

From: "Kirschner, Elyse" <[REDACTED]>

To: Jeffrey Epstein <jeevacation@gmail.com>, "McCaffrey, Carlyn" <[REDACTED]>

Subject: RE:

Date: Mon, 22 Apr 2013 00:17:14 +0000

Attachments: Leon_Black_Split_Dollar_Insurance_Memo_(Revised_December_2011__New).doc

I think that the 1999 insurance trusts actually own the policies. Please see the attached memo. There is some background on the split-dollar policies discussed.

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From: Jeffrey Epstein [mailto:jeevacation@gmail.com]

Sent: Friday, April 19, 2013 10:07 AM

To: McCaffrey, Carlyn; Kirschner, Elyse

Subject:

Apollo iv ltd , holds the split dollar policy of leon. it is a ltd partner of Black family partners. im told it has (HAD?) nominal value, but it has paid the premiums on the insurance with moneys from bfp. do you have the history of this,?

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