

**To:** Reid Hoffman [REDACTED]  
**From:** Jeffrey Epstein  
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sharing not advising ----- 1. pour over will. if michele is left. if neither is left. protection. protection protection. 2 taxes. income ,- gift, -estate. -charity . value calculations on transfer. 3 charity structures. DAF. CRT NIMCRUTs CLT . GRATs. 4. linkn . stock split. ? all personal stock held in various trust names ( easily understood. "aphorism" sounds more like an NSA program, you can make it part of your movie script. but I suggest not for stockholders ). maybe 2 blind trusts. 6 personal cash flow needs. - bank borrowings. at least for awhile make more sense than after tax sales. 7 Insurance. - still the best tax deferral institution. I would guess that linkn would be a natural partner for many, risk anaysis etc,

Mitcoins, p coins, The DAF can issues p-coins, contributors to the daf would get their deduction. maybe the daf is a pseudo coop.. The DAF might be the central bank . grants in p-coins. only a small part of total to begin.

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