

Imperial Holdings, Inc.

NYSE: IFT

July 2011

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- Unless otherwise indicated or context to the contrary, information in this presentation is as of March 31, 2011.

Stock Summary

Symbol	• NYSE: IFT
Business Segments	• Life Finance (Premium Finance & Life Settlements) • Structured Settlements
Recent Price	• \$10.00*
Total Shares Outstanding	• 21.2 Million
Market Cap	• \$212 Million*
Transfer Agent	• American Stock Transfer
Auditors	• Grant Thornton
Website	• www.imperial.com

Introduction

Imperial is a leading provider of liquidity solutions to owners of:

Structured Settlements

Life Insurance Policies

Life Insurance Liquidity Solutions

Target loan to pay life insurance premiums

<i>Yield on loan Pay off:</i>	<i>40-65%</i>
<i>Yield on loan Pay off:</i>	<i>20-50% (Excluding fees)</i>

Direct purchase of life insurance policies

<i>Purchase price as a % of fair value:</i>	<i>40-75%</i>
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Structured Settlement Liquidity Solution

Purchasing annuities issued by highly rated insurance companies

Target Weighted Average Purchase Discount Rate: 18-20%

Actual Q1 2011:

18.3%

Imperial's ROE Targets

ROE 18-20%

Structured Settlements

Life Finance

ROE=Return on Equity

Proven Track Record

- Experienced specialty finance management team
 - Multiple public companies
 - Listed Peachtree on London Stock Exchange
 - Third specialty finance company with current management team and second IPO
- Consistently delivered high uncorrelated returns for 17 years
 - Peachtree Holdings
 - Singer Asset Finance
- Business model has seen consistent performance over the past 15 years with both positive and negative macro economics trends

Structured Settlements

Structured Settlements Industry

- Plaintiff agrees to settle a lawsuit in exchange for payments over time from highly-rated insurance companies
- Market size ~\$100 billion with over 2.0 million claimants
- Growing at ~\$6 billion per annum
- Less than 2.2% of structured settlements purchased to-date by all market participants
- Payment streams transferred to originator (i.e. Imperial) via court process
- Highly legal-intensive nature of origination process creates barrier to entry

Structured Settlements

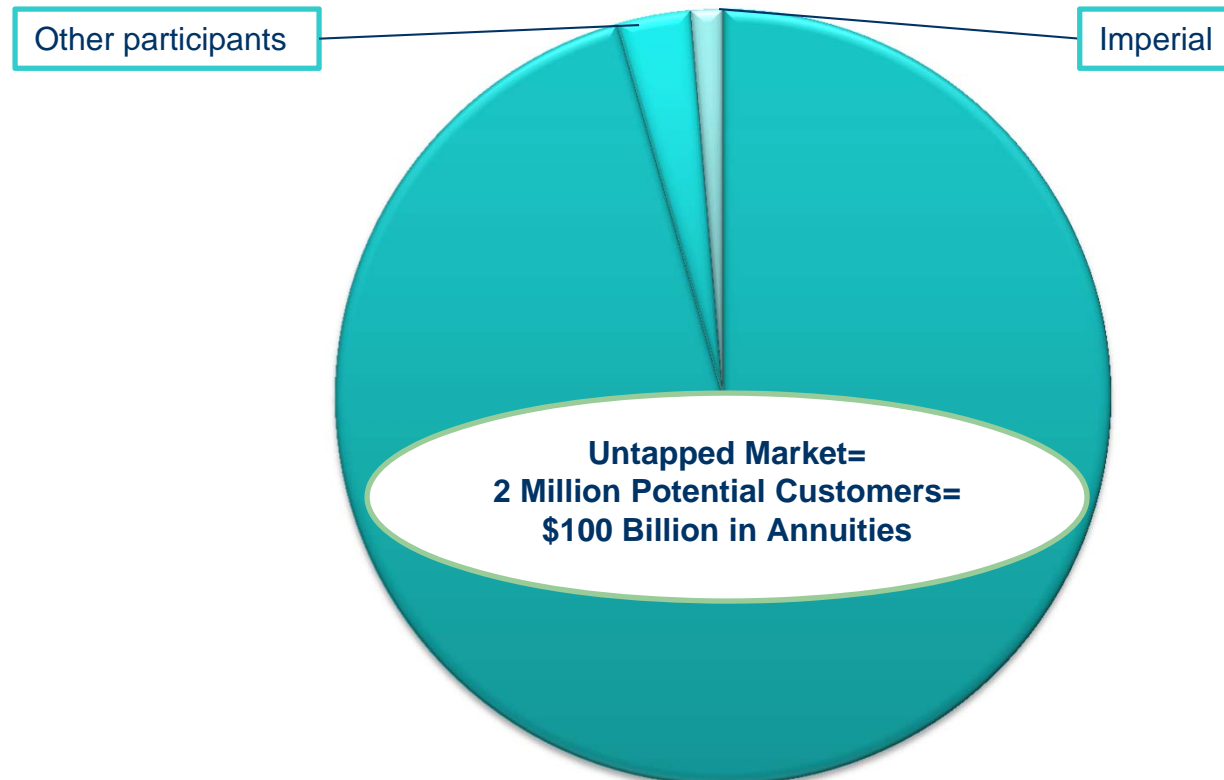
- Court must find transaction in “best interest of seller taking into consideration the welfare and support of dependents”
- Detailed disclosure statement
- Statutory cooling off periods
- Final court order transferring the annuity payments

