
From: Robert Trivers [REDACTED]
Sent: Wednesday, August 24, 2016 1:11 PM
To: Jeffrey Epstein
Subject: how to think about retirement money

Jamaican incompetence; i have an international plan with free calls to the US, including Virgin Islands, but they charge me as a local call anyway and hence i run out of money

i was saying i will go to Oklahoma State in 3 weeks for 5 days, pick up some cash, and look at each other as a possible place for me to teach, then back here, then a similar trip to U of Kentucky (only without the money); October 1 to 7 i will be in NYC/Jersey and then off to Zagreb, Berlin and London to make money giving talks—as i am sure you know Croatian women are famous for their beauty—although i have a bias toward somewhat darker skin, i shall overcome it and enjoy—at least visually—the local fauna

here is the financial question

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if you were me and suddenly had ~\$900,000 in retirement money available a year from now, when i go into forced retirement, what would your inclinations be, some (e.g. TIA) urge you to buy an annuity, other friends, say, try to keep most of the money to invest (you need only take 5% a year and that can go straight into my foundation up to \$100,000/year)

i hope to be working at least half-time; my feeling is that i could do better than an annuity or at least only a partial one—curious what your off the top of the head reaction is

glad you enjoyed the Feynman pieces

and good hearing your voice