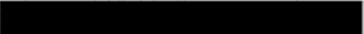


To: jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]
From: Jennie Saunders
Sent: Sat 1/22/2011 1:49:42 PM
Subject: FW:

How was your Birthday ? Insight on below ...also have a few other Jeffrey QsCan you call me today when convenient

Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 |



From: Alan J. Kramer [mailto:
Sent: Wednesday, January 19, 2011 7:58 PM
To: Jennie Saunders
Subject: Re:

Hi Jennie,

The question to ask is, "do we want life insurance for the rest of our lives, or just for a certain duration?" Term insurance, which is what you currently have, doesn't last forever. The insurance we are talking about now, does. I showed you and Dangene this plan when you acquired the life insurance and you both thought it would serve your long term life insurance needs but the timing was wrong.

Let me know one way or the other once you decide.

Alan

Alan J. Kramer CFP, CLTC, MBA, LUTCF
Agent
New York Life Insurance Company



If you do not wish to receive email communications from New York Life, please reply to this email, using the words "Opt out" in the subject line. Please copy email_optout@newyorklife.com New York Life Insurance Co., 51 Madison Ave., New York, NY 10010

----- Original Message -----

From: "Jennie Saunders" <[REDACTED]>

Date: Tue, 18 Jan 2011 15:36:32 -0500

To: "Alan J. Kramer" <[REDACTED]>

Subject:

Can you frame the issue in an email I can send to our friend who gives us financial and strategic advice

CORE: Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY

[REDACTED]