From: Pam Simon
To: Ted Bernstein
Cc: Jill Iantoni; lisa friedstein; Eliot Ivan Bernstein
Subject: Re: DO NOT FORWARD THIS > UPDATE > HERITAGE INSURANCe
Date: Monday, January 28, 2013 8:31:57 AM

Agreed - Theo- do you have the agreement for spallina to tweak? I believe we all signed but Eliot so far so if you could forward the doc to spallina we can get this done. Lets not spend extra dollars on lawyers we don't have to as it comes out of our pockets - lets all agree to sign it and move on.
Also, now that we have the contents appraisal should we all meet at the house(s) to divide up? If so, what dates work for everyone?

Xoxo

On Jan 27, 2013, at 6:27 PM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

> Keep in mind that this is the policy that lapsed for more than 6 months and was miraculously re-instated a few months before Dad died. It is in our best interest to get this claim paid as soon as possible.
>
> With that being said, I am going to suggest that we get the agreement we were going to use to the point where it is ready to present to the court. We already have an agreement in existence that simply needs to be tailored to our circumstances. Robert Spallina can clean it up to reflect what we said on Thursday and then it can be reviewed by each person and their legal counsel. The only way this does not make sense is if one or more of us are intending to not be part of an agreement stating that 5 children will be equal beneficiaries. Based on what I heard on Thursday, the only sensible option is to ensure these proceeds are not included in Dad's estate. With an agreement, each of us has the ability to do what is best for his or her family, without impacting anyone else.
>
> This way, the work can begin that needs to be done while we are trying to schedule the call around the 6 of us.
>
> Let me know if you see any reason to wait but tomorrow I will ask Robert Spallina to fit the agreement to our circumstances and begin to circulate it. If anyone is going to use a guardian for their minor child or children, it is probably a good idea to start that process too.
>
> Ted
>
> ---
>
> **From:** Pam Simon [mailto:psimon@stpcorp.com]
> **Sent:** Tuesday, January 22, 2013 7:48 AM
> **To:** Ted Bernstein
> **Cc:** Jill Iantoni; lisa friedstein; cty@trippscott.com; Eliot Ivan Bernstein
> **Subject:** Re: UPDATE > HERITAGE INSURANCe

Set? Will someone TEXT me time and call in #? Xoxo

On Jan 21, 2013, at 3:39 PM, "Ted Bernstein"
<tbernstein@lifeinsuranceconcepts.com> wrote:

> Don't think we know until Eliot and Christine confirm tomorrow.
>
> **From:** Jill Iantoni [mailto:jilliantoni@gmail.com]
> **Sent:** Monday, January 21, 2013 4:23 PM
> **To:** Pam Simon
> **Cc:** Ted Bernstein; lisa friedstein; cty@trippscott.com; Eliot Ivan Bernstein
> **Subject:** Re: UPDATE > HERITAGE INSURANCe
>
> So, what is the exact time EST/ and date we are having the call?
>
> thanks
> On Mon, Jan 21, 2013 at 12:57 PM, Pam Simon
> <psimon@stpcorp.com> wrote:
> Ok -call in #?
>
> ***Pam Simon***
> **STP Enterprises, Inc.**
> **"A.L.P.S.™ (A.L.P.S.™ = Arbitrage Life Payment System)**
> **The nation's only client-driven life insurance payment plan"**
> 303 East Wacker Drive, Suite 210
> Chicago, IL 60601
> Direct: (312) 819-7474, ext. 414
>
> Cell: 312-933-4267
> Fax: (312) 819-0773
> E-mail: psimon@stpcorp.com
> www.stpcorp.com
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>
> ---
>
> **From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]
>
> **Sent:** Monday, January 21, 2013 12:09 PM
> **To:** 'lisa friedstein'

Cc: &lt,cty@trippscott.com&gt,; Eliot Ivan Bernstein; Jill Iantoni; Pam Simon
Subject: RE: UPDATE > HERITAGE INSURANCe

After 4, eastern time, on Tuesday, is good for me.

From: lisa.friedstein@gmail.com [mailto:lisa.friedstein@gmail.com] **On Behalf Of** lisa friedstein
Sent: Monday, January 21, 2013 11:04 AM
To: Ted Bernstein
Cc: &lt,cty@trippscott.com&gt,; Eliot Ivan Bernstein; Jill Iantoni; Pam Simon
Subject: RE: UPDATE > HERITAGE INSURANCe

Tues afternoon is good for me

On Jan 20, 2013 7:57 PM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:
It appears that Monday afternoon, after 4 eastern time, is available for Lisa, Jill, Pam and me. If Eliot and Christine are available, we can schedule this call. We will wait to hear.

