



THE
J.G. WENTWORTH
COMPANY™

Business Overview



STATEMENT OF DISCLOSURE

This presentation may contain “forward-looking statements” within the meaning of U.S. federal securities laws. Forward-looking statements are not historical facts, and are based upon management’s current expectations, beliefs and projections, many of which, by their nature, are inherently uncertain. Such expectations, beliefs and projections are expressed in good faith. However, there can be no assurance that management’s expectations, beliefs and projections will be achieved and actual results may differ materially from what is expressed in or indicated by the forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual performance or results to differ materially from those expressed in the forward-looking statements, including risks detailed in the J. G. Wentworth Company’s (the “Company”) SEC filings.

Forward-looking statements speak only as of the date the statements are made. The Company assumes no obligation to update forward-looking statements to reflect actual results, subsequent events or circumstances, changes in assumptions or changes in other factors affecting forward-looking information except to the extent required by applicable securities laws. If the Company does update one or more forward-looking statements, no inference should be drawn that the Company will make additional updates with respect thereto or with respect to other forward-looking statements.



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SECTION 1: COMPANY OVERVIEW









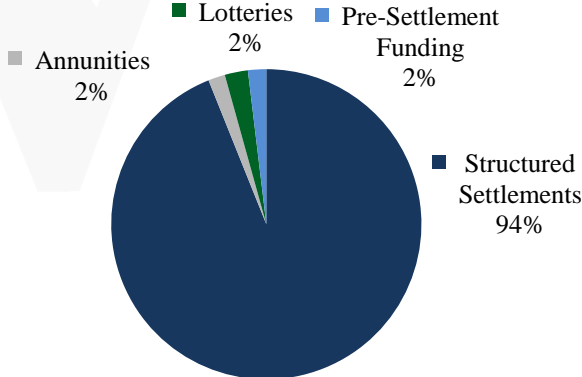
COMPANY OVERVIEW

- The J. G. Wentworth Company (“JGW”) is comprised of the J.G. Wentworth and the Peachtree Financial Solutions family of companies. Both brands are innovators, market leaders and established players
- In November 2013, The J.G. Wentworth Company went public on the NYSE (Ticker “JGW”) and became the managing member of J.G. Wentworth Holdings, LLC
- JGW is the nation’s leading purchaser and servicer of Structured Settlement and Annuity payment streams
 - ✓ Employs approximately 400 people with operations in Radnor, Pennsylvania
 - ✓ Purchased over 75,000 receivables since 2002 with aggregate payment streams of over \$7.3 billion
 - ✓ First to securitize Structured Settlement Transactions and has completed 40 securitizations

JGW’s Leading Position



COMPANY OVERVIEW

	Structured Settlements	Annuities	Lotteries	Pre-Settlement Funding										
Ultimate Payor / Counterparty	Insurance company	Insurance company	State lottery funds / Insurance company	Insurance company / self-insured corporate defendant										
Brands	 J.G. WENTWORTH. 	 J.G. WENTWORTH. 												
Years of Experience	18+	18+	14+	8+										
% of Revenue	 <table><thead><tr><th>Segment</th><th>Percentage</th></tr></thead><tbody><tr><td>Structured Settlements</td><td>94%</td></tr><tr><td>Annuities</td><td>2%</td></tr><tr><td>Lotteries</td><td>2%</td></tr><tr><td>Pre-Settlement Funding</td><td>2%</td></tr></tbody></table>				Segment	Percentage	Structured Settlements	94%	Annuities	2%	Lotteries	2%	Pre-Settlement Funding	2%
Segment	Percentage													
Structured Settlements	94%													
Annuities	2%													
Lotteries	2%													
Pre-Settlement Funding	2%													



SECTION 2: MARKETING & BRANDING



MARKETING OVERVIEW

- JGW operates in the markets it serves with two distinct brands, J. G. Wentworth and Peachtree
 - ✓ Allows the company to target separate sub-segments of its addressable market simultaneously
 - ✓ Differentiated strategy results in minimal customer overlap
 - ✓ Over \$690 million in spend on television, internet, direct mail and social media have developed iconic brands

BRAND

POSITIONING

PUBLIC FACE



- Price leader with courteous, efficient service
- Project image of being a reliable, secure and financially strong institution that delivers good service and great value



