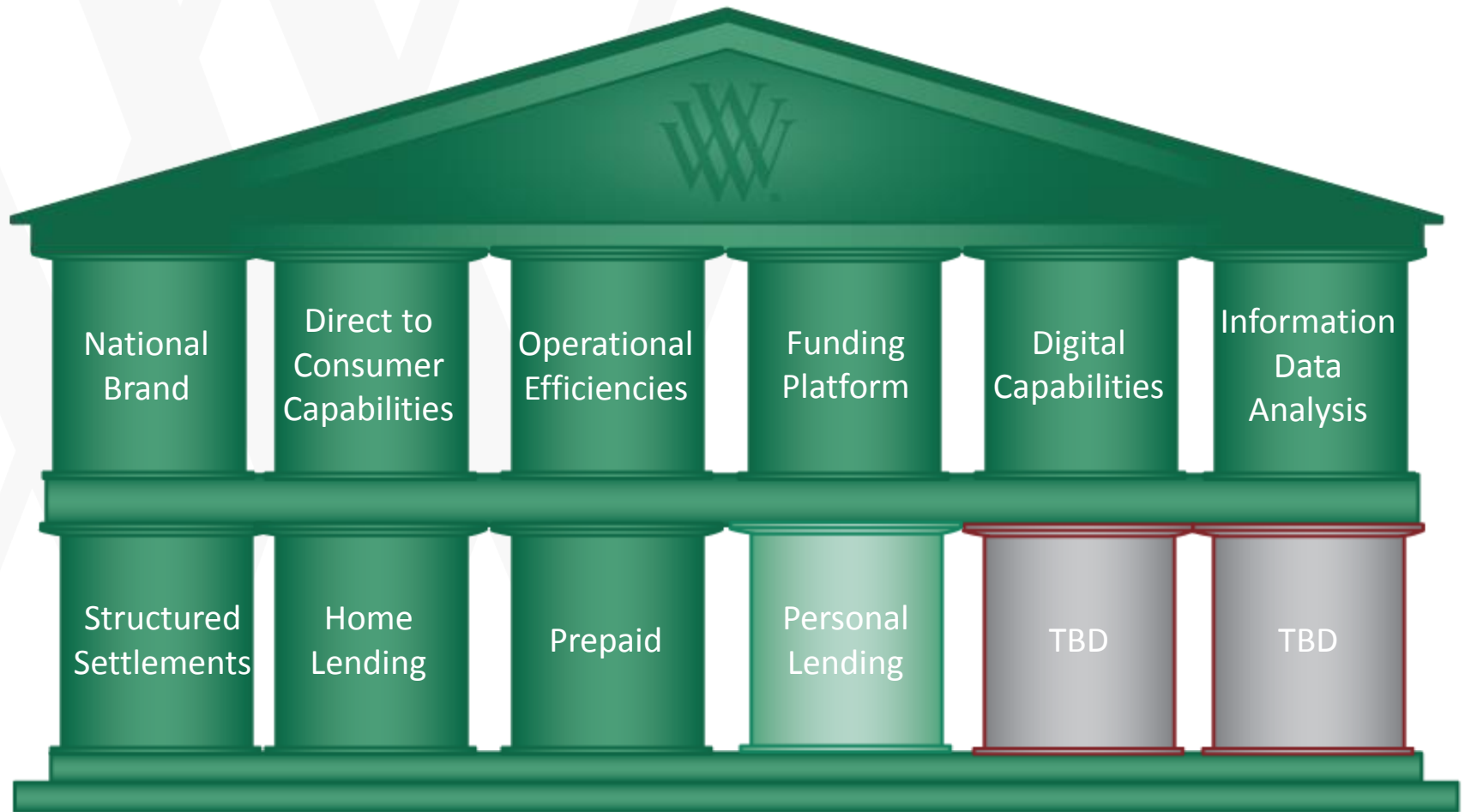
- Offerings – Structured Settlements, Annuities, Home Lending, Prepaid, and access to Personal Lending
- Target Audience – Individuals
- Positioning – Price Leader with Efficient, Courteous Service



