

**To:** Jeffrey Epstein [REDACTED]  
**From:** Rich Kahn  
**Sent:** Wed 4/14/2010 2:50:58 PM  
**Subject:** re: life insurance

Not sure if you have made a decision yet however I wanted to remind you of the deadline of 4-20-2010

Premiums = 108,225

Gift Tax -45% = 48,701

Total Cost = 156,926

Life Insurance Proceeds: 75,000,000

Rich Kahn

HBRK Associates Inc.  
[REDACTED]