Structured Settlements

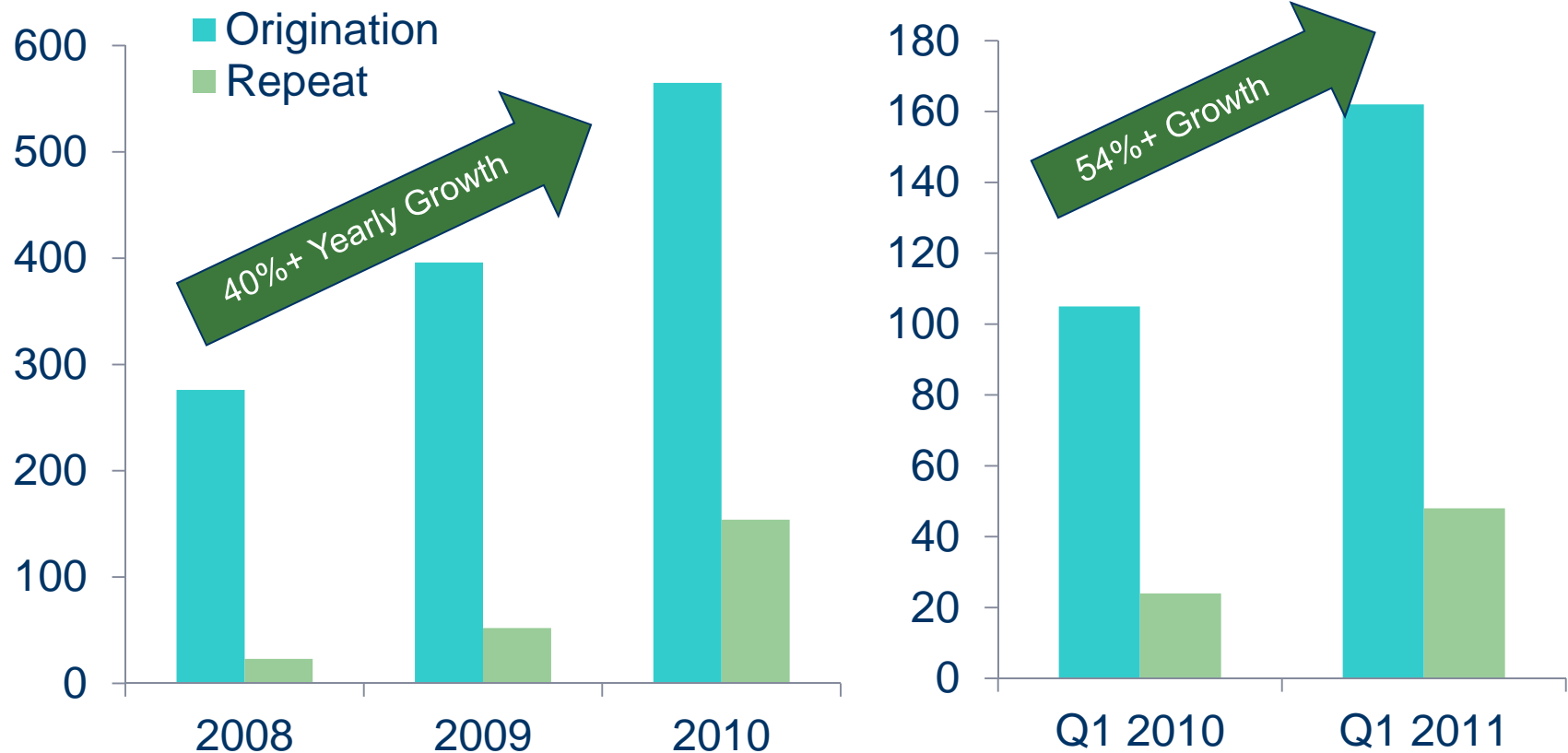
- Top tier originator
- National TV, print and internet marketing
- Needs-based analysis
- Extensive database of holders of structured settlements

