

**From:** Richard Merkin [REDACTED]  
**To:** 'Jeffrey Epstein' <jeevacation@gmail.com>  
**Sent:** Tuesday, December 31, 2013 5:46:06 PM  
**Subject:** RE: Re:

I may have an insurance claim (not certain at this time, but want to plan ahead), which would be ordinary income to me. If so, wanted to see about offsetting this ordinary income. As far as insurance goes, I do not know enough about any special provisions in the virgin islands that would be applicable. I would depend on your guidance to refer me to an accountant/lawyer who might have knowledge about this.

Where will you be the week before the 26<sup>th</sup>? I need to be back in Los Angeles for a conference the morning of the 28<sup>th</sup>

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**From:** Jeffrey Epstein [mailto:jeevacation@gmail.com]  
**Sent:** Tuesday, December 31, 2013 8:32 AM  
**To:** Richard Merkin  
**Subject:** Re:

you need to tell me more details so that i can think about solutions,.

On Tue, Dec 31, 2013 at 10:33 AM, Richard Merkin <[REDACTED]> wrote:  
Happy New Year! I wanted to follow up on both the "coupon" and insurance possibilities in virgin islands. If you will be on the island anytime between the 22<sup>nd</sup> and 25<sup>th</sup>, I was going to fly in. Will any of those dates work for you? If so, I will block out any of those dates. How's the back?

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