- Offerings – Structured Settlements, Annuities, and Lotteries
- Target Audience – Individuals, Attorneys, Financial Professionals
- Positioning – Friendly, High Touch Service



# LEVERAGE KEY STRENGTHS TO EVOLVE COMPANY



= Strength

= Recently Launch

= Future opportunities



## COMPANY HIGHLIGHTS

- Executing against key priorities:
  - ✓ Improve profitability and remain the leader in Structured Settlements
  - ✓ Grow Home Lending and gain market share
  - ✓ Launch our Prepaid initiatives

	Q4 2015*	Q1 2016*	Sequential Growth Q-O-Q	Q2 2016*	Sequential Growth Q-O-Q
Adjusted Revenues**:					
Home Lending	\$14.7M	\$21.9M	+49%	\$26.8M	+22%
Structured Settlements	\$37.5M	\$35.2M	-6%	\$35.3M	+0.3%
<b>Total Adjusted Revenues</b>	<b>\$52.2M</b>	<b>\$57.1M</b>	<b>+9%</b>	<b>\$62.1M</b>	<b>+9%</b>
Adjusted EBITDA**:					
Home Lending	\$0.7M	\$6.3M	+800%	\$8.0M	+27%
Structured Settlements	\$2.3M	\$1.7M	-26%	\$3.0M	+76%
<b>Total Adjusted EBITDA</b>	<b>\$3.0M</b>	<b>\$8.0M</b>	<b>+167%</b>	<b>\$11.0M</b>	<b>+38%</b>

- Operational Highlights:
  - ✓ Home Lending achieved all-time record Locks and Closings
  - ✓ Significant cost savings in Structured Settlements while investing in Home Lending

\* Amounts may not tie to financial statements due to rounding.

\*\* Non-GAAP measures, which as calculated by the Company are not necessarily comparable to similarly titled measures reported by other companies.



STRUCTURED SETTLEMENTS

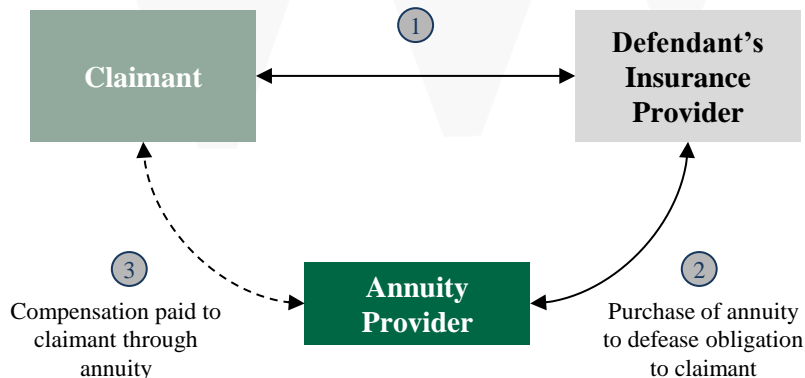


# STRUCTURED SETTLEMENTS OVERVIEW

## Initial Structured Settlement Creation

- A structured settlement is a contractual agreement to settle a tort claim involving physical injury, illness, or workers' compensation whereby a claimant is compensated for damages through a series of payments over time
- Typically arises from an out-of-court negotiated settlement
  - ✓ To fund the settlement obligations the defendant, typically an insurance company, purchases a single premium annuity from a life insurance company
  - ✓ The full amount of each periodic payment is excludable from the recipient's income
  - ✓ Increases aggregate dollar payments to the claimant while minimizing upfront capital commitment from the insurance company

Out of court negotiation of amount and terms of compensation for damages



## Subsequent Sale by Structured Settlement Holder

- All sales of structured settlement payment streams are need-based and provide liquidity when circumstances prompt re-assessment of financial needs
- Sales of structured settlement payments make economic sense for many customers – providing a lower rate compared to alternatives
  - ✓ Credit cards on average charged between 15%–25%, compared to 8%–14% discount rates for structured settlements
  - ✓ Sale of an asset provides liquidity without creating a repayment obligation

### ILLUSTRATIVE USE OF PROCEEDS <sup>1</sup>

Debt Repayment / Pay Bills	36%
Housing-Related	31%
Transportation	7%
Education	6%
Miscellaneous	6%
Health Care	5%
Major Purchase	4%
Child Care	3%
Business-Related	3%

1) Source: Based on a random sample of 584 JG Wentworth transactions.



