



THE  
J.G. WENTWORTH  
COMPANY™

Fourth Quarter & Full Year 2014

March 12, 2015



## HIGHLIGHTS FOR THE QUARTER

- Completed 2014-3 securitization for \$207.5M
- Launched new initiatives to grow the core
- Direct marketing campaigns and Oktoberfest promotion
- Significant progress delivering against information and digital transformation
- Positioning the organization to be “Fit to Grow”
- 2015: Executing against the diversification strategy
  - ✓ Signed agreement with VISA to enter the Prepaid category
  - ✓ Launched personal lending partnership with AvantCredit
  - ✓ Announced acquisition of WestStar

**Achieved EPS of \$0.31 in Q4 – 2014**



# KEY INITIATIVES TO GROW THE CORE BUSINESS

- Extend Contact Center Reach
- Performance Management
- Marketing Insights
- Deeper Analytics



Performance Metrics

Extended Work Week

Multi-Channel  
Acquisition



## SUMMARY Q4 2014 (\$ in Millions, except per share)

Strong Fourth Quarter Results			
	Q4'13	Q4'14	YOY
Spread Revenue	\$ 44.6M	\$ 52.5M	17.7%
ANI	\$ 11.2M*	\$ 9.1M	(18.8)%*
TRB	\$260.5M	\$266.2M	2.2%
TRB Spread Margin	17.6%	20.2%	+260bps
EPS (ANI/All-in shares)	\$0.64	\$ 0.31	
Residual Asset Balance	\$239.6M	\$331.4M	\$91.8M

*\* ANI impacted by one time gain of \$14.2M from SRF asset repurchase in 2013*

*\*Please refer to the Non-GAAP reconciliations included in the Fourth Quarter Earnings Press Release and accompanying schedules*



## SUMMARY FULL YEAR 2014 (\$ in Millions, except per share)

Full Year Results			
	FY 2013	FY 2014	YOY
Spread Revenue	\$210.6M	\$213.6M	1.4%
ANI	\$46.6M*	\$43.6M	-6.4%*
TRB	\$1,125.0M	\$1,077.8M	-4.2%
TRB Spread Margin	19.1%	20.3%	+120bps
Residual Asset Balance	\$239.6M	\$331.4M	\$91.8M

*\* ANI impacted by one time gain of \$14.2M from SRF asset repurchase in 2013*

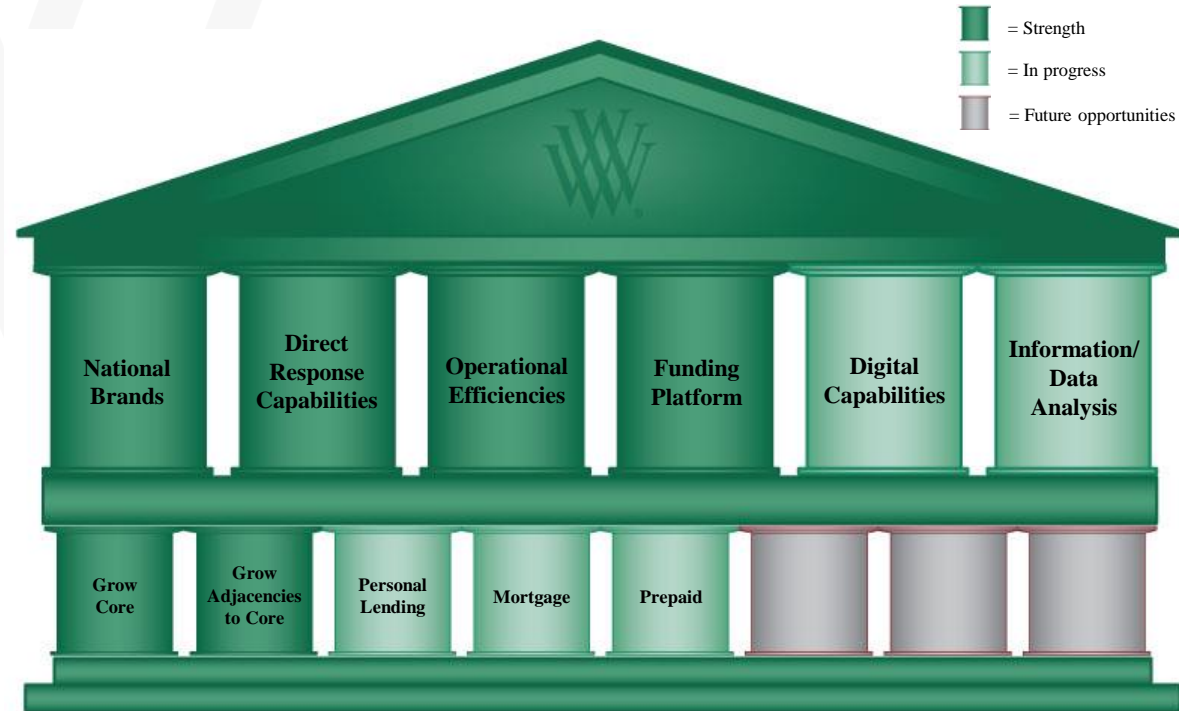
\*Please refer to the Non-GAAP reconciliations included in the Fourth Quarter Earnings Press Release and accompanying schedules



