

**From:** Noam Chomsky <[REDACTED]>  
**To:** Deborah Pechet Quinan <[REDACTED]>  
**Cc:** Valeria Chomsky <[REDACTED]>  
**Bcc:** jeevacation@gmail.com  
**Subject:** Fwd: 2016 Year-to-date Withdrawals from IRAs  
**Date:** Fri, 16 Feb 2018 17:34:18 +0000  
**Attachments:** ChomskyWithdrawals.xlsx  
**Inline-Images:** image001.png

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Dear Deborah,

In reviewing our records, we found a problem that we cannot account for. In the attached report, Line 275 reads as follows:

1/22/2015     \$187,000 partial 2015 RMD distribution to NCTR     \$ (187,000.00)

We have been unable to determine where these funds went. There was a deposit in our Bank of America primary account on that date (1/22/2015) from the Noam Chomsky Revocable Trust in the amount of \$70,000.00, not \$187,000.00. But Bainco reported (in the attached document) a withdrawal from one of the IRAs in the amount of \$187,000.00 to the NC Revocable Trust

Could you please look into this and let me know what happened to the funds from this transaction from the NC Revocable Trust that were not deposited in our Bank of America account.

Thanks,

Noam

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**From:** Kathleen Horigan <[REDACTED]>  
**Date:** Fri, Sep 16, 2016 at 5:41 PM  
**Subject:** RE: 2016 Year-to-date Withdrawals from IRAs  
**To:** Valeria Chomsky <[REDACTED]>, Isabel Scharmer <[REDACTED]>, Noam Chomsky <[REDACTED]>

Hi Valeria,

Please see the attached report of withdrawals from the IRA(s) from 2012 to 2015. Please note that transactions that state "Journal to NCTR" mean that the funds were sent from Noam's IRA to his trust account and then subsequently wired to his checking account.

If you have any further questions, please let me know.

Best,

Kate

**From:** Valeria Chomsky [mailto:[REDACTED]]  
**Sent:** Thursday, September 15, 2016 6:48 AM  
**To:** Isabel Scharmer; Kathleen Horigan; Noam Chomsky  
**Subject:** Fwd: 2016 Year-to-date Withdrawals from IRAs

Isabel,

We would like to receive the withdrawals from IRA for the years 2012, 2013, 2014 and 2015.

Thank you.

Valeria Chomsky

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From: Isabel Scharmer <[REDACTED]>  
Date: Fri, Sep 9, 2016 at 9:51 AM  
Subject: 2016 Year-to-date Withdrawals from IRAs  
To: "Valeria Chomsky ([REDACTED])" <[REDACTED]>  
Cc: Kathleen Horigan <[REDACTED]>

Valeria,

Kate is out today so I am sending along this report per your request. I have copied the info below and also included it as an attachment.

Best,

Isabel

### 2016 Withdrawals from Noam Chomsky IRAs

1/8/2016	\$40,000 journal to NCTR (and then sent to bank account)	\$ (40,000)
2/19/2016	\$200,000 journal to NCTR (and then sent to bank account)	\$ (200,000)
3/28/2016	\$100,000 journal to NCTR (and then sent to bank account)	\$ (100,000)
4/19/2016	\$156,000 wire to Noam's checking for 2015 taxes	\$ (156,000)
5/26/2016	\$30,000 wire to checking account	\$ (30,000)
6/16/2016	\$43,000 check for 2Q16 Federal tax estimate	\$ (43,000)
6/16/2016	\$6,000 check for 2Q16 MA tax estimate	\$ (6,000)
7/7/2016	\$35,000 wire to checking account	\$ (35,000)
9/8/2016	\$50,000 wire to checking account	<u>\$ (50,000)</u>
<b>TOTAL 2016 YEAR-TO-DATE WITHDRAWALS FROM IRAS</b>		<b>\$ (660,000)</b>

Description:  
cid:image001.png@01CD7496.F9D3DBE0

**Isabel Scharmer, CFA** *Managing Director*

*Portfolio Strategist*

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