## STRUCTURED SETTLEMENTS FOCUS

- Sequential improvement in adjusted operating results driven by strong expense management
- Diversified funding sources
  - ✓ Asset Backed Securitizations (ABS)
  - ✓ Direct asset sales
- Continued progress on marketing optimization
  - ✓ 30 second television spots
  - ✓ Digital marketing
  - ✓ Implemented solution for ongoing customer engagement





## STRUCTURED SETTLEMENTS SECURITIZATION

- On October 19, 2016, the Company priced its \$117.3M Series 2016-1 securitization
- First ABS transaction in 2016; previous two deals in 1H-2016 were direct asset sales
  - ✓ Represents our 44th term securitization backed by structured settlements since 1997
  - ✓ To date, JGW has issued through its subsidiaries ~\$6.4 billion of ABS securities
- Pricing Summary:
  - ✓ \$104.3M - Class A (10.11 WAL): 3.41% coupon rate
  - ✓ \$13.0M - Class B (12.31 WAL): 5.19% coupon rate
  - ✓ Blended coupon of 3.64% and an “all-in deal discount rate” of 3.89%
- Transaction benefited from strong demand



HOME LENDING



# HOME LENDING OVERVIEW

## ■ Acquired Home Lending in July 2015

- ✓ Traditional Home Mortgage Lender
  - Purchase
  - Refi
  - Conventional
  - Government
- ✓ Multi-channel distribution network
  - Affiliate
  - Distributed retail
  - Direct-to-Consumer
- ✓ Licensed to operate in 40 states and District of Columbia (Top three states: VA, CA, TX)
  - Multi-channel distribution network with 95% consumer satisfaction rating, based on recent *Lending Tree* survey
  - 2013 Costco Mortgage Services' Operational Excellence Award
  - 2014 Costco Mortgage Services' Lender of the Year Award
  - 2015 Costco Mortgage Services' Operational Excellence Award