- Friendly, high-touch service
- Develop strong personal bond between customer and purchasing team
 - Personal relationship is the cornerstone of the experience



Over \$690 million in marketing spend has created high brand recognition



SECTION 3: STRUCTURED SETTLEMENTS & ANNUITIES



STRUCTURED SETTLEMENTS OVERVIEW

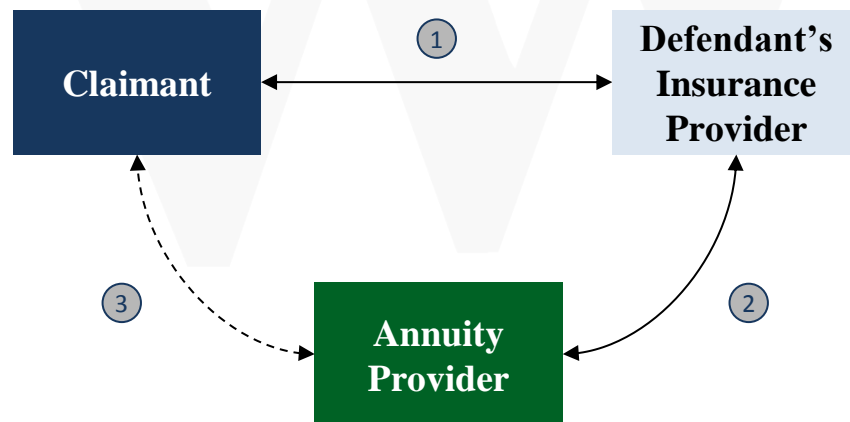
Initial Structured Settlement Creation

- A structured settlement is a contractual agreement to settle a tort claim involving physical injury, illness through a series of payments over time.
- The defendant purchases a single premium annuity from a life insurance company

Subsequent Sale by Structured Settlement Holder

- All sales of structured settlement payment streams are need-based
- Sales of structured settlement payments make economic sense for many customers compared to alternatives without a repayment obligation
- Credit cards on average charged between 15%-25%, compared to 8%–14% discount rates for structured settlement payment purchasing