From: Jill Iantoni [mailto:jilliantoni@gmail.com]
Sent: Sunday, January 20, 2013 6:10 PM
To: Lisa Friedstein
Cc: Pam Simon; Ted Bernstein; <iviewit@gmail.com>; lisa friedstein; <cty@trippscott.com>
Subject: Re: UPDATE > HERITAGE INSURANCe

Me to

Jill Iantoni
Iantoni_jill@ne.bah.com
Recruiting Services
Booz | Allen | Hamilton

On Jan 20, 2013, at 7:53 AM, Lisa Friedstein <lisa.friedstein@gmail.com> wrote:

> i am can do monday at 4 or tues at 5.
>
> Lisa Friedstein
>
> On Jan 20, 2013, at 7:37 AM, "Pam Simon" <psimon@stpcorp.com> wrote:
>
> > Can't do mon am but the rest are fine- thanks for coordinating
> >
> > On Jan 20, 2013, at 7:00 AM, "Ted

Bernstein"
<tbernstein@lifeinsuranceconcepts.com>
wrote:

I am available Monday after
4:00 (Eastern), 9:30 a.m. and
after 5:00 on Tuesday.

Thanks…

From: Pam Simon
[mailto:psimon@stpcorp.com]
Sent: Saturday, January 19,
2013 7:34 PM
To: Ted Bernstein
Subject: Fwd: UPDATE >
HERITAGE INSURANCe

Begin forwarded message:

From: "Eliot
Bernstein"
<iviewit@gmail.com>

Date: January 19,
2013, 5:08:29 PM
CST
To: "'lisa
friedstein'"
<lisa@friedsteins.com>,
"Ted Bernstein"
<tedbernstein@gmail.com>,
Pamela Beth
Simon
<psimon@stpcorp.com>,
"Jill M. Iantoni"
<jilliantoni@gmail.com>

Cc: "Christine P.
Yates ~ Director
@ Tripp Scott"
<CTY@trippscott.com>

**Subject: RE:
UPDATE >
HERITAGE
INSURANCe**

I am represented by

counsel at this point and so Sunday does not work for me as I would like to have my counsel attend, please let me know of a new time during week day business hours. I would appreciate no further meetings without me or my counsel regarding any estate matters or decisions. Eliot

From: lisa.friedstein@gmail.com [mailto:lisa.friedstein@gmail.com] **On Behalf Of** lisa friedstein
Sent: Saturday, January 19, 2013 3:48 PM
To: Ted Bernstein
Cc: Eliot Ivan Bernstein; JILL Iantoni; Pam Simon
Subject: Re: UPDATE > HERITAGE INSURANCe

Sounds good...I like the idea of a call...is Sunday at 4(chic ago time) good?

On Jan 18, 2013 5:04 PM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:
Hello > I hope everyone is well.

Heritage Life Insurance company has made a decision concerning dad's life insurance policy. They will require a court order to pay the proceeds, based on the large face amount of the policy ($1.7MM). They have sent a letter to Robert Spallina. The letter was sent by a senior attorney within the company. It is short and to the point.

From here, this should be simple and straightforward. Assuming that we (5 children) agree to create an agreement, we will need to hire a Palm Beach attorney to draft the agreement that will be submitted to the judge. It is my understanding that the agreement can be drafted to reflect our agreement to split the proceeds among the 5 of us or in such a way that would enable one or more of us to effectively refuse our individual share in

favor of our children. I am not sure, but I believe that disclaiming our share in favor of our children will put that share at risk of creditors of dad's estate. Seems to me that we should do whatever we can to keep the proceeds out of the reach of potential creditors.

As the successor trustee of the trust that cannot be found, I will be happy to act as trustee of a trust that would receive the proceeds under the new agreement, created by us. Once the court order is issued, the insurance company should pay quickly and I will distribute the proceeds immediately.

Please let me know that you will agree to be a party to the agreement between us (and possibly the grandchildren who will need to acknowledge and agree to the language). If you could do that in the next day or so, we can then decide the most cost effective

way to get the agreement created and submitted. It makes no sense at this point to leave the proceeds at the insurance company.

Call me with any questions or maybe we should establish a call between the 5 of us.

Take care…

Ted