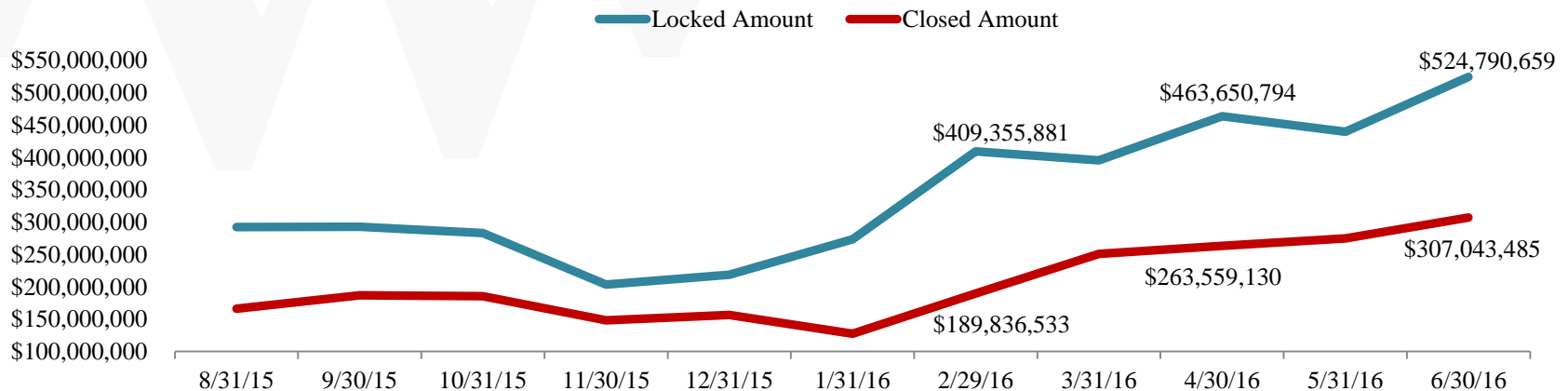
J.G. WENTWORTH.  
HOME LENDING



## HOME LENDING HIGHLIGHTS

- Building momentum across Direct-to-Consumer channels
- Optimizing back office operations to support growth
- Maintaining quality of loan originations

	Q4 2015	Q1 2016	Sequential Growth Q-O-Q	Q2 2016	Sequential Growth Q-O-Q
Locked Loan Volume	\$705M	\$1,078M	+53%	\$1,428M	+33%
Closed Loan Volume	\$490M	\$568M	+16%	\$846M	+49%





PREPAID CARD



## PREPAID AS A DIFFERENTIATOR FOR STRUCTURED SETTLEMENTS

The screenshot shows a welcome email from J.G. Wentworth. At the top, it says "Welcome to a smart way to spend." with the J.G. Wentworth logo. Below this, it says "Thanks for choosing the J.G. Wentworth Cash Now™ Visa® Prepaid Card. Expect to receive your card in 5-7 business days." and shows a small image of the card. To the right, there are three sections: "ACTIVATE IT." with instructions to call (844) 834-4918 or visit the website; "FUND IT." with instructions to add funds via direct deposit or at retail locations; and "ENJOY IT." with instructions to use the card for online purchases, bill payments, and ATM withdrawals. At the bottom, there is a "Questions?" section with the contact number (844) 834-4918, a small disclaimer, and social media links for Twitter, Facebook, and YouTube.

J.G. WENTWORTH (844) 834-4918

Welcome to a **smart way** to spend.

Thanks for choosing the J.G. Wentworth Cash Now™ Visa® Prepaid Card. Expect to receive your card in 5-7 business days.

**ACTIVATE IT.**  
Once your card arrives, call (844) 834-4918 or [visit us online](#) to activate it.

**FUND IT.**  
Add funds to your new card via direct deposit, or at one of nearly 100,000 convenient retail locations.

**ENJOY IT.**  
Use your card to shop online, pay bills, get cash at ATMs, or make purchases anywhere in the world where Visa debit cards are accepted.

Questions?  
Call us at (844) 834-4918.

This card is issued by WebBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. See Cardholder Agreement for fees and terms. Notify J.G. Wentworth immediately if the card, card number or your Personal Identification Number (PIN) is lost, stolen, or used without your authorization.

Contact us | [View our privacy policy](#) | [Unsubscribe](#)

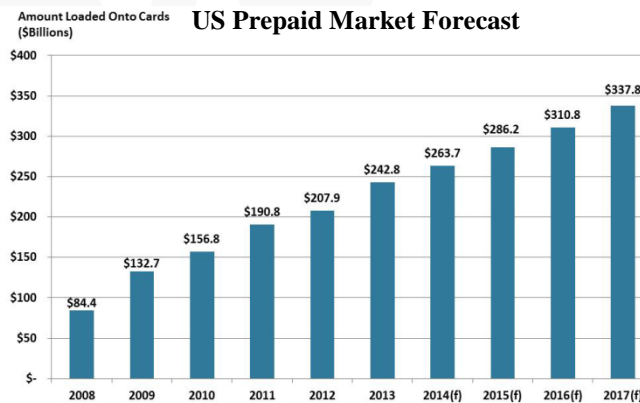
- Early signs of success in the Structured Settlements
- Launched welcome email for GPR enrollments
- Utilizing Reloadable Incentive across customer journey from contract to court date



