B. Upon the death of [redacted] the Trustees shall distribute the remaining principal of the trust to [redacted], if she then survives [redacted]. If [redacted] does not survive [redacted], then the Trustees shall distribute the remaining principal of the trust to any one or more persons selected by the Trustees, in the Trustees' discretion, other than the estate of the Grantor of the Insurance Trust, the creditors of the estate of the Grantor of the Insurance Trust, the Trustees, members of the respective families of the Trustees, the respective estates of the Trustees, the respective creditors of the Trustees or the creditors of the respective estates the Trustees.

Date: November 5, 2012

DARREN K. INDYKE, Trustee

Date: November 2, 2012

LAWRENCE NEWMAN, Trustee

Receipt acknowledged by:

JEFFREY E. EPSTEIN, Grantor

STATE OF New York)
) ss.:
COUNTY OF New York)

The foregoing instrument was subscribed and sworn to before me this 5th day of November, 2012, by DARREN K. INDYKE, a Trustee, who is personally known to me or who produced _____ as identification.

Signature of Notary Public
My Commission Expires:_____

(Print, type or stamp commissioned name of Notary Public)

HARRY I. BELLER
Notary Public, State of New York
No. 01BE4853924
Qualified in Rockland County
Commission Expires Feb. 17, 2014

CONFIDENTIAL - PURSUANT TO FED. R. CRIM. P. 6(e)
CONFIDENTIAL

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