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Sent: Wednesday, June 29, 2016 12:14 PM
To: Jeffrey Epstein
Subject: Fwd:

----- Forwarded message -----

From: Jeffrey Epstein <jeevacation@gmail.com <mailto:jeevacation@gmail.com> >
Date: Sun, Oct 27, 2013 at 7:30 AM
Subject:

[REDACTED]

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Welcome back, hope you had a well deserved rest. As I said previously, my passion is people. not business, that being said -as i see it :

This is a unique time for your family and finances . I believe it requires both a

comprehensive but well balanced approach. There needs to be serious thought given to the

family-centric risks, then only later on , the risk of regulators, disability, the management of each many emotional and financial issues will be related . One by one. . these personal issues need to be organized for both structural needs and then future management and operations . Many of these will have conflicting goals. independence and responsibility for example. I would strongly encourage a more holistic view of your family and its purpose driven goals. This needs time and deep. thought. Balancing the Historical with the future and with no boys , its unique risks. I am aware Benjamin is pre disposed to ignore the details however,

I thought Benjamin could take sailing rules, and bring it to bear on the family issues.

Adapting to change, sailing with the right crew , rough seas , slow down , cross check, remain flexible, jettison unneeded cargo. , seek safe harbors, know your crew and keep them focused. Sailing is a good metaphor for the future issues. If you would find it helpful I can share my extensive experience with Royal families. as i believe theirs are closer to yours than the merely very wealthy.

Future discussions would entail how to leave the right amount to the girls and with what timing . the risks of bad boyfriends, husbands etc, I feel that you personally have a global perspective and it should be reflected in the personal plan for the future. sustainability is more than the agriculture in Africa :

Defining risk , both tax, financial emotional is never perfect but requires planning. For example

A true system to monitor future performance for the girls, reports to trusted people etc (i know , I know)

Family Engagement and Education

Consistent with your unique Approach to Leadership

Old solutions are no longer effective, you need to hear about best practices when it comes to inheritance and wealth transfers, cash flow, taxation , managing your extraordinary family complexities.

Then phasing in an implementation, getting the girls involved early, focusing on their broader education would be vital.

Documenting your philosophy , vision etc

Understanding the burden of the family history , Jewish, banking , its culture, the responsibilities however as you are well aware

No single approach will suffice

Consensus, cooperation, co-existence combined with the realistic

Capabilities of those that surround you , ie Benjamin , staff, girls then must be combined with the concepts of family, marriage , hierarchy of goals etc.

It would be helpful to have a fully documented Family vision, which would detail the values that you would like to see in the girls. ie goals for both family and business later a method for monitoring performance financial advisers.etc

I am in the Caribbean all week feel free to set a time to speak.

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