

Subject: RE: Epstein Insurance Trust [I] [C]
From: Yoonsun Chung <[REDACTED]>
Date: Fri, 16 Nov 2018 16:44:18 -0500
To: Bradley Gillin <[REDACTED]>, Stewart Oldfield <[REDACTED]>, Emily Craig <[REDACTED]>
Cc: Daphne Cales <[REDACTED]>

Classification: Confidential

SO then we cannot kill the case. I will reject it back to you and please resubmit with the clients that will need the regular review done.

{cid:image002.gif@01D47DCB.99ADBC00}

Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

[REDACTED]
[REDACTED]
Email [REDACTED]

From: Bradley Gillin
Sent: Friday, November 16, 2018 4:43 PM
To: Yoonsun Chung <[REDACTED]>; Stewart Oldfield <[REDACTED]>; Emily Craig <[REDACTED]>
Cc: Daphne Cales <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I] [C]

Classification: Confidential

Hi Yoonsun,

Just the Insurance Trust. The others accounts below will remain open.
Thanks.

NES LLC - [REDACTED] - DDA

Plan D LLC - [REDACTED] - DDA

The Haze Trust - [REDACTED] - DDA

The Haze Trust - [REDACTED] - DBSI

The Haze trust - [REDACTED] - DDA

Regards,
Brad

{cid:image001.gif@01D47DCB.71FEBCE0}

Bradley Gillin
Vice President
Deutsche Bank Wealth Management
345 Park Avenue, 24th [REDACTED]
New York, NY 10154

[REDACTED]
[REDACTED]
Email [REDACTED]

Securities offered through Deutsche Bank Securities Inc.

From: Yoonsun Chung
Sent: Friday, November 16, 2018 [REDACTED]:32 PM
To: Stewart Oldfield <[REDACTED]>; Emily Craig
<[REDACTED]>; Bradley Gillin <[REDACTED]>
Cc: Daphne Cales <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Classification: Public

Hi,

I just want to make sure. There are four clients on that KYC. All of them

will be closing accounts? Thanks

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

Email [REDACTED]

From: Stewart Oldfield
Sent: Friday, November 16, 2018 1:06 PM
To: Emily Craig <[REDACTED]>; Yoonsun Chung <[REDACTED]>;
Bradley Gillin <[REDACTED]>
Cc: Daphne Cales <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Cool. Thanks everyone. Sorry for the long and winding path to get here . . .

From: Emily Craig
Sent: Friday, November 16, 2018 1:05 PM
To: Yoonsun Chung <[REDACTED]>; Stewart Oldfield
<[REDACTED]>; Bradley Gillin <[REDACTED]>
Cc: Daphne Cales <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Classification: Public

Done!

Kind Regards,

Emily

{cid:800B3086-E6B1-464A-83C1-C22D037DB24E@lan}

Emily Craig

Director

Deutsche Bank Wealth Management

Deutsche Bank Securities, Inc

1 South Street, Baltimore, MD 21202-3298

[REDACTED]
[REDACTED]
WM Mercury on myDB

From: Yoonsun Chung

Sent: Friday, November 16, 2018 1:02 PM

To: Stewart Oldfield <[REDACTED]>; Bradley Gillin

<[REDACTED]>

Cc: Emily Craig <[REDACTED]>; Daphne Cales <[REDACTED]>

Subject: RE: Epstein Insurance Trust [I]

Classification: Public

EFTA01430285

Emily?

I think we can. I will close both cases?

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

Email [REDACTED]

From: Stewart Oldfield
Sent: Friday, November 16, 2018 1:00 PM
To: Yoonsun Chung <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Cc: Emily Craig <[REDACTED]>; Daphne Cales <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Actually, turns out that the client plans to close this account prior to year end. Can we just move it to the exclusion list? They also plan to close Mort, Inc, but we've already done that KYC.

Thanks

From: Yoonsun Chung
Sent: Friday, November 16, 2018 12:38 PM
To: Stewart Oldfield <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Classification: Public

Sounds good. If you can get his ID, that would be the easiest. Thank you.

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

Email [REDACTED]

From: Stewart Oldfield
Sent: Friday, November 16, 2018 12:37 PM
To: Yoonsun Chung <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

I think he is friends with those people, but I've never thought he was exerting political influence or should be deemed a PEP. Maybe we should tackle that issue at a later date assuming I can just get an ID for Mark

From: Yoonsun Chung
Sent: Friday, November 16, 2018 12:17 PM
To: Stewart Oldfield <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Classification: Public

Hello,

So we need name, address, DOB and nationality. Then we need to verify him. In this case, the settlor is a PEP so we need ID.

