



Imperial Holdings, Inc.

JMP Financial Services Conference

NYSE: IFT

September 26, 2011

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Stock Summary

Symbol	• NYSE: IFT
Business Segments	• Life Finance (Premium Finance & Life Settlements) • Structured Settlements
Recent Price	• \$7.00*
Total Shares Outstanding	• 21.2 Million
Market Cap	• \$148 Million*
Transfer Agent	• American Stock Transfer
Auditors	• Grant Thornton
Website	• www.imperial.com

Introduction

Imperial is a leading specialty finance company that provides liquidity to owners of:

LIFE INSURANCE POLICIES

STRUCTURED SETTLEMENTS

- ✓ Purchase life insurance policies
- ✓ Make loans on life insurance policies
- ✓ Purchase annuity streams

Imperial's ROE Targets

ROE 18-20%

Structured Settlements

Life Finance

ROE=Return on Equity

Proven Track Record

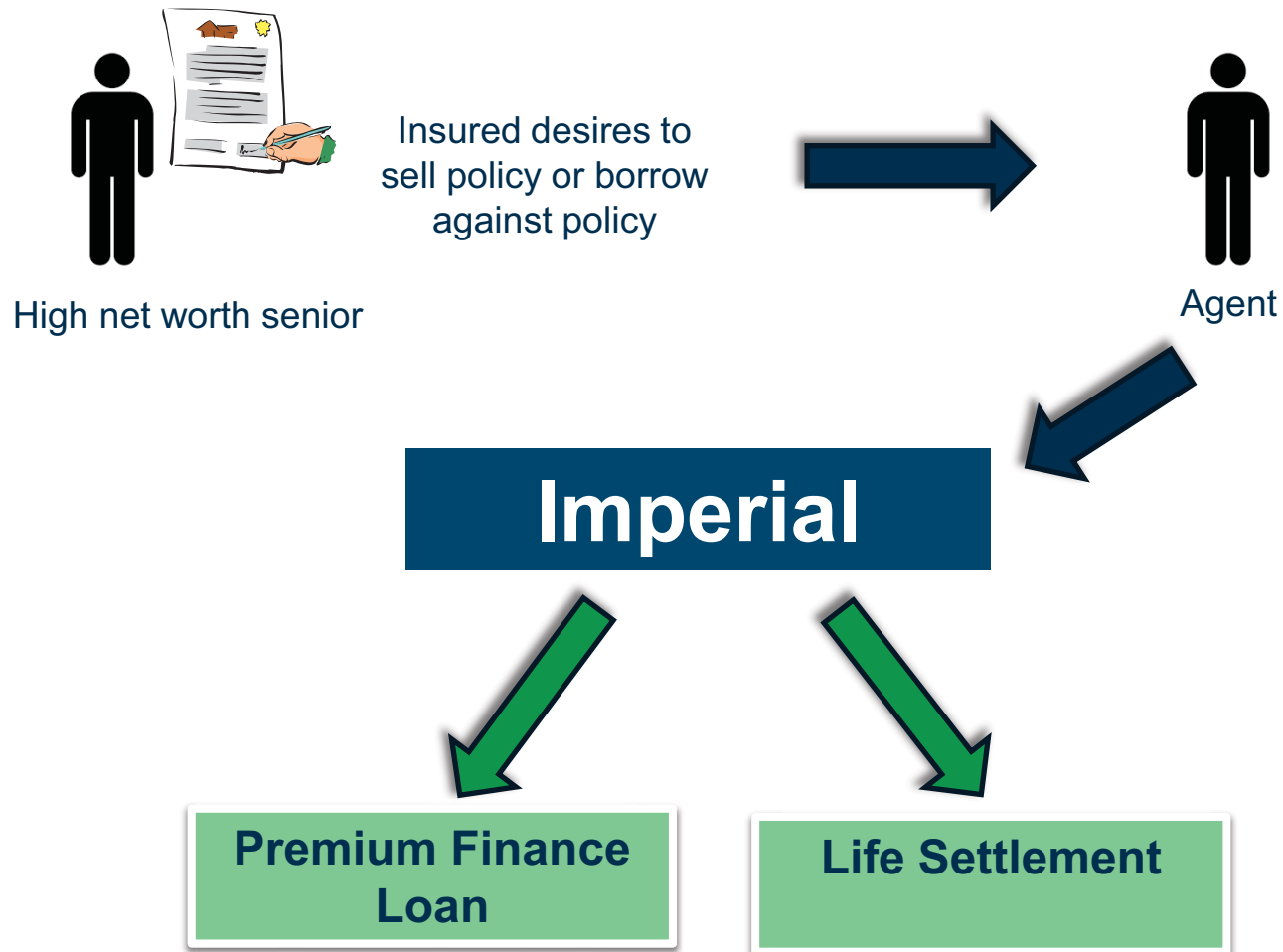
- Experienced specialty finance management team
 - Multiple public companies
 - Peachtree Holdings
 - Singer Asset Finance
 - Senior executives each with 15+ years specialty finance experience
- Historically delivered high, uncorrelated returns
- Imperial has funded over 1,000 premium finance loans, services over 680 life insurance policies and completed over 1,600 Structured Settlement transactions