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



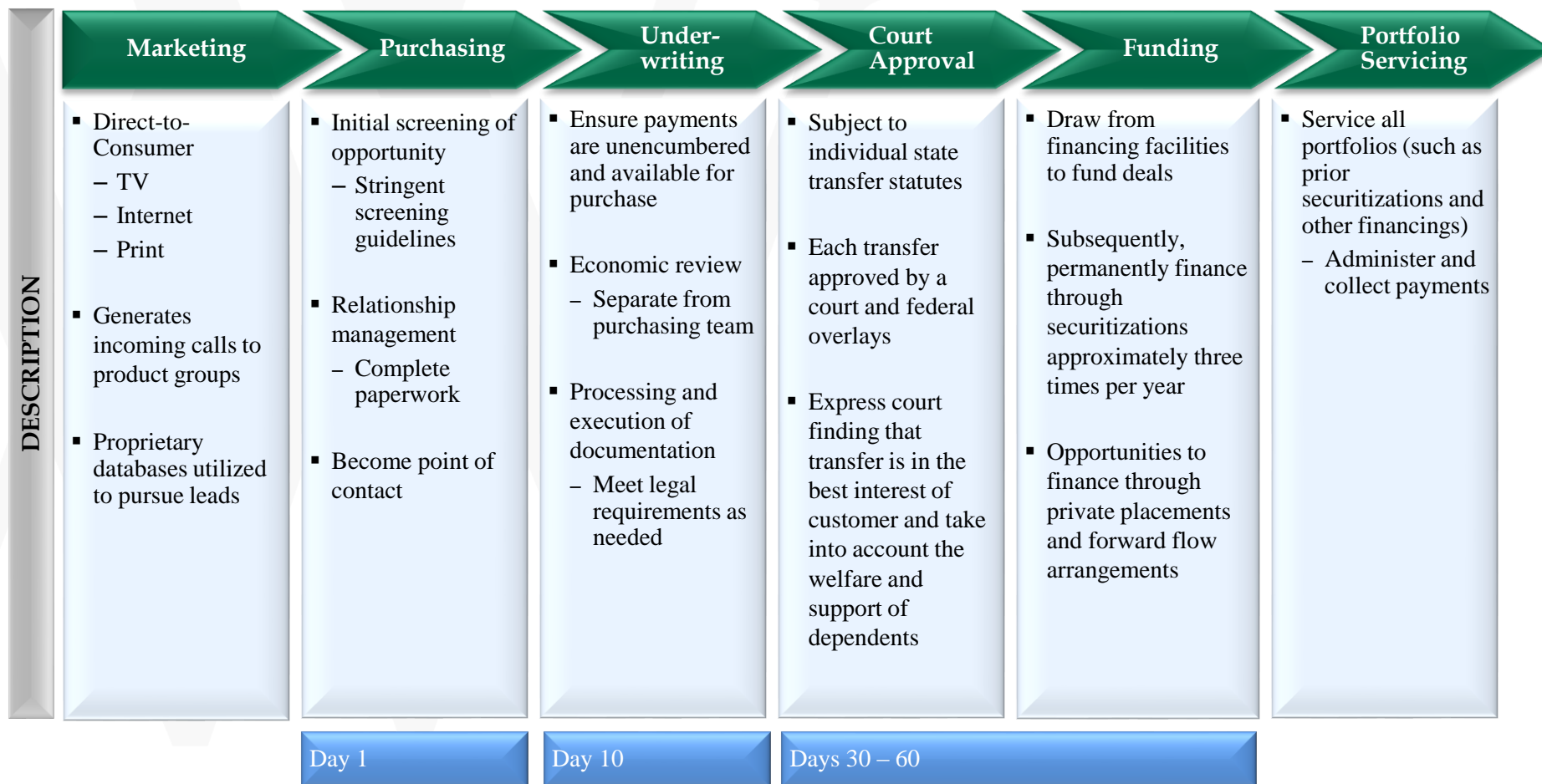
ILLUSTRATIVE USE OF PROCEEDS ¹

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.



ILLUSTRATIVE TRANSACTION TIMELINE



Highly efficient structured settlement payment stream purchasing process



SECTION 4: GROWTH INITIATIVES



J.G. WENTWORTH GROWTH STRATEGIES

1. Grow the core business
 - Increase lead generation
 - Increase transaction conversion
2. Become an information, data and analytics company
3. Offer diversified consumer financial services via:
 - Mergers & Acquisitions
 - Building Capabilities
 - Strategic Partnerships