Structured Settlements Market

Total Estimated Market Size



Structured Settlements Transaction Growth

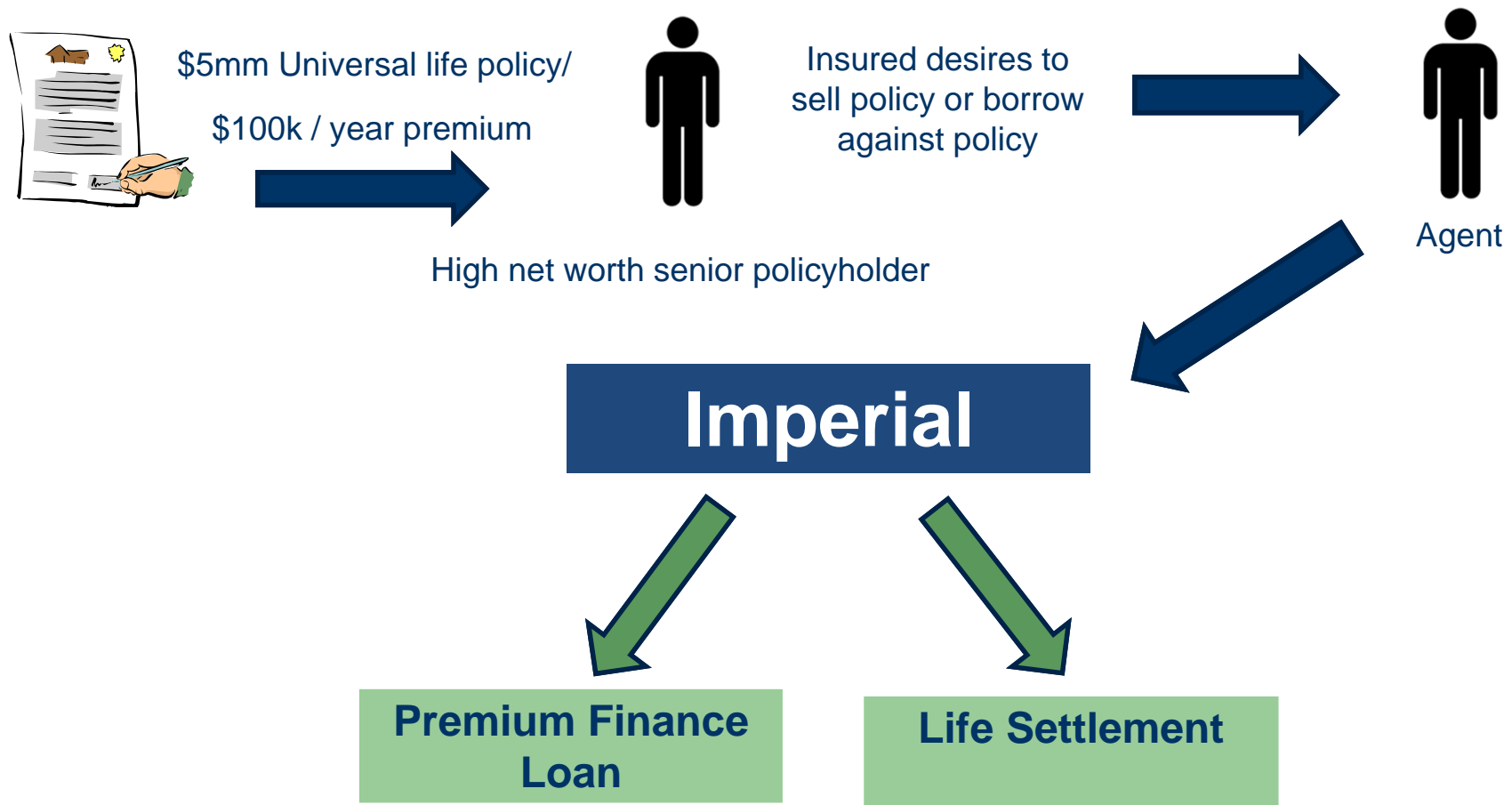


Imperial Advantage

- Advertising expertise and analytics
- Complex high touch origination process
- State by state court approval process
 - Final court order transferring the annuity payments
- Combined committed \$70 million purchase facility
 - No refinance risk on any of the assets transferred
