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**From:** Yoonsun Chung  
**Sent:** Friday, November 16, 2018 12:00 AM  
**To:** Dimitra Manley <[REDACTED]>  
**Subject:** FW: Epstein Insurance Trust [1]

Let's talk about this.

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**From:** Stewart Oldfield <[REDACTED]>  
**Date:** Thursday, Nov 15, 2018, 6:04 PM  
**To:** Yoonsun Chung <[REDACTED]>, Bradley Gillin <[REDACTED]>  
**Subject:** RE: Epstein Insurance Trust [1]

I think that is probably true. Realistically the value in the trust only comes when the grantor dies and the life insurance pays out. But in the meantime, we have \$276.65 sitting in cash . . .

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**From:** Yoonsun Chung  
**Sent:** Thursday, November 15, 2018 5:55 PM  
**To:** Stewart Oldfield <[REDACTED]>; Bradley Gillin <[REDACTED]>  
**Subject:** RE: Epstein Insurance Trust [1]

Thank you. So Celina gets it after the grantor's death. Currently, the grantor would be the beneficiary. No?

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