

To: jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]
From: Jennie Saunders
Sent: Sat 1/8/2011 10:04:10 PM
Subject: RE: Important Update

Take a lookthoughts ????

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

From: Alan J. Kramer [mailto:[REDACTED]]
Sent: Thursday, January 06, 2011 1:35 PM
To: Jennie Saunders
Cc: [REDACTED]
Subject: Fw: Important Update

Hello Dangene and Jennie,

Thank you again for inviting me to your holiday party. I had a great time.

Below please find an email that was sent to you awhile ago. Reference the life insurance section B since this is time sensitive.

Let me know your thoughts.

All the best,

Alan

----- Forwarded Message -----

From: "Alan J. Kramer" <[REDACTED]>
Date: Mon, 6 Dec 2010 09:16:11 -0500 (EST)
To: [REDACTED]
Cc: [REDACTED]

Subject: Re: Important Update

Dear Jennie and Dangene,

This is to update you that to date we have taken care of the following:

- 1. Long Term Care Insurance Planning*
- 2. Life Insurance Planning*
- 3. Disability Insurance on Dangene*
- 4. Life Insurance on Dangene for Steven*

Following are additional areas to discuss

A. Dangene may be eligible for additional Disability Insurance through Lloyds of London. Would you like to discuss?

B. The life insurance you own on one another is term insurance and when we initially spoke you really wanted the Universal Life plan but were waiting to close on your condo and said I should remind you toward the end of this year, so this is what I'm doing. No medicals would be needed, just an application. Premiums are based on your nearest birthdate so with Jennie your premium increases on this new plan if you apply after January 12, 2011. The Universal Life policy will be for life, the term insurance you have now, won't. You can convert Jennie's now and Dangene's prior to your half birthday which would be April 29, 2011.

Let me know your thoughts.

Have a great holiday.

Alan

Alan J. Kramer CFP, CLTC, MBA, LUTCF

Agent

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