KEY INITIATIVES TO GROW THE CORE





BECOMING AN INFORMATION COMPANY



IntelReporter



InfoScout



ProspectNow

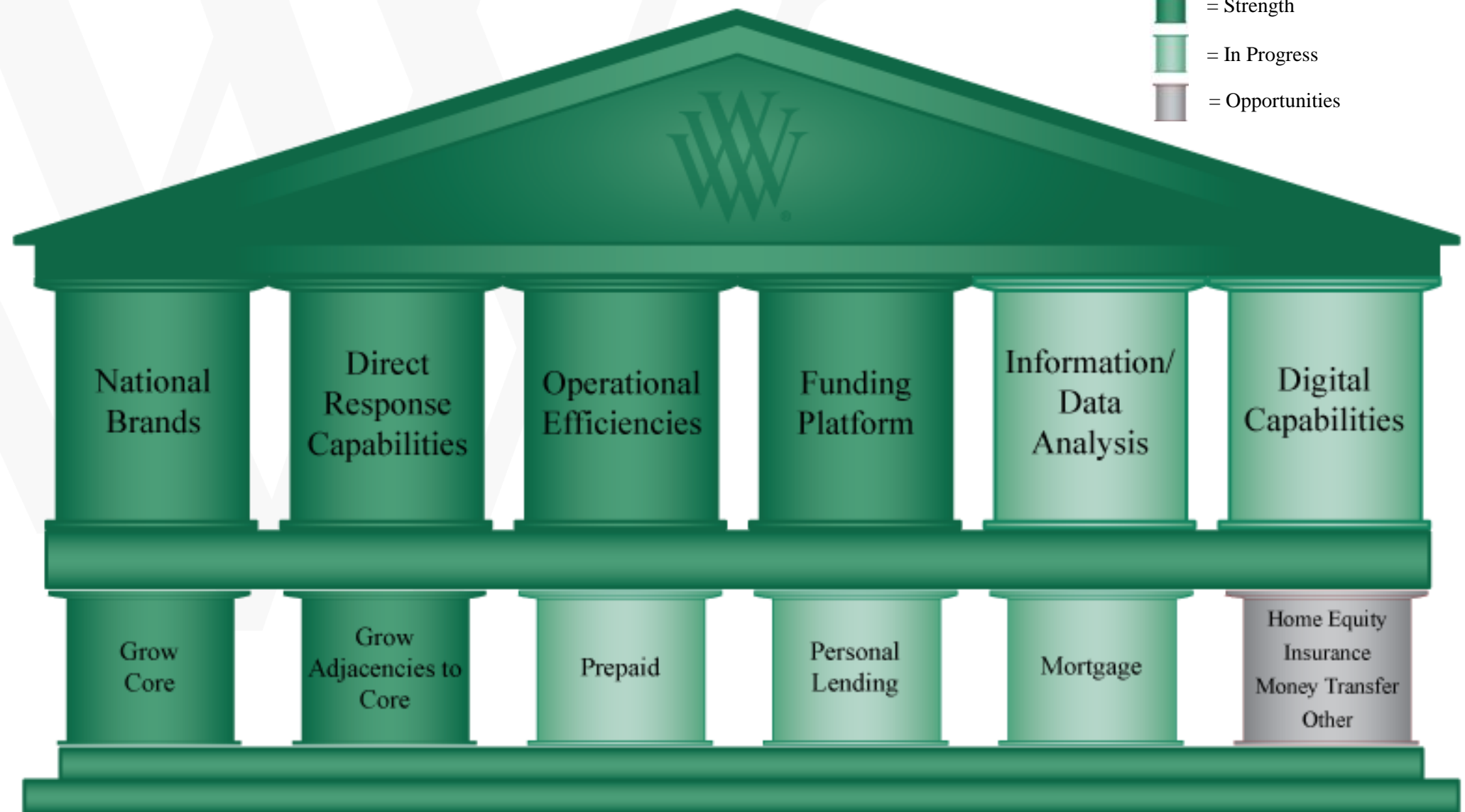
J.G. Wentworth is enhancing the way it uses data and information to drive business decisions. When successfully built, J.G. Wentworth will have performance based interactive tools to increase efficiencies and to make more informed decisions to improve the business. Information will facilitate J.G. Wentworth becoming a direct-to-consumer power.



LEVERAGE KEY STRENGTHS TO EVOLVE TO MULTI-LINE COMPANY

Our strong national brand(s), direct response capabilities, operational efficiencies and low cost of funds position the company well for expansion into appropriate adjacencies.

-  = Strength
-  = In Progress
-  = Opportunities





STRONG BRAND



J.G. Wentworth is well positioned to be the umbrella brand that carries all other products

- 72% national brand awareness
- 62% national advertising awareness
- Perceived to offer an average of 2.4 financial services:
 - ✓ 45% purchaser of structured settlements
 - ✓ 27% personal loans
 - ✓ 19% mortgage
 - ✓ 18% HELOC
 - ✓ 17% reverse mortgage
 - ✓ 14% money transfer
 - ✓ 13% term life insurance
 - ✓ 9% prepaid cards

“A reliable and trustworthy company”

**First Thoughts of
J.G. Wentworth**

“It's your money, use it when you need it!”

“A respectable financial company that has been in business for a long time.”

“I think of financing and lending money.”

“Money!”



DIRECT RESPONSE CAPABILITIES

- 100K average monthly inbound calls
- 200K average monthly outbound calls
- 196 total employees on the floor
- 90% of floor has college degree or higher
- Average tenure of Senior Manager is 10 years
- Handle complex transactions
- Trading floor atmosphere



Not your average contact center...



OPERATIONAL EFFICIENCIES



UNDERWRITING

- Ensure payments unencumbered and available for purchase
- Economic review
- Processing/ execution of documentation



LEGAL OVERVIEW

- Corporate counseling
- Compliance oversight
- Litigation management
- Financing facility creation and maintenance
- Marketing review



PORTFOLIO SERVICING

- File verification
- Payment processing
- Delinquency resolution
- Annuity provider liaison



RESEARCH

- Competitive research
- Customer information

90% of floor has college degree or higher



FUNDING & SECURITIZATION PLATFORM



WAREHOUSE FACILITIES

- \$750 Capacity
- Five lenders
- Fixed advance rate
- No exposure to margin calls
- Term of at least 2 years



