

1. The Trustees hereby delete all of the beneficiaries named, pursuant to the January 27 Instrument, as beneficiaries under the Insurance Trust entitled to the principal and all accumulated income of the Insurance Trust upon the death of the Grantor thereof, and direct that, upon the death of the Grantor of the Insurance Trust, all the principal and all accumulated income from the Insurance Trust shall be distributed as follows:

A. One hundred percent (100%) thereof to [REDACTED] if she survives the Grantor, in separate trust, the provisions of which are set forth in Section 2 below.

B. If [REDACTED] does not survive the Grantor, one hundred percent (100%) thereof to [REDACTED], if she survives the Grantor.

2. Any property directed to be held in trust for [REDACTED] pursuant to the provisions of this Section 2 shall be distributed as follows:

A. The Trustees may pay any part or all of the income and such sums

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**From:** Bradley Gillin  
**Sent:** Thursday, November 15, 2018 5:37 PM  
**To:** Yoonsun Chung [REDACTED]  
**Cc:** Stewart Oldfield [REDACTED]  
**Subject:** Epstein Insurance Trust [I]

**Classification: For internal use only**

See attached. It looks like they replaced the initial beneficiaries with [REDACTED]