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 9:01:46 AM

Same w Molly

On Jan 28, 2013, at 7:48 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

> I believe I do have the agreement to forward to him. I will let him know to include me in the agreement. Ally, Eric and Michael will sign what is necessary for them to sign.
>
> Ted
> 561-988-8984
> tbernstein@lifeinsuranceconcepts.com
>
> On Jan 28, 2013, at 8:31 AM, "Pam Simon" <psimon@stpcorp.com> wrote:
>
>> 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