

To: Jeffrey Epstein[jeevacation@gmail.com]
From: David Stern
Sent: Sun 5/20/2012 3:46:20 PM
Subject: Re:

I will also send you the \$ value of planned fixed assets (servers, equipment, etc) that Merkin can use as "security" ?

On 20 May 2012, at 15:40, Jeffrey Epstein wrote:

how. how many cities when do they sign up,, who signs them up? etc

On Sun, May 20, 2012 at 4:39 PM, <[REDACTED]> wrote:

We go from € - 30m to € + 60m because we cover so many cities so quickly. We can slow down the roll out which will change this, and then speed it up once we have Chinese ownership in 2014/15 ?

From: Jeffrey Epstein <jeevacation@gmail.com>
Date: Sun, 20 May 2012 16:00:43 +0200
To: David Stern<[REDACTED]>
Subject: Re: AV Interiors

call apt

On Sun, May 20, 2012 at 3:57 PM, David Stern <[REDACTED]> wrote:

As shareholder with 10m - 20m yes, but not full JV
(in fact Merkin said when he is in these guys (United Health) will come in because they always want to co-invest with him)

Can not do JV politically and don't need them technology wise:

1. What they (HP, IBM, Optum) can offer is of limited value, vanilla applications for the US and other int. markets which are good and useful but not rocket science (cost containment, anti-fraud, etc).
2. We will build a Chinese healthcare payor focused services platform (taking into account and using what has existed for a long time outside of China by those tech companies) that will be handed over to Chinese majority ownership then IPO.

It must become a Chinese owned business with no global technology company as shareholder or exclusive/ JV partner because of several reasons incl. Chinese fear of corruption and face. ("why have you chosen IBM or HP or Optum Insight JV Company as your service provider? How much have they bribed you? Why HP and not IBM?" etc.)

We are below the radar, home grown, aligned with government policy and (i.e. fast roll out), with management team of former senior government officials.

On 20 May 2012, at 14:07, Jeffrey Epstein wrote:

so why don't you join venture with them. they have everything you need it seems?

On Sun, May 20, 2012 at 2:59 PM, David Stern <[REDACTED]> wrote:

This is the full financial model as we have used until now.

I am now preparing a brief presentation with the goal that a 12 year old understands what we are doing.

Generally not easy to describe, see US example of similar business:

<http://www.optuminsight.com/>

On 21 May 2012, at 06:08, Jeffrey wrote:

> Biz numbers???

>

> Sorry for all the typos .Sent from my iPhone

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> On May 20, 2012, at 4:23 AM, David Stern <[REDACTED]> wrote:

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>> <http://www.axel-vervoordt.com/>

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