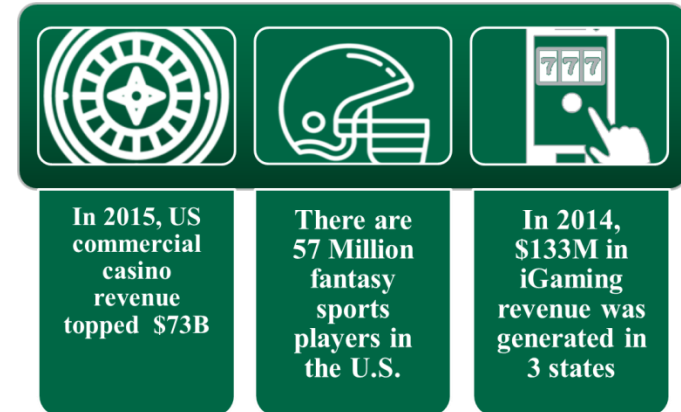


# PREPAID INNOVATION

- Bringing payment innovation to the lottery and gaming categories
- Launching new innovative product that will combine a virtual open loop gift card with a state lottery scratch off – example:
  - ✓ Initial combination product will retail for \$27.95
    - \$20 guaranteed virtual gift card load, \$5 scratch off lottery ticket, \$2.95 purchase fee
  - ✓ Recipient has potential for more value above of the guaranteed amount from scratch off game result – proceeds directly loaded onto virtual prepaid account
  - ✓ Redeem online for both the guaranteed value and the scratch off value
- Pursuing payment solutions / loyalty for casino, iGaming and fantasy sports wagering / winnings



Source: Mercator Advisory Group



Sources:  
Global Gaming Outlook – PWC  
Industry Demographics – FSTA  
Gaming Statistics '15 – RubinBrown



Q & A



COMPANY LEADERSHIP



## LEADERSHIP BIOS

### ***Stewart A. Stockdale , Chief Executive Officer and Director***

Mr. Stockdale has served as Chief Executive Officer and Director of The J.G. Wentworth Company since July 2014. He is responsible for the company's vision, strategic planning, and business growth. He is also responsible for overall fiscal management. Prior to joining the Company, Mr. Stockdale served as an Executive Partner at Summit Partners, a global growth equity investor. Previously, Mr. Stockdale was President, Global Consumer Financial Services ("GCFS") for The Western Union Company, a segment that represented approximately 90% of the company's revenues. GCFS consists of Western Union's Money Transfer and Consumer Payments businesses across five global regions (North America, Latin America & Caribbean, Europe & CIS, Middle East Africa, and Asia Pacific). Prior to joining Western Union, Mr. Stockdale served as President of Simon Brand Ventures and as Chief Marketing Officer of Simon Property Group, a global leader in the retail real estate industry. At Simon, he was responsible for all Marketing and Consumer Venture businesses within the company. Prior to Simon, Mr. Stockdale held senior positions with multinational companies including Conesco, MasterCard Worldwide, American Express and Procter & Gamble. Mr. Stockdale holds a Bachelor of Science in Business Administration in marketing from the University of Denver and completed The Executive Program at the University of Virginia's Darden Graduate School of Business Administration.

### ***Roger O. Gasper, Executive Vice President and Chief Financial Officer***

Mr. Gasper serves as our Executive Vice President and Chief Finance Officer, a position he has held since August, 2016. Over the past three years, Mr. Gasper has led the accounting and controllership teams, and has been instrumental in developing the accounting systems and procedures in support of the company's growth to over \$4 billion in securitized assets and diversification into the mortgage, personal and business lending and prepaid card industries. Prior to joining us in April 2013, he served as the President of Finance and Accounting at Ricerca Biosciences from 2011 to 2013. Prior to these engagements, he held corporate finance and accounting leadership positions at Nordion, MDS Pharma Services and Unisys. Mr. Gasper also spent 11 years at Ernst & Young. Mr. Gasper holds a Bachelor's degree from Drexel University – LeBow College of Business.

