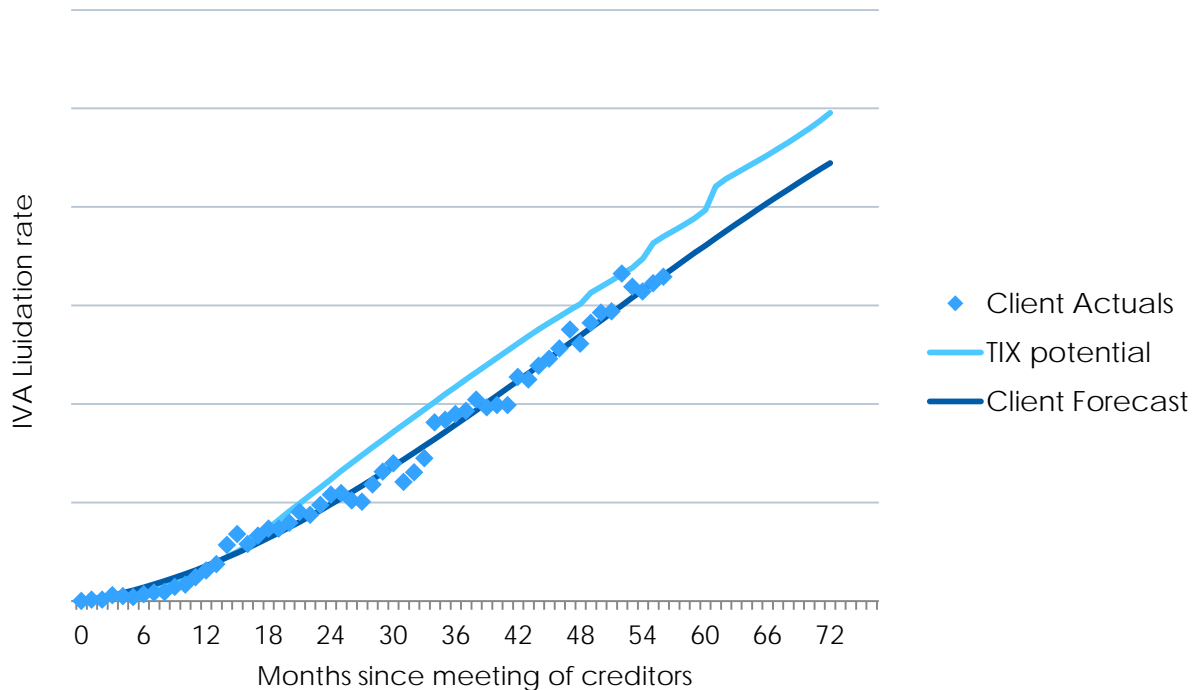


Product detail – IVA Management

Back-book performance uplift – case study

Reviewing actual client liquidation rates, as managed by our leading competitors, prior to take on and the performance actually achieved by TIX suggests TIX can generate a significant uplift in liquidation by taking over management of the portfolio



Note: 1. Client Forecast is a trend line based on an average of tranche level liquidation seen prior to TIX involvement
2. Actual liquidation data points taken from multiple client back books prior to TIX take on
3. TIX potential data is actual performance achieved after take on and forecasting this trend forward

Industry data

- Actual data supplied by TIX creditors prior to backbook take on with originating balances totaling over £1 billion.
- Trend analysis forecasts final liquidation after 72 months for creditors continuing to self manage.

TIX data

- TIX potential is a conservative liquidation forecast based on actual data from historic portfolios under management (both TIX decided and back books taken on).
- The TIX potential liquidation is based on opportunity to influence post decision.



TIX has delivered over £3 million in value add to our clients on back books switched from our competitors.