



Financial Tear Sheet

CORPORATE PROFILE

GWG Holdings, Inc, through its subsidiaries ("GWG"), specializes in acquiring life insurance policies in the secondary market from seniors who no longer want or need their policies. Our strategy is to own the policies we purchase until their maturity and our goal is to generate returns greater than the costs needed to purchase and finance those policies. When GWG purchases policies in the secondary market we provide:

- Options for consumers beyond lapsing or surrendering their life insurance for its cash value.
- Opportunities for GWG to earn returns uncorrelated to the traditional equity, commodity, or real estate markets.

GWG, has been purchasing life insurance policies in the secondary market since 2006, evaluating over 39,000 life insurance policies and purchasing over \$1.95 billion in life insurance policy benefits.

Benefits for Seniors and Investors

The secondary market for life insurance provides options to seniors who own life insurance policies when they no longer want or need the policy coverage. Here's how:

- Policies are purchased at a discount to the face value of the insurance benefit but more than their surrender value.
- Seniors sell their life insurance policies in the secondary market with the help of a life settlement broker, or if they choose, directly to *life settlement* providers. This regulated process is called a life settlement, and may provide the seller with greater cash value than would be received if they were to surrender the policy or let the policy lapse. The policy seller can then use the proceeds to pay immediate expenses, make their day-to-day life more comfortable, or take their dream vacation.
- The purchasing company (GWG Life) continues to pay the premiums in order to collect the full face value of the life insurance policy benefit upon maturity.
- By acquiring life insurance policies in the secondary market, GWG intends to continue building a diversified portfolio of life insurance policies.

Additional GWG Advantages

GWG's investments in the secondary market for life insurance may deliver significant advantages over other traditional investments. Here's why:

- The performance of life insurance policies is not correlated to traditional, external market influences such as real estate, equity markets, fixed income markets, currency, or commodities.
- Each life insurance policy is unique and not linked to any other life insurance policy. In addition, the life insurance policies within the portfolio are diversified demographically by age, gender and medical conditions.

PRIMARY IR CONTACT

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STOCK INFORMATION

GWGH (Common Stock)

Exchange NASDAQ CM (US Dollar)

Price **\$10.20**

Change (%) ▲ 0.05 (0.49%)

Volume 907

52 Week Low \$6.22

Market Cap \$58,663,834

Rolling EPS -1.17

PE Ratio 0

Shares Outstanding 5,779,745

Data as of 06/26/17 4:00 p.m. ET

Data provided by Nasdaq. Minimum 15 minutes delayed.



RECENT NEWS & EVENTS

06/07/17 - 8:30 a.m.

[GWG Life Teams with Broadtower to Launch National Educational Program to Benefit Seniors Facing Long-Term Care](#)

06/01/17 - 4:06 p.m.

[GWG Life Rises to Number Two in The Deal's Annual List of the Top Life Insurance Secondary Market Firms with 150 Percent Growth in Policies Purchased](#)

05/10/17 - 8:30 a.m.

[GWG Holdings Reports First Quarter 2017 Financial Results](#)

| Date | Title |
|---------------------------|---|
| 07/18/17 through 07/19/17 | <u>GWG Holdings, Inc. Due Diligence Forum</u> |
| 09/10/17 through 09/12/17 | <u>GWG Holdings, Inc. FSI Forum 2017 Meeting</u> |
| 09/24/17 through 09/27/17 | <u>GWG Holdings, Inc. IPAVision & Due Diligence Symposium 2017</u> |

SEC FILINGS

| Filing Date | Form |
|-------------|------------------------------|
| 05/15/17 | <u>424B3</u> |
| 05/15/17 | <u>424B3</u> |
| 05/12/17 | <u>10-Q</u> |
| 05/10/17 | <u>4/A</u> |

CORPORATE GOVERNANCE

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| <u>Jon R. Sabes</u> | Chief Executive Officer and Chairman |
| <u>Steven F. Sabes</u> | Executive Vice President, Secretary and Director |
| <u>William Acheson</u> | Chief Financial Officer |