

From: Jeffrey Epstein <jeevacation@gmail.com>

To: Jeffrey Epstein <jeevacation@gmail.com>

Subject:

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Welcome back, hope you had a rest. As I said previously, my passion is people. not business, that being saidk -as i see it :

This is unique time for your family and finances . I believe it requires both a

comprehensive and well balanced approach. There needs to be thought given to

family-centric risks, then later on ,regulators, disability, risk **mgmt** etc. all emotional and financial related , one by one. . these personal issues need to be organized for both structure

and then managed for multiple purposes. I would encourage a more holistic view of your family and its purpose driven goals. this needs time and deep. thought.

I thought Benjamin could take the sailing rules analogy, and bring it to bear on the family issues.

Adapting to change, sailing with the right crew , rough seas , slow down , cross check, remain flexible, jettison unneeded cargo. , seek safe harbors, know your crew and keep them focused. I can share my extensive experience with Royal families. , as i belive these are closer to yours then the merely very wealthy. for example

future discussions would entail how to leave the right amount to the girls and with what timing . the risks of bad boyfriends, husbands etc, I feel that

You personally have a global perspective and it should be reflected in the personal plan for the future. sustainability is more than the agriculture in Africa :).

Defining risk , both tax, financial emotional is never perfect but requires planing. For example A true system to monitor future performance for the girls, reports to trusted people etc (i know , I know)

Family Engagement and Education

Consistent with your unique Approach to Leadership

Old solutions are no longer effective, you need to hear about best practices when it comes to inheritance and wealth transfers, cash flow, taxation , managing your extraordinary family complexities.

phasing in an implementation, getting the girls involved early, focusing on their broader education would be i believe vital.

Documenting your philosophy , video, vision etc

Understanding the burden of the family history , Jewish, banking , ,its culture, the responsibilities. however as you are well aware

No single approach will suffice

Consensus, cooperation, co-existence combined with the realistic

Capabilities of those that surround you, , ie Benjamin , staff, girls then must be combined with the concepts of family,marriage , hierarchy of goals etc.

It would be helpful to have a fully documented Family vision, which would detail the values that you would like to see in the girls. ie goals for both family and business

Monitoring performance financial advisers.etc

I am in the Caribbean all week feel free to set a time to speak.

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