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**From:** Richard Kahn <[REDACTED]>  
**Sent:** Monday, December 11, 2017 2:25 PM  
**To:** jeffrey E.  
**Subject:** Fwd: Chomsky / Bainco

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue 4th Floor  
New York, NY 10022  
tel [REDACTED]  
fax [REDACTED]  
cel [REDACTED]

Begin forwarded message:

**From:** Isabel Scharmer <[REDACTED]>  
**Subject:** RE: Chomsky / Bainco  
**Date:** December 11, 2017 at 9:20:07 AM EST  
**To:** Noam Chomsky <[REDACTED]>, Valeria Chomsky <[REDACTED]>  
**Cc:** Sam Bain <[REDACTED]>, Kathleen O'Malley <[REDACTED]>  
<mailto:[REDACTED]>, Robert Katz <[REDACTED]>, Richard Kahn <[REDACTED]>  
<mailto:[REDACTED]>

Hi Richard,

Please call me at [REDACTED] at your convenience.

Thank you,  
Isabel

Isabel Scharmer, CFA  
Managing Director  
Portfolio Strategist

699 Boylston Street | 10th Floor | Boston, MA 02116

[REDACTED] Main | [REDACTED] =Direct  
www.bainco.com <http://www.bainco.com/> | [REDACTED]

From: Noam Chomsky [mailto:[REDACTED]]  
Sent: Saturday, December 9, 2017 1:01 PM  
To: Isabel Scharmer [mailto:[REDACTED]]; Valeria Chomsky [mailto:[REDACTED]]  
<mailto:[REDACTED]>>  
Cc: Sam Bain [mailto:[REDACTED]]; Kathleen O'Malley [mailto:[REDACTED]]  
<mailto:[REDACTED]>>; Robert Katz [mailto:[REDACTED]]; Richard Kahn [mailto:[REDACTED]]  
<mailto:[REDACTED]>>  
Subject: Re: Chomsky / Bainco

Could you please contact our financial adviser, Richard Kahn, about how to proceed with this.

Thanks

Noam

On Fri, Dec 8, 2017 at 10:01 AM, Isabel Scharmer [mailto:[REDACTED]] wrote:

Dear Noam,

We hope you and Valeria are well. As we approach the end of 2017, we are writing to clarify our understanding of our relationship with Bainco at this time.

Outlined below are the accounts you have at Bainco and our understanding of our continuing services for you, pending any near term decisions that you may make regarding your account. We very much would appreciate further clarification by the end of the year so we can continue to provide our best advice regarding your assets and our best judgment to maximize benefits to you and your family.

- \* Noam Chomsky IRA and Inherited IRAs: You have instructed us to take no action with respect to these accounts and, consequently, we have refunded the 4Q17 management fee. We will continue to provide quarterly reports as in the past.

- Noam Chomsky Revocable Trust and Gull Haven Lane: We are not actively managing these accounts and are not charging a management fee. We will continue to provide quarterly reports as in the past.

- Carol Chomsky Exempt and Non-Exempt Marital Trusts: We are continuing to manage the assets in these accounts and will continue to bill our annual management fee on a quarterly basis as in the past (1% for Non-Exempt and 1.25% for Exempt Marital Trusts).

Please let us know at your earliest convenience if our understanding is incorrect on any of these accounts or if we should anticipate changes to custodian or asset manager.

Regards,

Isabel and Sam

Isabel Scharmer, CFA  
Managing Director  
Portfolio Strategist

699 Boylston Street | 10th Floor | Boston, MA 02116

[REDACTED] <tel:[REDACTED]> Main | [REDACTED] Direct

www.bainco.com <<http://www.bainco.com/>> | [REDACTED]

<mailto:[REDACTED]>

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