SECURITIZATIONS

- 50 unique investors since 2010
- 35% - 45% pre-funding component
- AAA rated with no wrap



ALTERNATIVE MONETIZATION OPTIONS

- Numerous private placements executed since 2009 in the asset class
- Term facilities



ASSET CLASS TRACK RECORD

- Flawless performance throughout crisis with no missed payments for any of the 39 completed securitizations since 1997

Strengthened and diversified funding model



J.G. WENTWORTH AS UMBRELLA BRAND TO DIVERSIFY THE COMPANY

Our new corporate identity will leverage the full value of marketing dollars. J.G. Wentworth will be the umbrella brand that carries all other products.

Example:

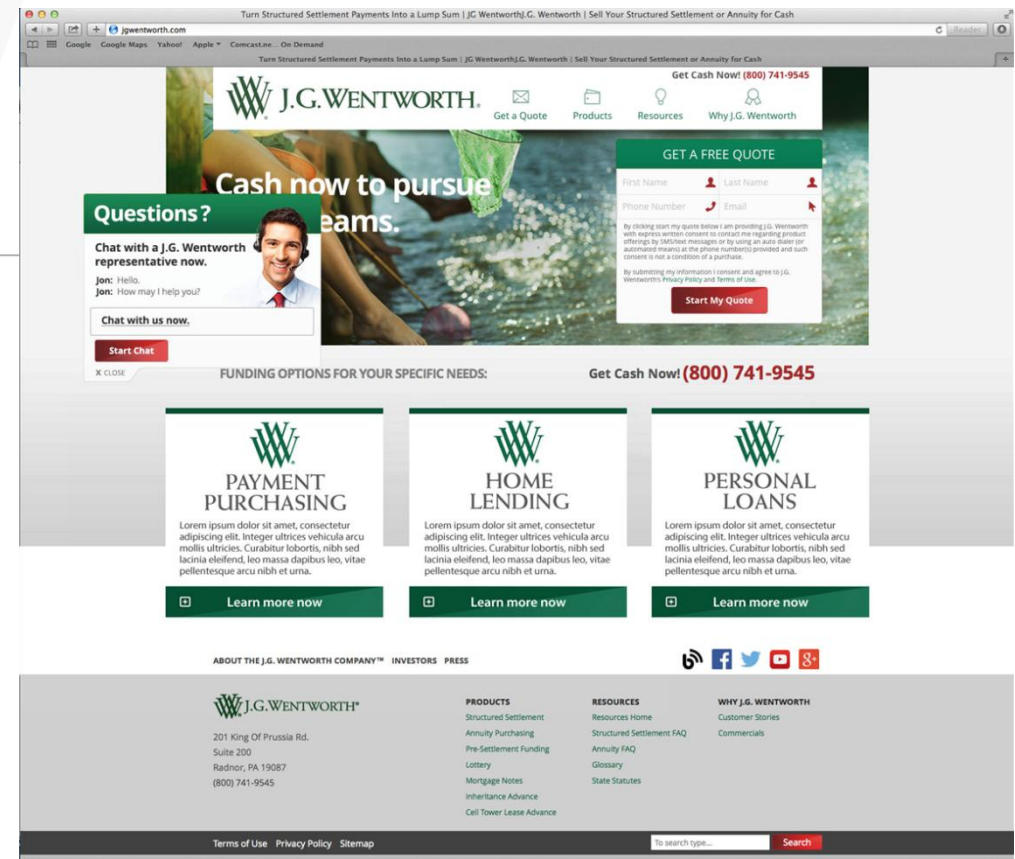
Corporate Entity



Divisional Entities



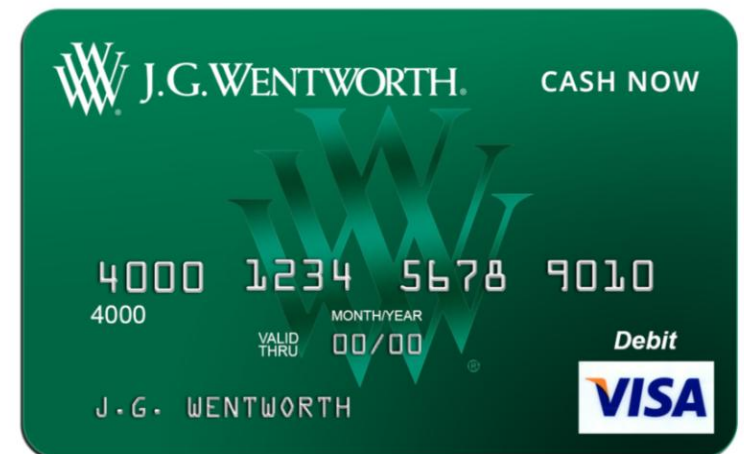
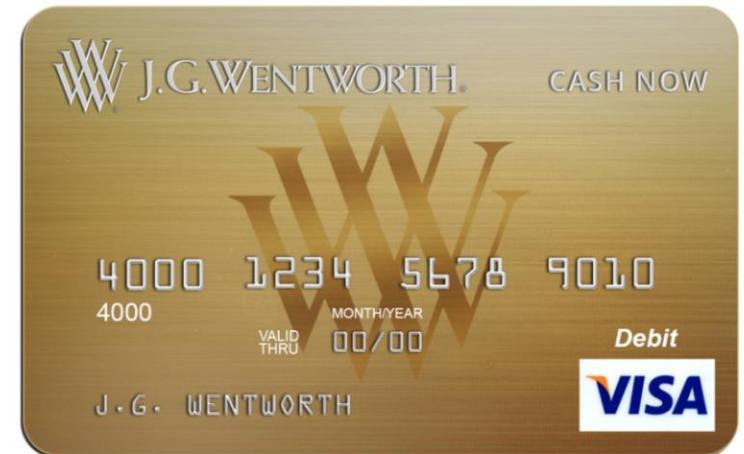
Future Examples





PREPAID OPPORTUNITY

- Similar customer base to JGW
- Low cost of entry
- Complementary product to start to build relationship / loyalty
- Leverage Brand Awareness
- Leverage Knowledge and Relationships in this space
- Will test replacing checks
 - ✓ Customer Payments
 - ✓ Pre-settlements
 - ✓ Customer Incentives
- Test at retail
- Alternative distribution channels





CONSUMER LENDING OPPORTUNITY

- Leverage:
 - ✓ Brand
 - ✓ Contact Center
 - ✓ Back Office
 - ✓ Capital Markets
 - ✓ Execution
- Personal loans leads are a by-product of current marketing
- Large market where we believe we can gain share

Manage financing and partnership alternatives to mitigate balance sheet risk



Brand Research shows lending is a logical extension of J.G. Wentworth



MORTGAGE OPPORTUNITY

- Leverage:
 - ✓ Brand
 - ✓ Contact Center
 - ✓ Back Office
 - ✓ Capital Markets
 - ✓ Execution
- New customer base will expose us to more upscale customer
