
From: Jennie Saunders <[REDACTED]>
Sent: Friday, January 28, 2011 7:59 PM
To: Jeffrey Epstein
Subject: FW: Life Insurance

Is there an easy answer or do u want to speak about this on =ed

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From: =/b> =lan J. Kramer [mailto:[REDACTED]]
Sent: =hursday, January 20, 2011 12:42 PM
To: Jennie =aunders
Subject: Life Insurance

Hi Jennie,

Been having trouble with my =mail so I don't know if you received my reply =esterday.

The question to ask is, =quot;Do we want/need life insurance for the rest of our lives or just =or a certain time period?"
When we initially met, you were very =ro having coverage, at least some, that would cover you indefinitely to =ive you
and Dangene added leverage. You should have in your portfolio =ome coverage that will stay with you forever.

Let me know your thoughts or =f you would like to meet to further discuss, that would work =oo.

Alan

Alan J. Kramer =FP, CLTC, MBA, LUTCF

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