

I have published and signed this instrument as my Will at Boca Raton, Florida, on the \_\_\_\_\_ day of \_\_\_\_\_, 2012.

\_\_\_\_\_  
SIMON L. BERNSTEIN

This instrument, consisting of this page numbered 7 and the preceding typewritten pages, was signed, sealed, published and declared by the Testator to be the Testator's Will in our presence, and at the Testator's request and in the Testator's presence, and in the presence of each other, we have subscribed our names as witnesses at Boca Raton, Florida on this \_\_\_\_\_ day of \_\_\_\_\_, 2012.

\_\_\_\_\_ residing at \_\_\_\_\_  
[Witness Signature] [Witness Address]

\_\_\_\_\_  
[Witness Address]

\_\_\_\_\_ residing at \_\_\_\_\_  
[Witness Signature] [Witness Address]

\_\_\_\_\_  
[Witness Address]

=====

State Of Florida

SS.

County Of Palm Beach

I, SIMON L. BERNSTEIN, declare to the officer taking my acknowledgment of this instrument, and to the subscribing witnesses, that I signed this instrument as my will.

\_\_\_\_\_  
SIMON L. BERNSTEIN, Testator

We, \_\_\_\_\_ and \_\_\_\_\_, have been sworn by the officer signing below, and declare to that officer on our oaths that the Testator declared the instrument to be the Testator's will and signed it in our presence and that we each signed the instrument as a witness in the presence of the Testator and of each other.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

Acknowledged and subscribed before me, by the Testator, SIMON L. BERNSTEIN, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and sworn to and subscribed before me by the witnesses, \_\_\_\_\_, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and \_\_\_\_\_, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and subscribed by me in the presence of SIMON L. BERNSTEIN and the subscribing witnesses, all on this \_\_\_\_\_ day of \_\_\_\_\_, 2012.

\_\_\_\_\_  
Signature - Notary Public-State of Florida

[Seal with Commission Expiration Date]

\_\_\_\_\_  
Print, type or stamp name of Notary Public



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SIMON L. BERNSTEIN

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AMENDED AND RESTATED TRUST AGREEMENT

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This Amended and Restated Trust Agreement is dated this \_\_\_\_ day of \_\_\_\_\_, 2012, and is between SIMON L. BERNSTEIN, of Palm Beach County, Florida referred to in the first person, as settlor, and SIMON L. BERNSTEIN, of Palm Beach County, Florida and SIMON L. BERNSTEIN's successors, as trustee (referred to as the "*Trustee*," which term more particularly refers to all individuals and entities serving as trustee of a trust created hereunder during the time of such service, whether alone or as co-trustees, and whether originally serving or as a successor trustee).

WHEREAS, on May 20, 2008, I created and funded the SIMON L. BERNSTEIN TRUST AGREEMENT (the "*Trust Agreement*," which reference includes any subsequent amendments of said trust agreement);

WHEREAS, Paragraph A. of Article I. of said Trust Agreement provides, inter alia, that during my lifetime I shall have the right at any time and from time to time by an instrument, in writing, delivered to the Trustee to amend or revoke said Trust Agreement, in whole or in part.

NOW, THEREFORE, I hereby amend and restate the Trust Agreement in its entirety and the Trustee accepts and agrees to perform its duties and obligations in accordance with the following amended provisions. Notwithstanding any deficiencies in execution or other issues in regard to whether any prior version of this Trust Agreement was a valid and binding agreement or otherwise created an effective trust, this amended and restated agreement shall constitute a valid, binding and effective trust agreement and shall amend and succeed all prior versions described above or otherwise predating this amended and restated Trust Agreement.

**ARTICLE I. DURING MY LIFE AND UPON MY DEATH**

**A. Rights Reserved.** I reserve the right (a) to add property to this trust during my life or on my death, by my Will or otherwise; (b) to withdraw property held hereunder; and (c) by separate written instrument delivered to the Trustee, to revoke this Agreement in whole or in part and otherwise modify or amend this Agreement.

**B. Payments During My Life.** If income producing property is held in the trust during my life, the Trustee shall pay the net income of the trust to me or as I may direct. However, during any periods while I am Disabled, the Trustee shall pay to me or on my behalf such amounts of the net income and principal of the trust as is proper for my Welfare. Any income not so paid shall be added to principal.