- Access to other institutional cash buyers, securitization and public markets

Life Finance

Life Financing Example



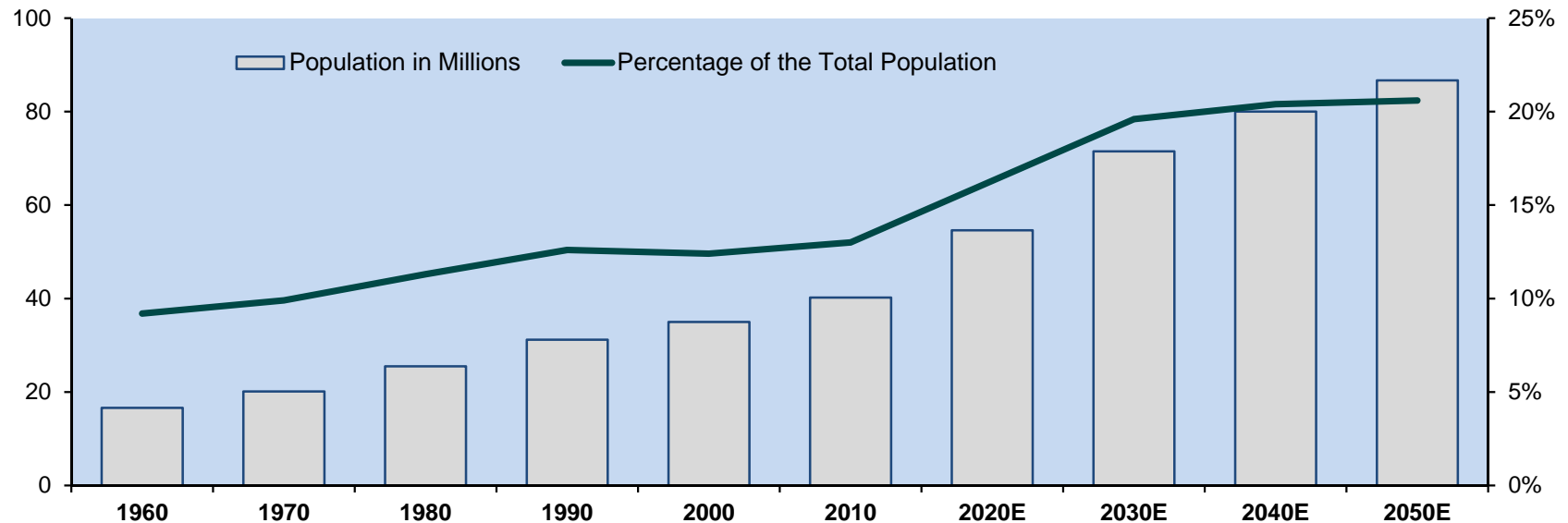
Why Seniors Come to Imperial

- Finance an insurance product that may better suit their circumstances (Pay for long term care)
- Family issues (economic, etc.)
- Divorce
- Beneficiary predeceases insured
- Children grow up
- Retirement savings insufficient
- Tax liabilities
- Medical expenses

