From: Pam Simon
To: Ted Bernstein
Cc: jviewit@gmail.com; lisa@friedsteins.com; jilliantoni@gmail.com; iantoni_jill@ne.bah.com
Subject: Re: Heritage Policy
Date: Wednesday, February 13, 2013 1:05:50 PM

Let me know - I'm not free 2:30-3:30 our time

On Feb 13, 2013, at 7:51 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

Are we talking today, the 5 of us? Robert is ready to start the process.

Ted Bernstein
561-988-8984

Sent from my Samsung Galaxy Note™

-------- Original message --------
Subject: Re: Heritage Policy
From: Pam Simon <psimon@stpcorp.com>
To: Ted Bernstein <tbernstein@lifeinsuranceconcepts.com>
CC: Re: Heritage Policy

I'm good 10 am chicago time Sunday

On Feb 9, 2013, at 10:22 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com<mailto:tbernstein@lifeinsuranceconcepts.com>> wrote:

Eliot - we do have the letter from Heritage that you refer to below. They will pay with an order from the court which is based on the agreement, among us, to pay th e trust. It's not only easy, we already have the letter from them.

Why don't the 5 of us get on a call in the next day or two? There are a bunch of th ings to cover other than this policy, such as the property in the house.

Time suggestions??

Ted
561-988-8984
tbernstein@lifeinsuranceconcepts.com<mailto:tbernstein@lifeinsuranceconcepts.com>

On Feb 8, 2013, at 7:41 PM, "Pam Simon" <psimon@stpcorp.com<mailto:psimon@stpcorp.com>> wrote:

Yad - bad news - we don't have copies of the policy - dad probably took it when h
e emptied his office / probably the trust too! The carrier seems to be the only one
with a copy. As to the other items, we should do a call cause the premise is off. H
ave a good weekend.
Pam

On Feb 8, 2013, at 5:48 PM, "Eliot Bernstein" <iviewit@gmail.com<mailto:iview
it@gmail.com>> wrote:

Thanks for your response to my analysis of the Heritage matter; however, I believ
e your comments assume I do not understand the trust concept and its utility, and
your analysis is based on the theory of estate planning using trusts and not the imp
ortance of having the actual trust document. I started by again requesting a copy o
f the Heritage policy. I need to review the policy's provisions respecting how deat
h benefit proceeds are dealt in situations where a beneficiary designation fails. Thi
s is a simple request. You and Pam indicated that you each have a copy of the poli
cy. Robert said he has a copy of the policy. PLEASE send a copy to me. I assure y
ou that nothing will transpire until I have reviewed the policy.
I have been advised that in situations where a beneficiary designation fails, an ins
urer will in almost all situations pay the proceeds into the p