C. **Upon My Death.** Upon my death the Trustee shall collect and add to the trust all amounts due to the trust under any insurance policy on my life or under any death benefit plan and all property added to the trust by my Will or otherwise. After paying or providing for the payment from the augmented trust of all current charges and any amounts payable under the later paragraph captioned "Death Costs," the Trustee shall hold the trust according to the following provisions.

## ARTICLE II. AFTER MY DEATH

A. **Disposition of Tangible Personal Property.** If any non-business tangible personal property other than cash (including, but not limited to, my personal effects, jewelry, collections, household furnishings, and equipment, and automobiles) is held in the trust at the time of my death, such items shall be promptly distributed by the Trustee of the trust to such person or persons, including my estate, as to the item or items or proportion specified, as I may appoint, and to the extent that any such items are not disposed of by such appointment, such items shall be disposed of by the Trustee of the trust in exactly the same manner as such items would have been disposed of under the terms and provisions of my Will (including any Codicil thereto, or what the Trustee in good faith believes to be such Will and Codicil) had such items been included in my probate estate. Any such items which are not effectively disposed of pursuant to the preceding sentence shall pass with the other trust assets.

B. **Disposition of Trust Upon My Death.** Upon my death, the remaining assets in this trust shall be divided among and held in separate Trusts for my then living grandchildren. Each of my grandchildren for whom a separate trust is held hereunder shall hereinafter be referred to as a "*beneficiary*" with the separate Trusts to be administered as provided in Subparagraph II.C.

C. **Trusts for Beneficiaries.** The Trustee shall pay to the beneficiary and the beneficiary's children, such amounts of the net income and principal of such beneficiary's trust as is proper for the Welfare of such individuals. Any income not so paid shall be added to principal each year. After a beneficiary has reached any one or more of the following birthdays, the beneficiary may withdraw the principal of his or her separate trust at any time or times, not to exceed in the aggregate 1/3 in value after the beneficiary's 25th birthday, 1/2 in value (after deducting any amount previously subject to withdrawal but not actually withdrawn) after the beneficiary's 30th birthday, and the balance after the beneficiary's 35th birthday, provided that the withdrawal powers described in this sentence shall not apply to any grandchild of mine as beneficiary of a separate trust. The value of each trust shall be its value as of the first exercise of each withdrawal right, plus the value of any subsequent addition as of the date of addition. The right of withdrawal shall be a privilege which may be exercised only voluntarily and shall not include an involuntary exercise. If a beneficiary dies with assets remaining in his or her separate trust, upon the beneficiary's death the beneficiary may appoint his or her trust to or for the benefit of one or more of any of my lineal descendants (excluding from said class, however, such beneficiary and such beneficiary's creditors, estate, and creditors of such beneficiary's estate). Any part of his or her trust such beneficiary does not effectively appoint shall upon his or her death be divided among and held in separate Trusts for the following persons:

1. for his or her lineal descendants then living, *per stirpes*; or
2. if he or she leaves no lineal descendant then living, *per stirpes* for the lineal descendants then living of his or her nearest ancestor (among me and my lineal descendants) with a lineal descendant then living.

A trust for a lineal descendant of mine shall be held under this paragraph, or if a trust is then so held, shall be added to such trust.

**D. Termination of Small Trust.** If at any time after my death in the opinion of the Trustee a separate trust holds assets of a value of less than \$50,000.00 and is too small to justify the expense of its retention, and termination of such trust is in the best interests of its current income beneficiary, the Trustee in its discretion may terminate such trust and pay it to said beneficiary.

**E. Contingent Gift.** If at any time property of these Trusts is not disposed of under the other provisions of this Agreement, it shall be paid, as a gift made hereunder, to such persons and in such shares as such property would be distributed if I had then owned such property and had then died solvent, unmarried and intestate domiciled in the State of Florida, according to the laws of inheritance of the State of Florida then in effect.

**F. Protective Provision.** No beneficiary of any trust herein created shall have any right or power to anticipate, transfer, pledge, sell, alienate, assign or encumber in any way his or her interest in the income or principal of such trust. Furthermore, no creditor shall have the right to attach, lien, seize or levy upon the interest of a beneficiary in this trust (other than myself) and such interest shall not be liable for or subject to the debts, liabilities or obligations of any such beneficiary or any claims against such beneficiary (whether voluntarily or involuntarily created), and the Trustee shall pay directly to or for the use or benefit of such beneficiary all income and principal to which such beneficiary is entitled, notwithstanding that such beneficiary has executed a pledge, assignment, encumbrance or in any other manner alienated or transferred his or her beneficial interest in the trust to another. This paragraph shall not preclude the effective exercise of any power of appointment granted herein or the exercise of any disclaimer.

