THE J.G. WENTWORTH COMPANY®

Second Quarter Earnings Call

August 14, 2017

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 not 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 Quarterly Report on Form 10-Q for the quarters ending since that date as previously filed with the SEC and Quarterly Report on Form 10-Q for the quarter ended June 30, 2017 to be filed with the SEC. 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.

OVERVIEW

- Grow Home Lending
  - ✓ Mortgage Servicing Rights (MSR)
  - ✓ Origination Volumes
- Turnaround Structured Settlements
  - ✓ Benefits from cost savings initiatives
  - ✓ Marketing and Operations improvements

Segment Adjusted EBITDA*	Q2 2016	Q2 2017
Home Lending	$8.0M	$3.6M
Structured Settlements	$3.0M**	$4.0M

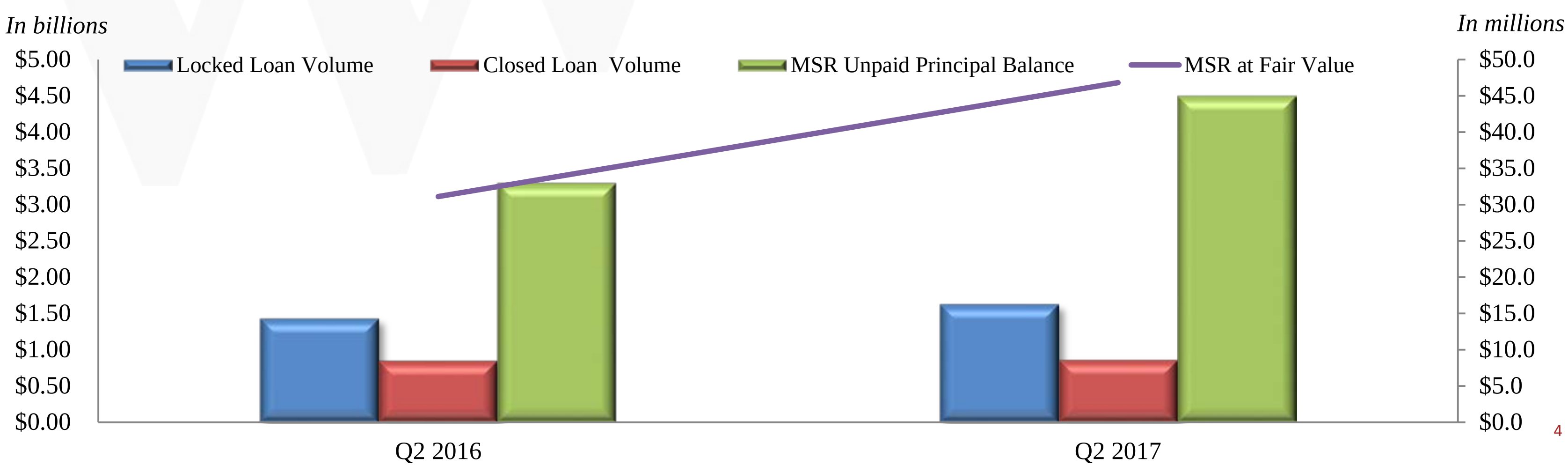
** Included $3.3M of earnings related to residual assets prior to the residual asset refinancing transaction completed in the third quarter of 2016 which generated $65.9 million in cash proceeds.

* This earnings press release includes Segment Adjusted EBITDA, which we use as a measure of our segments' operating performance. We report Segment Adjusted EBITDA because our Chief Operating Decision Maker, as that term is defined in Accounting Standards Codification 280 - Segment Reporting, uses Segment Adjusted EBITDA to evaluate our segments' performance. Not all companies calculate Segment Adjusted EBITDA in the same fashion and, therefore, these amounts as presented may not be comparable to other similarly titled measures of other companies. Additionally, Segment Adjusted EBITDA is not indicative of cash flow generation.