Premium Finance Market

- Over \$1 Trillion⁽¹⁾ of life insurance is estimated to be in force for the 65+ population in the US
- Large and growing target market with increasing awareness of the product
- Senior citizens growing as % of total population as Baby Boomers retire

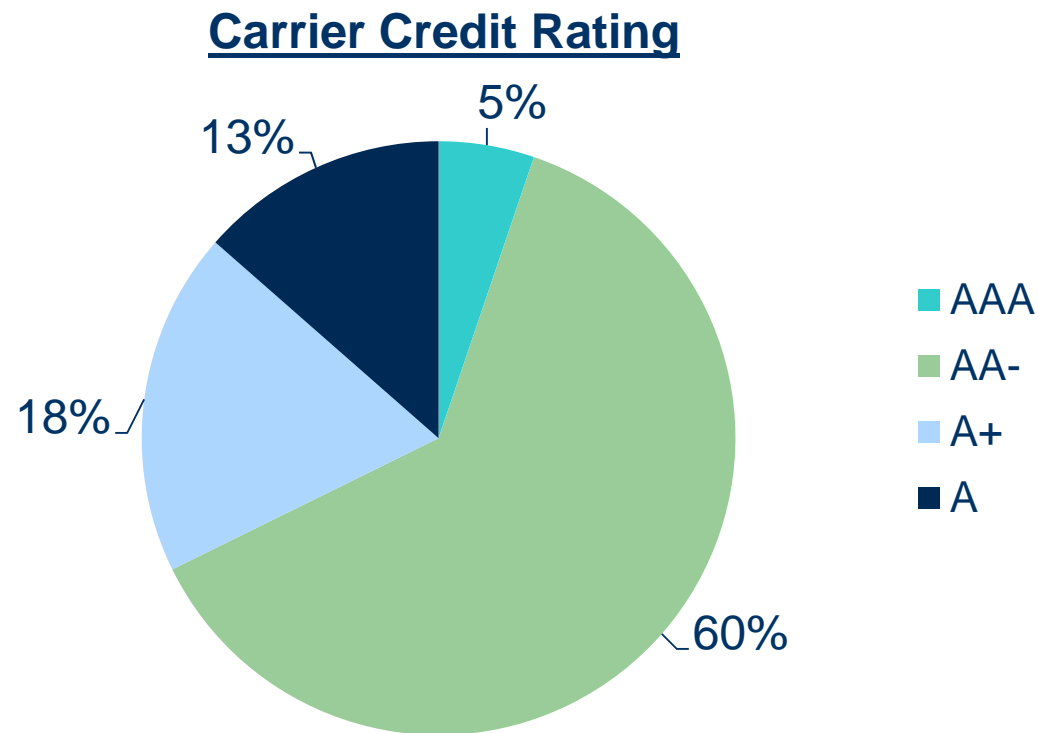
US Population Over the Age of 65⁽²⁾



(1) Source: 04-07 Survey of Consumer Finances

(2) Source: US Census Bureau

Underlying Credit Characteristics of Life Assets



Over 96% S&P "A" Rated or Better

Competitive Advantages

- Employ highly skilled industry veterans
 - Experienced staff dedicated to legal, underwriting and compliance
- Data capture and analytics
 - Proprietary system that captures thousands of data points on each transaction
 - Received thousands of life expectancy underwriting reports
- End-to-End business integration to track and forecast productivity
- Analytics mine data to identify opportunities
 - Over 1,000 premium finance loans originated since 2006, representing over \$4.3 Billion in face value of policies
- Licensing
 - Licensed as a premium finance lender, life settlement provider and life insurance agency

