
From: Jennie Saunders [REDACTED]
Sent: Tuesday, January 11, 2011 1:10 AM
To: Jeffrey Epstein
Subject: FW: Life Insurance

Can we discuss in the morning xooxoxox

Jennie Saunders | Founder & Chairman | [REDACTED]
[REDACTED] www.coreaccess.net <<http://www.coreaccess.net>> =

From: /b> Alan J. Kramer [mailto:[REDACTED]]
Sent: Monday, January 10, 2011 10:13 AM
To: Jennie Saunders
Subject: Life Insurance

Hi Jennie,

I just left you a voice mail on your cell in reference to the emails I've sent to you and Angene regarding converting part of your life insurance into a permanent type which would be with you and Dangene for your whole life. You were very interested in this when we first met but wanted to address this at the end of last year since you had many expenses at that time. I bring it up now since your half birthday is a couple of days away and then you become a year older for life insurance and the premiums are higher than first discussed. We can still have your current age and premiums if we convert shortly after these milestones too.

Please let me know your thoughts.

Alan

Alan J. Kramer FP, CLTC, MBA, LUTCF

Agent<=>

New York Life Insurance Company

6 Auer Court, Suite F

East Brunswick, NJ 08816



Re:

120 Broadway, 37th floor

New York, NY 10037



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