

---

**From:** Richard Joslin [REDACTED]  
**Sent:** Thursday, January 30, 2014 1:22 PM  
**To:** Jeffrey Epstein  
**Subject:** fyi  
**Attachments:** commentary proposed 752 regs.pdf

more background on debt allocation regs (attached) re insurance: I will call Melaine/Haber to get copy. ok to flip to you via email?