

From: "Peggy Siegal" <[REDACTED]>

To: "Bauman, Jason S" <[REDACTED]>,"Glenn Davis" <[REDACTED]>,"Jeffrey Epstein" <jeevacation@gmail.com>

Subject: Re:investing money

Date: Wed, 12 Dec 2012 23:18:50 +0000

Importance: Normal

Glenn/Jeffrey can you help me out here. Peg
Peggy Siegal Company

[REDACTED]

From: "Bauman, Jason S" <[REDACTED]>

Date: Wed, 12 Dec 2012 16:39:45 -0500

To: Peggysiegal@[REDACTED]>

Subject: [REDACTED]

Hi Peggy

I hope you're well and happy holidays to you.

I want to take a portion of the cash in your account and place it a low risk, low volatility mutual fund that would earn us 3% in interest per year. Currently our cash is earning virtually zero in interest due to the interest rate environment we're in. When you earn 0% and inflation is 2% we're actually losing money on an inflation adjusted basis. I'm happy to discuss this further with you at your earliest convenience but recommend we make the investment before the end of the year.

Let me know when a good time to speak would be. I'm leaving my office now for a client holiday dinner but will be in the office all day tomorrow if you're available.

Best regards
Jason

Jason S. Bauman, First Vice President
Morgan Stanley Wealth Management

[REDACTED]

[REDACTED]

Visit my Website: [REDACTED]

* Morgan Stanley Smith Barney LLC

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