Life Finance

Life Finance: Liquidity for Seniors

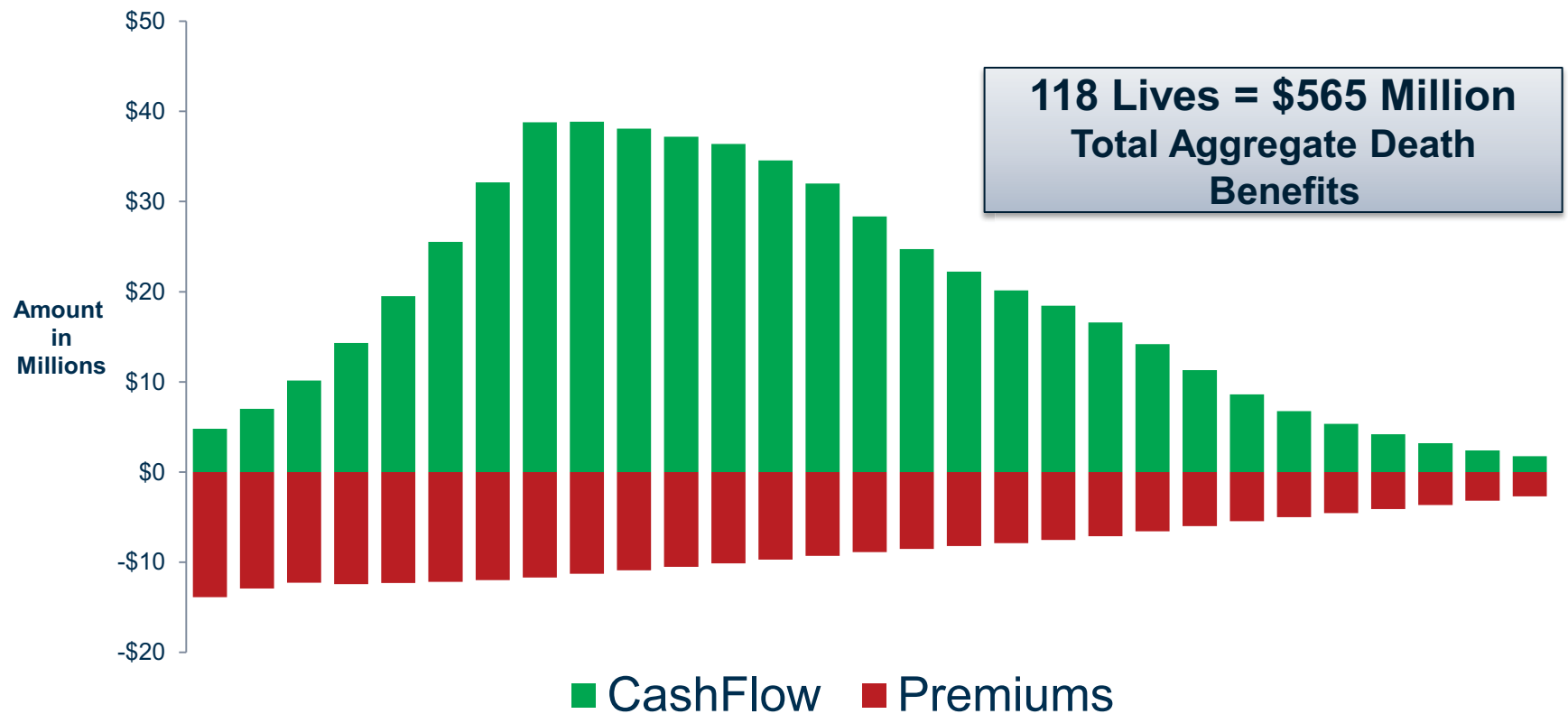
- ✓ Finance a better suited insurance product
 - Paying for long term care
- ✓ Family Related Issues
 - Economics, Etc.
- ✓ Beneficiary predeceases insured
- ✓ Retirement savings insufficient
- ✓ Tax liabilities
- ✓ Medical expenses