HOME LENDING

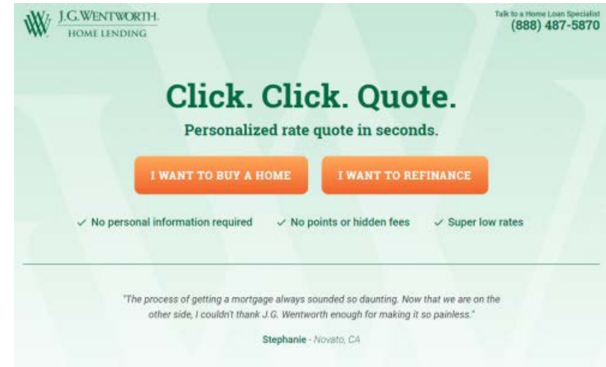
- Grow the MSR Portfolio
- Accelerate Direct-to-Consumer
- Selective expansion of Retail Branches in key markets
- Optimize and pursue new and existing Affiliate relationships

	Q2 2016	Q2 2017	YOY
Locked Loan Volume	$1,428M	$1,625M	14%
Closed Loan Volume	$846M	$860M	2%
MSR Unpaid Principal Balance	$3.3B	$4.5B	36%
MSR at Fair Value	$31.1M	$46.8M	50%



HOME LENDING CUSTOMER CENTRIC APPROACH

- Greater self-service options
- Implement technology, innovation, and automation
- Simplify and enhance the customer experience



Awards and Recognition

2016 President's Award for Encompass Excellence

2016 Excellence in Compliance Automation

2nd Highest Customer Satisfaction Rating

2016 Lender of the Year Award

STRUCTURED SETTLEMENTS

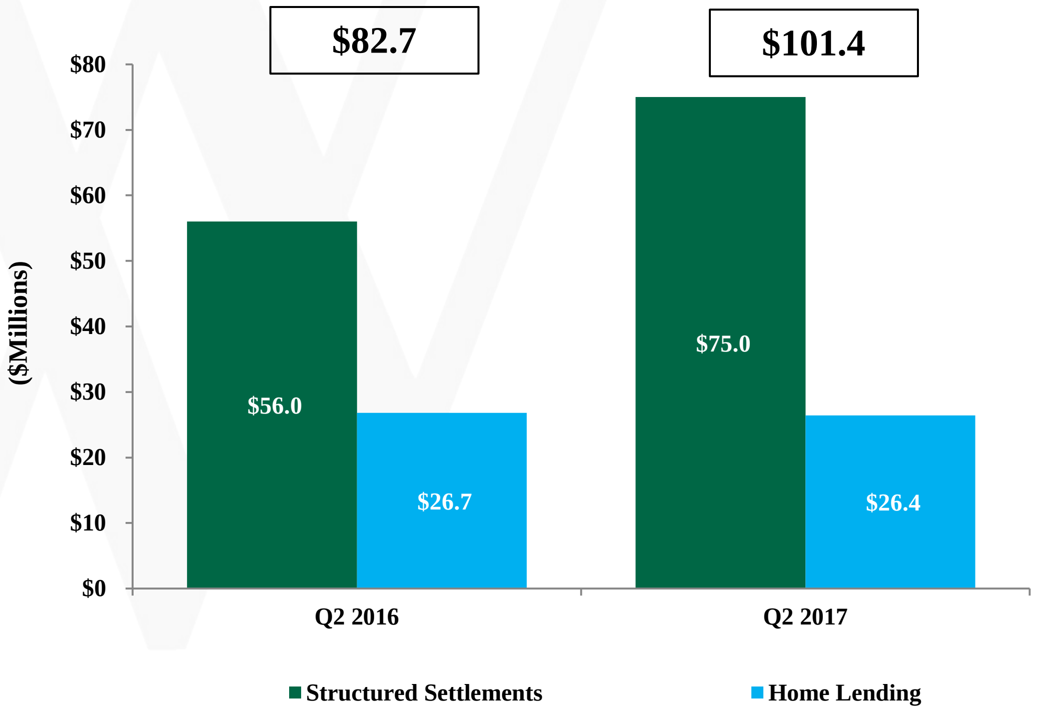
	Q2 2016	Q2 2017
Total Receivable Balances	$173M	$170M

- $2.7M lower operating expenses compared to Q2 2016
- Improving trends in key operational metrics
- Marketing activities driving increased efficiency and effectiveness
- Return to wholesale market
- Executed a $144.2M Fixed Rate Asset Backed Securitization on 8/9/17

Notes	Amount	Coupon Rate	Ratings
Class A	$128.5M	3.53%	Aaa (Moody's) AAA (DBRS)
Class B	$15.7M	5.09%	Baa2 (Moody's) BBB (L) (DBRS)

FINANCIALS

GAAP REVENUES



Questions & Answers