Income Statement

	For the Three Months Ended March 31,	
	<u>2011</u>	<u>2010</u>
Agency fee income.....	\$ 4,061,019	5,278,622
Interest income.....	2,020,359	5,582,673
Origination fee income.....	2,281,257	7,298,895
Realized gain on sale of structured settlements.....	1,168,542	—
Gain on forgiveness of debt.....	2,542,771	1,765,328
Unrealized change in fair value of life settlements.....	11,198,036	(202,534)
Unrealized change in fair value of structured settlement receivables.....	842,300	—
Servicing fee income.....	518,003	—
Other income.....	<u>229,769</u>	<u>23,425</u>
Total income.....	24,862,056	19,746,409
Interest expense.....	2,939,543	6,981,803
Interest expense— related parties.....	290,132	1,986,775
Provision for losses on loans receivable.....	108,444	3,276,154
Loss on loan payoffs and settlements, net.....	2,571,104	1,469,505
Amortization of deferred costs.....	1,907,105	5,846,828
Selling, general and administrative expenses.....	9,533,186,	7,459,368
Selling, general and administrative— related parties.....	<u>87,180</u>	<u>212,500</u>
Total expenses.....	<u>17,436,694</u>	<u>27,232,933</u>
Income (loss) before income taxes.....	7,425,362	(7,486,524)
Provision for income taxes.....	<u>7,995,955</u>	<u>—</u>
Net income (loss).....	<u>\$ (570,593)</u>	<u>\$ (7,486,524)</u>
Earnings (loss) per share:		
Basic.....	<u>\$ (0.04)</u>	<u>\$ (2.08)</u>
Diluted.....	<u>\$ (0.04)</u>	<u>\$ (2.08)</u>
Weighted average shares outstanding:		
Basic.....	<u>13,697,603.6</u>	<u>3,600,000</u>
Diluted.....	<u>13,699,590</u>	<u>3,600,000</u>

Balance Sheet

	<u>March 31</u> <u>2011</u>	<u>December 31</u> <u>2010</u>
ASSETS		
Assets		
Cash and cash equivalents.....	\$ 165,847,742	\$ 14,224,014
Restricted cash	690,739	690,727
Certificate of deposit — restricted	882,710	879,974
Agency fees receivable, net of allowance for doubtful accounts	1,824,896	561,456
Deferred costs, net.....	6,030,795	10,706,022
Prepaid expenses and other assets.....	2,196,836	1,867,928
Deposits	660,438	692,285
Interest receivable, net	9,927,005	13,140,180
Loans receivable, net.....	73,246,954	90,026,383
Structured settlements receivables, net	4,527,185	2,535,764
Investment in life settlements (life insurance policies), at estimated fair value	33,066,365	17,137,601
Fixed assets, net	802,154	876,337
Investment in affiliates.....	515,216	77,973
Total assets.....	<u>\$ 300,219,035</u>	<u>\$ 153,416,644</u>
LIABILITIES AND STOCKHOLDERS'/MEMBERS' EQUITY		
Liabilities		
Accounts payable and accrued expenses.....	\$ 5,111,786	\$ 3,425,162
Accrued expenses — related parties	—	70,833
Payable for purchase of structured settlements.....	13,344	223,955
Other liabilities.....	338,683	7,913,548
Lender protection insurance claims received in advance.....	3,610,050	31,153,755
Interest payable	14,848,367	13,764,613
Interest payable — related parties.....	—	54,769
Notes payable and debenture payable, net of discount.....	53,759,116	89,207,172
Notes payable — related parties	—	2,401,727
Income taxes payable.....	9,912,402	—
Deferred tax liability	<u>4,378,293</u>	<u>—</u>
Total liabilities	91,972,041	148,215,534
Member Units and Common Stock.....		
	212,026	30,747,427
Additional paid-in-capital.....	236,401,878	—
Accumulated deficit.....	<u>(28,366,910)</u>	<u>(27,796,317)</u>
Total stockholders'/members' equity	208,246,994	5,201,110
Total liabilities and stockholders'/members' equity	<u>\$ 300,219,035</u>	<u>\$ 153,416,644</u>

Investment Opportunity

- Unleveraged, predictable growth/targeted ROE of 18-20%
- Experienced management team
- Operate in growing markets and produces uncorrelated returns
- Assets backed by investment grade insurance companies
- Long-term cash generative business
- Shareholder alignment with management's continued personal investment
 - Management owns approximately 25% of shares outstanding

Contact

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