### ***Stephen A. Kirkwood, Executive Vice President, Chief Legal Officer and Corporate Secretary***

Mr. Kirkwood serves as our Executive Vice President, Chief Legal Officer and Corporate Secretary, a position he has held since 2012. He joined the Peachtree family of companies in March 1999. Mr. Kirkwood was responsible for the legal matters involving or relating to the Peachtree family of companies, and since the merger with Peachtree companies in July 2011, Mr. Kirkwood has continued to manage legal matters for us. He graduated from Union College in 1992 with a Bachelor of Science degree and received his law degree from Albany Law School.

### ***Greg Schneider, Executive Vice President, Chief Information Officer***

As Executive Vice President and Chief Information Officer, Mr. Schneider is responsible for technology, information architecture, data infrastructure, analytics, modeling, and privacy management. Prior to joining the company in August 2014, Mr. Schneider held several leadership positions in consumer and financial services businesses, including Western Union, Simon Property Group, Conesco, and Banc One Corporation. Mr. Schneider holds a B.B.A with honors from Ohio University.



## LEADERSHIP BIOS – Continued

### ***John Owens, Senior Vice President and Chief Marketing Officer***

As Chief Marketing Officer, Mr. Owens is responsible for the development and execution of marketing strategies and campaigns to support J.G. Wentworth's diversified consumer product offerings. Prior to joining the company in January 2016, Mr. Owens served as the Managing Vice President, Head of Marketing for Capital One Bank in Wilmington, DE. Prior to that, he served as Head of Marketing for ING Direct during a period of time where the company was recognized as Marketer of the Year. While at ING Direct, Mr. Owens also held operational roles that included Head of Retail Lending Services, which at the time was a +\$2 billion mortgage business. Expanding beyond financial services, Mr. Owens held roles with Vlasic Foods, Mattel and Johnson & Johnson. Mr. Owens holds a Bachelor's Degree in Economics from the Wharton School of the University of Pennsylvania and an MBA with majors in Marketing, Finance and Statistics from the J. L. Kellogg Graduate School of Management at Northwestern University.

### ***Phil Buscemi, President, Home Lending***

Mr. Buscemi serves as the President of our Home Lending Division, a position he has held since January 2016. Mr. Buscemi joined the Company as part of the acquisition of WestStar Mortgage, Inc. (WestStar) in July 2015. In his tenure with WestStar, Mr. Buscemi held roles of SVP of Capital Markets, Director of Capital Markets, and Chief Operating Officer. Prior to joining WestStar in 2008, Mr. Buscemi held senior leadership roles at Union Bank and Trust, Federal Agricultural Mortgage Corporation, Mortgage Edge Corporation, Independence Financial and Perpetual Savings Bank. Mr. Buscemi holds a Bachelor's degree from Virginia Polytechnic Institute and State University - Pamplin College of Business and attended the University Of Delaware- Stonier Graduate School Of Banking.

### ***Bill Schwartz, Vice President, Chief Human Resources Officer***

As Vice President, Chief Human Resources Officer for The J.G. Wentworth Company®, Mr. Schwartz is responsible for the company's overall human capital practices, policies, and operations. Prior to joining The J.G. Wentworth Company® in May 2014, Mr. Schwartz held leadership positions at companies such as International SOS Assistance, Inc., SAP America, and PECO. He was also the head of the Law Offices of William Schwartz, a law firm focusing on employment law matters. He holds a Juris Doctorate from Widener University School of Law, an MBA from St. Joseph's University, and a B.B.A. from Temple University.

### ***Steven Sigman, Chief Operations & Administration Officer***

As Chief Operations & Administration Officer, Mr. Sigman is responsible for the efficient design, delivery and execution of the Company's operations supporting the Structured Settlements, Home Lending, Personal Lending and Prepaid Divisions. Prior to joining The J.G. Wentworth Company® Mr. Sigman held progressive leadership roles at Western Union, First Data Corporation and IBM. He holds a Bachelor's of Arts in Political Science from University of Northern Colorado and a Master's Certificate in Project Management from George Washington University.