

To: jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]
From: Jennie Saunders
Sent: Sat 2/5/2011 8:22:59 PM
Subject: FW:

At some point can I ask u about this and one tax issueso I know what to do

Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 |
Main: [REDACTED] | Mobile: [REDACTED]
www.coreaccess.net |

From: Alan J. Kramer [REDACTED]
Sent: Wednesday, January 19, 2011 7:58 PM
To: Jennie Saunders
Subject: Re:

Hi Jennie,

The question to ask is, "do we want life insurance for the rest of our lives, or just for a certain duration?" Term insurance, which is what you currently have, doesn't last forever. The insurance we are talking about now, does. I showed you and Dangene this plan when you acquired the life insurance and you both thought it would serve your long term life insurance needs but the timing was wrong.

Let me know one way or the other once you decide.

Alan

Alan J. Kramer CFP, CLTC, MBA, LUTCF

Agent

New York Life Insurance Company

6 Auer Court, Suite F

East Brunswick, NJ 08816

(P) [REDACTED]

(P) [REDACTED]

120 Broadway, 37th Floor

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----- Original Message -----

From: "Jennie Saunders" <[REDACTED]>

Date: Tue, 18 Jan 2011 15:36:32 -0500

To: "Alan J. Kramer" <[REDACTED]>

Subject:

Can you frame the issue in an email I can send to our friend who gives us financial and strategic advice

CORE: Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 | Main: [REDACTED] Mobile: [REDACTED] | [REDACTED] | www.coreaccess.net