



News Release

OneMain to Discuss its Differentiated Business Model and Disciplined Strategy to Drive Profitable Growth and Capital Generation at 2023 Investor Day

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NEW YORK, Dec. 6, 2023 /PRNewswire/ -- OneMain Financial (NYSE: OMF), the leader in offering nonprime consumers responsible access to credit, will host its Investor Day today beginning at 1:00 p.m. Eastern time. Members of OneMain's executive management team will discuss the Company's competitive strengths, differentiated business model and disciplined strategy to substantially expand its addressable market, drive profitable growth and sustain strong capital generation.

"In a world where many Americans have a hard time obtaining access to responsible credit, OneMain is there for our customers, helping them to meet their needs today and plan for a better tomorrow," said Doug Shulman, Chairman and CEO of OneMain. "Our resilient business model delivers strong returns across economic cycles, and we have expanded our total addressable market tenfold through new products, channels and digital capabilities. We will discuss the opportunities ahead and the value we bring to both our customers and shareholders."

At Investor Day, OneMain executives will discuss the evolution of the business and opportunities for the Company going forward, including:

- OneMain's competitive position and differentiated business model.
- Its disciplined strategy to drive profitable growth.
- The unique advantages of its operating model, including sophisticated data analytics and underwriting expertise.
- Its line of sight to expected significant capital generation growth and strong returns to shareholders.

In addition to Shulman, presenters will include Jenny Osterhout, Chief Strategy Officer; Rajive Chadha, Chief Operating Officer; Dinesh Goyal, Chief Credit Officer; and, Micah Conrad, Chief Financial Officer.



2023 Investor Day

Today's event will begin at 1:00 p.m. Eastern time and is expected to conclude at approximately 3:30 p.m. Eastern time. The Company will stream the event live and will make conference materials, including a replay of the webcast, available on its Investor Relations page after the conclusion of the live event.

About OneMain Financial

OneMain Financial (NYSE: OMF) is the leader in offering nonprime consumers responsible access to credit and is dedicated to improving the financial well-being of hardworking Americans. We empower our customers to solve today's problems and reach a better financial future through personalized solutions available online and in 1,400 locations across 44 states. OneMain is committed to making a positive impact on the people and the communities we serve. For additional information, please visit www.OneMainFinancial.com.

Forward-Looking Statements

Certain statements contained herein are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Statements preceded by, followed by or that otherwise include the words "anticipates," "appears," "assumes," "believes," "can," "continues," "could," "estimates," "expects," "forecasts," "foresees," "goals," "intends," "likely," "objective," "plans," "projects," "target," "trend," "remains," and similar expressions or future or conditional verbs such as "could," "may," "might," "should," "will" or "would" are intended to identify forward-looking statements, but these words are not the exclusive means of identifying forward-looking statements.

Forward-looking statements are not statements of historical fact but instead represent only management's current beliefs regarding future events, objectives, goals, projections, strategies, performance, and future plans, and underlying assumptions and other statements related thereto. You should not place undue reliance on these forward-looking statements. By their nature, forward-looking statements are subject to risks, uncertainties, assumptions and other important factors that may cause actual results, performance or achievements to differ materially from those expressed in or implied by such forward-looking statements. Important factors that could cause actual results, performance, or achievements to differ materially from those expressed in or implied by forward-looking statements include, without limitation, the following: statements relating to trends in or expectations relating to the effects of our existing and any future initiatives, strategies, capital generation and plans, as well as trends in or expectations regarding our financial results and long-term growth model and drivers; adverse changes and volatility in general economic conditions, including the interest rate environment and the financial markets; the sufficiency of our allowance for finance receivable losses; increased levels of unemployment

and personal bankruptcies; the current inflationary environment and related trends affecting customers; natural or accidental events such as earthquakes, hurricanes, pandemics, floods or wildfires affecting our customers, collateral, or our facilities; a failure in or breach of our information, operational or security systems or infrastructure or those of third parties, including as a result of cyber-attacks, war or other disruptions; the adequacy of our credit risk scoring models; adverse changes in our ability to attract and retain employees or key executives; increased competition or adverse changes in customer responsiveness to our distribution channels or products; changes in federal, state, or local laws, regulations, or regulatory policies and practices or increased regulatory scrutiny of our business or industry; risks associated with our insurance operations; the costs and effects of any actual or alleged violations of any federal, state, or local laws, rules or regulations; the costs and effects of any fines, penalties, judgments, decrees, orders, inquiries, investigations, subpoenas, or enforcement or other proceedings of any governmental or quasi-governmental agency or authority; our substantial indebtedness and our continued ability to access the capital markets and maintain adequate current sources of funds to satisfy our cash flow requirements; our ability to comply with all of our covenants; the effects of any downgrade of our debt ratings by credit rating agencies; and other risks and uncertainties described in the "Risk Factors" and "Management's Discussion and Analysis" sections of the Company's most recent Form 10-K filed with the SEC and in the Company's other filings with the SEC from time to time.

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