Life Finance: How it works



Life Finance: Economics

Static Pool- Illustrative Economic Analysis



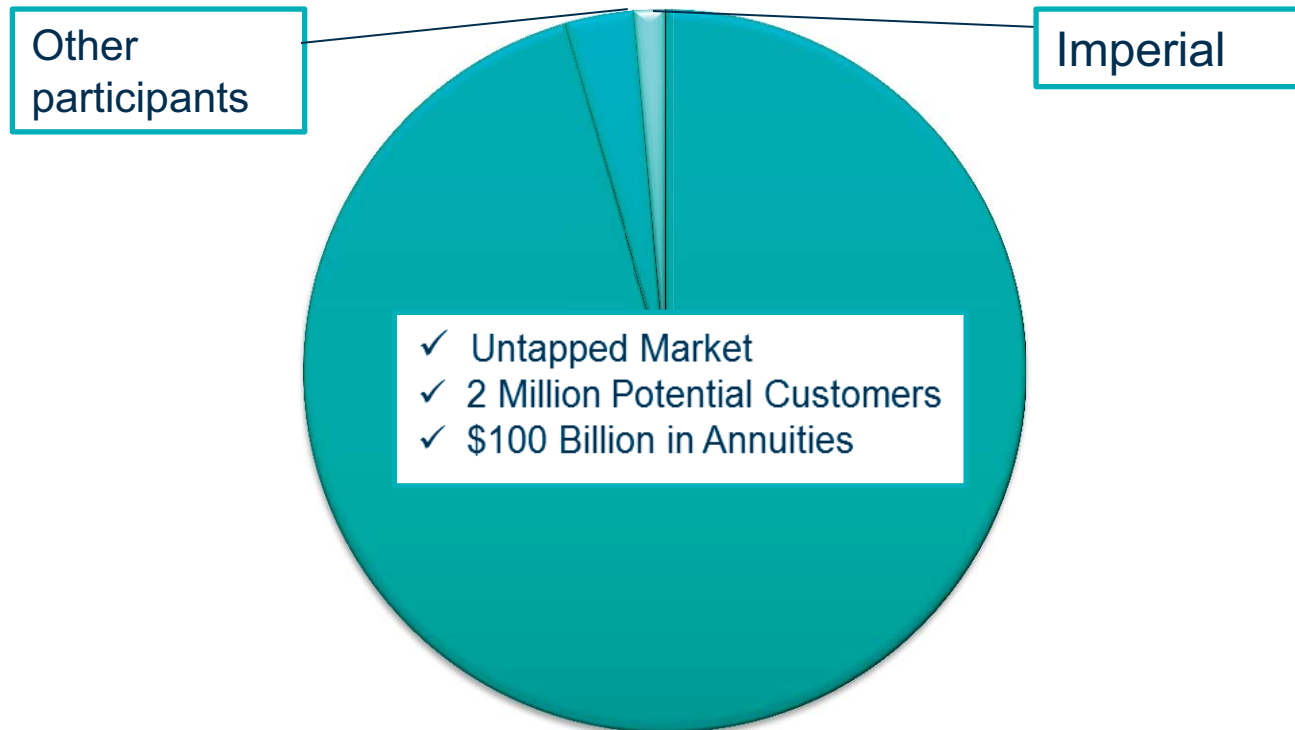
Structured Settlements

Structured Settlements: How it works

- Plaintiff agrees to settle a lawsuit in exchange for payments over time from highly-rated insurance companies
- Payment streams transferred to originator (Imperial) via court process
- Highly legal-intensive nature of origination process creates barrier to entry
- Funding direct to customer
- Access to institutional cash buyers, securitization and public markets
- Highly liquid, fee based business

Structured Settlements Market

Total Estimated Market Size



Financial Highlights

Q2 End of Quarter Highlights

- **Revenues:** \$29.2 Million; **Income Before Taxes:** \$13.8 Million
- **Operating Margin:** 47%
- **EPS:** \$0.59
- **Cash & Cash Equivalents:** \$132.1 Million
- **Book Value per Share:** \$10.44

Why Imperial Holdings?

- Seasoned management team with a proven track record
 - Founders and senior management own approximately 20% of the company
- Only invest in assets that are backed by highly rated insurance products
- Significant growth opportunities in untapped markets
- Self funded business model which is not dependent on capital markets
- Currently trading at a significant discount to Book Value

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