

**To:** Melanie Spinella [REDACTED]  
**From:** Jeffrey Epstein  
**Sent:** Fri 3/8/2013 12:58:35 PM  
**Subject:** will discussion,

if debra is still alive 25 million, at the moment its 150 insurance alone. plus as written( proposed ) another 125 from you, crazy I suggest no more than 25 million direct access for each child. creditor proof 100 million indirect for each. need approvals. . balance kept in tax efficeint growth, joint projects only, commensurate indiv payouts. , 2. you should list first art to be sold if any . / ( you are the one with knowledge. ). trusts for employees, ? family , etc. multiple foundations , each one will have different benefits and burdens, at least two trusts for each child and their issue, . review insurance , ( younger trustees,.)

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