Do we think he is still a PEP? Is he still associated with prince Andrew? If you make a good case where he is no longer a PEP... then we can verify him in an alternative means – Lexis smartlinx—which you get when you run full searches. If you want to go this route, I would send an email to Andrew Gallivan stating why you think he should no longer be a PEP. He is technically an RCA (relative and close associate) to Prince Andrew and Bill Clinton. Is he still associated with them? To the best of your knowledge, do you think he is exerting influence based on his connection to these PEPs? Etc. Once Andrew approves, please forward the email to me.

If you believe he is still associated, then we need a government issued ID.

Thank you

Yoonsun

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

[REDACTED]
[REDACTED]
Email [REDACTED]

From: Stewart Oldfield
Sent: Friday, November 16, 2018 11:56 AM
To: Yoonsun Chung <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Got it. I didn't read it that way the first time, but do now. Thanks for the clarification. Now I remember why I decided not to become a lawyer . . .

So, what info do we need on the brother?

Thanks for staying with this one.

From: Yoonsun Chung
Sent: Friday, November 16, 2018 11:39 AM
To: Stewart Oldfield <[REDACTED]>; Bradley Gillin <[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

Classification: Public

Hello,

Yes, that is the part you sent me – amendment of the benes AFTER his death. We are not interested (for the KYC purposes) the contingent beneficiaries. The amendment only amends the contingent beneficiaries.

The amendment document specifically states that it is deleting all beneficiaries named under sections (b) (1) through (b) (6) of Article First of the Insurance Trust and added certain beneficiaries, who, upon the death of the grantor of the Insurance Trust, would be entitled to the principal and all accumulated income from the Insurance Trust. Mark was listed in (b) (6), which deals with AFTER DEATH.

However, the amendment did NOT modify section (a) of the First article, which identifies him as the person that could benefit from the trust until his death.

I'm attaching the trust documents. It contains the amendment (page [REDACTED] -5 of the attachment). The original trust agreement follows the amendment.

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

[REDACTED]
[REDACTED]
Email [REDACTED]

From: Stewart Oldfield
Sent: Friday, November 16, 2018 11:16 AM
To: Yoonsun Chung <[REDACTED]>; Bradley Gillin
<[REDACTED]>
Subject: RE: Epstein Insurance Trust [I]

There are later amendments that remove the original bens and name Celina

From: Yoonsun Chung
Sent: Friday, November 16, 2018 11:14 AM
To: Bradley Gillin <[REDACTED]>
Cc: Stewart Oldfield <[REDACTED]>
Subject: FW: Epstein Insurance Trust [I]

Classification: For internal use only

EFTA01430290

Please see below. It looks like the brother is the current beneficiary.

We need to remove Celina as the ben and add the brother. Can you do this or do you want me to reject it back to India? Or if you have all the info, I can ask someone in Jax to do it so we can approve today? Just let me know. Thanks

Article First (a) identifies the grantor's brother (Mark Lawrence Epstein) as the individual that can benefit from the trust until the death of the Grantor. The change of beneficiaries document from 2012 amended Sections (b) (1) of Article First, which deals with the beneficiaries upon the death of the grantor of the Insurance Trust.

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Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

Email [REDACTED]

From: Yoonsun Chung
Sent: Friday, November 16, 2018 12:00 AM
To: Dimitra Manley <dimitra.manley@db.com>
Subject: FW: Epstein Insurance Trust [I]

Let's talk about this.

Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank
60 Wall Street, 10005-2836 New York, NY, USA

Email [REDACTED]

From: Stewart Oldfield <[REDACTED]>

Date: Thursday, Nov 15, 2018, 6:04 PM

To: Yoonsun Chung <[REDACTED]>, Bradley Gillin
<[REDACTED]>

Subject: RE: Epstein Insurance Trust [I]

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 . . .

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

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

Yoonsun Chung
Vice President | AML Compliance

Deutsche Bank

60 Wall Street, 10005-2836 New York, NY, USA

[REDACTED]
[REDACTED]
Email [REDACTED]

From: Stewart Oldfield <[REDACTED]>

Date: Thursday, Nov 15, 2018, 5:39 PM

To: Bradley Gillin <[REDACTED]>, Yoonsun Chung
<[REDACTED]>

Subject: RE: Epstein Insurance Trust [I]

It's actually the following page

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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
Celina Dubin.

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Regards,
Brad

To: Bradley Gillin <[REDACTED]>, Yoonsun Chung
<[REDACTED]>

Subject: Missed conversation with Bradley Gillin

Yoonsun Chung 3:40 PM:

It was The 2007 Jeffrey E Epstein insurance trust

who is the current ben

and do you have all the info/ID on that bene

Bradley Gillin 5:09 PM:

We reached out to family office

waiting on them

thanks

Yoonsun Chung 5:14 PM:

Thanks

Bradley Gillin 5:27 PM:

: UBO

Looks like someone added her to the KYC already

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