# GROWTH THROUGH DIVERSIFICATION

## Preparing the Company to be a Financial Services Leader – “Fit to Grow”

- Enhanced Digital Experience
- Brand Repositioning
- Enter New Lines of Business
  - ✓ Personal Lending
  - ✓ Mortgage
  - ✓ Prepaid

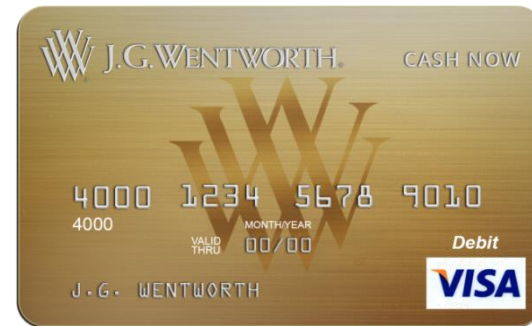




# BUILDING PREPAID PROGRAM TO SERVE CORE AND ADJACENT OPPORTUNITIES

## Prepaid

- Addresses existing and adjacent customer needs
- Leverage knowledge and relationships
- Finalizing agreements with partners



**Expect to be in market mid-year 2015**



# PARTNERING TO ADDRESS PERSONAL LENDING

## Personal Lending

AVANTCREDIT

- Immediate potential with existing customer base and marketing efforts
- Allows for participation in the large and growing category
- Learn and adapt based on response

The screenshot displays the J.G. Wentworth website's Personal Lending page. At the top, the J.G. Wentworth logo is on the left, and navigation links for 'Get a Quote', 'Settlement Purchasing', 'Personal Lending', 'Resources', and 'Why J.G. Wentworth' are on the right. A banner image of a family is featured with the text 'Get cash when you need it.' Below this, a green sidebar contains 'PERSONAL LENDING' and 'GET STARTED' sections. The 'GET STARTED' section includes 'MAKE INQUIRY ONLINE' and 'BY PHONE (866) 388-8592'. The main content area is titled 'Personal Lending' and explains that J.G. Wentworth has partnered with AvantCredit to provide unsecured personal loans. It lists common uses for personal loans: Debt Consolidation, Paying off credit cards, Medical expenses, and Other major purchases and expenditures. A 'Check Your Rate' button is prominently displayed. Below this, the 'AVANTCREDIT' logo is shown, followed by a three-step process: 1. Check Your Rates, 2. Sign Your Contract Online, and 3. Funds As Soon As Tomorrow. A 'Check Your Rate Now' button is also present. At the bottom, there is a section for 'AVANTCREDIT TESTIMONIALS' featuring three customer stories.

Get Cash Now! (866) 388-8592

J.G. WENTWORTH

Get a Quote Settlement Purchasing Personal Lending Resources Why J.G. Wentworth

Get cash when you need it.

PERSONAL LENDING

GET STARTED

MAKE INQUIRY ONLINE  
Make inquiry online in just a few minutes to check your rate with AvantCredit.

BY PHONE  
(866) 388-8592

This DOES NOT affect your FICO® credit score.

Chat Live  
Click here to chat with a J.G. Wentworth representative.

Chat Live Now

Check Your Rate

This DOES NOT affect your FICO® credit score.

AVANTCREDIT

HOW IT WORKS™ - THE AVANTCREDIT PROCESS

- 1 Check Your Rates  
Provide your information. Checking your rate won't impact your FICO® credit score.
- 2 Sign Your Contract Online  
Sign your contract & approved. True & security is the #1 priority at AvantCredit.
- 3 Funds As Soon As Tomorrow\*  
Money can be directly deposited into your bank account as soon as the next business day.

To view your rates, you'll need:

- Full Name
- Address Information
- Income Information
- Social security number

Check Your Rate Now

This DOES NOT affect your FICO® credit score.

AVANTCREDIT TESTIMONIALS

This is the best overall experience I have had with any lender of any kind. AvantCredit made me feel like a valued customer and I feel empowered now.

Adrianna B., IL

This customer service rep that I spoke to was awesome. He verified my identity and the money was in the bank the very next morning...thank you for being there for me.

Irma L., TX

AvantCredit is greatly appreciated in every step of the process and continues to do so each time I call. I will be happy to recommend AvantCredit.

Valma P., FL

Read more AvantCredit Testimonials





# ENTERING MORTGAGE THROUGH ACQUISITION



## Mortgage

- \$1.5B in loan originations in 2014
- Generating incremental free cash flow
- Leverage core competencies:
  - ✓ National Brand
  - ✓ Contact Center excellence
  - ✓ Information and digital abilities
- Access to new and adjacent customer segments
- Realize synergies through operational leverage
- Large market where we believe we can gain share
- Expect to close acquisition in Q3 2015



**Acquisition expected to be 15% - 20% accretive to ANI on an on-going basis**



# VIEW OF BALANCE SHEET RISK BASED ON OFFERINGS



Asset Funding	Primarily Warehouse & Securitization	Bank Issued Product	Warehouse, Government Backed & Institutional	Partner Funded



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