



Conference Call

Pawn 2Q20 Trends Update With Smart Financial CFO

Wednesday, July 1st at 11:00 a.m. ET/10:00 a.m. CT

Stephens is hosting a conference call for institutional investors with Ben Foster, CFO of Smart Financial. Smart Financial is a roll-up of seven pawn store brands with 90 total stores primarily in the US (Texas, Arizona, North Carolina, Illinois, Iowa and the Dakotas) with a few additional stores in Western Canada. Smart Financial is sponsored by Fortress. Our discussion will focus on 2Q20 pawn loan and retail trends, the state of the subprime US consumer, competition and expansion/acquisition opportunities.

About Featured Speaker Ben Foster



Ben Foster is the CFO of Smart Financial, a pawn store operator with 90 stores primarily in the US, with a few branches in Canada. Mr. Foster has been with Smart Financial since 2018, including a prior role in Corporate Development. Mr. Foster had previously worked at Comstock Capital as Managing Director, Insight Card Services as CFO, and Stephens Inc. as Vice President.

Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.

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Topics of Discussion

- Provide pawn loan balances and retail sales volume trends for 2Q20. What trends changed in June vs. April?
- How has stimulus and unemployment benefits affected the pawn consumer? What will happen once these expire?
- Does a "second wave" of coronavirus affect your business and your consumer?
- Has competition strengthened/weakened during this time? Are there opportunities for expansion/acquisitions of smaller stores?
- What is the opportunity for US pawn over the next 5 years? How about internationally (they are in Canada)?

Conference Call Host

Vincent Caintic, CFA

Managing Director

Specialty Finance

(212) 891-1715

vincent.caintic@stephens.com

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f in 800-643-9691

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STEPHENS INC., 111 CENTER STREET, LITTLE ROCK, AR 72201

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