- Realize synergies through operational leverage with our business
- Large market where we believe we can gain share
- Financing platform similar to our existing securitization model





NEXT STEPS

- Execute on Key Initiatives to Grow the Core
 - ✓ Digital Roadmap
 - ✓ Process Efficiencies
 - ✓ Pay for Performance
 - ✓ Improved Customer Experience
 - ✓ Increased Lead Generation
 - ✓ Marketing Creative
- Execute on next phases of becoming an Information Company
 - ✓ InfoScout
 - ✓ ProspectNow
- Execute on Diversification



SECTION 5: FINANCING PLATFORMS AND RESULTS



FINANCING PLATFORM

- The JGW Companies' diversified funding platform optimizes funding at every stage of the business process
 - ✓ Alternative funding sources both in nature of financing and type of institution
 - ✓ Funding sources enable access to the private or 144A markets to achieve best execution
- The company has established itself as a regular issuer of structured settlement, annuity and lottery ABS and expects to continue to build its term issuance platform in the future
 - ✓ The JGW Companies look to securitization as a source of longer term financing and an opportunity to diversify its sources of funding and investor base
- Sources of financing include:
 - ✓ Internal funding
 - ✓ Bank warehouse facilities
 - ✓ Insurance company warehouse facilities
 - ✓ Financial institution term facilities/Private placements
 - ✓ Asset based loans from financial institutions

Since November 2009, JGW subsidiaries executed revolving and term facilities, securitizations, credit lines and private placements with diverse counterparties including institutional investors, insurance companies, banks, and investment banks



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