**G. Maximum Duration.** Regardless of anything in this Agreement to the contrary, no trust interest herein created shall continue beyond three hundred sixty (360) years after the date of creation of this Agreement, nor shall any power of appointment be exercised in such manner so as to delay vesting of any trust beyond such period. Immediately prior to the expiration of such period, all such trusts then in existence shall terminate, and the assets thereof shall be distributed outright and in fee to then beneficiaries of the current income and in the proportions in which such persons are the beneficiaries, and if such proportions cannot be ascertained, then equally among such beneficiaries.

### ARTICLE III. GENERAL

**A. Disability.** Subject to the following Subparagraph captioned "Subchapter S Stock," while any beneficiary is Disabled, the Trustee shall pay to him or her only such portion of the income to which he or she is otherwise entitled as is proper for his or her Welfare, and any income not so paid shall be added to the principal from which derived. While any beneficiary is Disabled, income or principal payable to him or her may, in the discretion of the Trustee, be paid directly to him or her, without the intervention of a guardian, directly to his or her creditors or others for his or her sole benefit or to an adult person or an eligible institution (including the Trustee) selected by the Trustee as custodian for a minor beneficiary under the Uniform Transfers to Minors Act or similar law. The receipt of such payee is a complete release to the Trustee.

**B. Timing of Income Distributions.** The Trustee shall make required payments of income at least quarterly.

**C. Substance Abuse.**

1. **In General.** If the Trustee reasonably believes that a beneficiary (other than myself) of any trust:

a. routinely or frequently uses or consumes any illegal substance so as to be physically or psychologically dependent upon that substance, or

b. is clinically dependent upon the use or consumption of alcohol or any other legal drug or chemical substance that is not prescribed by a board certified medical doctor or psychiatrist in a current program of treatment supervised by such doctor or psychiatrist,

and if the Trustee reasonably believes that as a result the beneficiary is unable to care for himself or herself, or is unable to manage his or her financial affairs, all mandatory distributions (including distributions upon termination of the trust) to the beneficiary, all of the beneficiary's withdrawal rights, and all of the beneficiary's rights to participate in decisions concerning the removal and appointment of Trustees will be suspended. In that event, the following provisions of this Subparagraph III.C will apply.

2. **Testing.** The Trustee may request the beneficiary to submit to one or more examinations (including laboratory tests of bodily fluids) determined to be appropriate by a board certified medical doctor and to consent to full disclosure to the Trustee of the results of all such examinations. The Trustee shall maintain strict confidentiality of those results and shall not disclose those results to any person other than the beneficiary without the prior written permission of the beneficiary. The Trustee may totally or partially suspend all distributions otherwise required or permitted to be made to that beneficiary until the beneficiary consents to the examination and disclosure to the Trustee.

3. **Treatment.** If, in the opinion of the examining doctor, the examination indicates current or recent use of a drug or substance as described above, the examining doctor will determine an appropriate method of treatment for the beneficiary (for example, counseling or treatment on an

in-patient basis in a rehabilitation facility) that is acceptable to the Trustee. If the beneficiary consents to the treatment, the Trustee shall pay the costs of treatment directly to the provider of those services from the distributions suspended under this Subparagraph III.C.

4. Resumption of Distributions. The Trustee may resume other distributions to the beneficiary (and the beneficiary's other suspended rights will be restored) when, in the case of use or consumption of an illegal substance, examinations indicate no such use for 12 months and, in all cases, when the Trustee in its discretion determines that the beneficiary is able to care for himself or herself and is able to manage his or her financial affairs.

5. Disposition of Suspended Amounts. When other distributions to the beneficiary are resumed, the remaining balance, if any, of distributions that were suspended may be distributed to the beneficiary at that time. If the beneficiary dies before distribution of those suspended amounts, the Trustee shall distribute the balance of the suspended amounts to the persons who would be the alternate takers of that beneficiary's share (or takers through the exercise of a power of appointment) as otherwise provided in this Trust Agreement.

6. Exoneration. No Trustee (or any doctor retained by the Trustee) will be responsible or liable to anyone for a beneficiary's actions or welfare. The Trustee has no duty to inquire whether a beneficiary uses drugs or other substances as described in this Subparagraph III.C. The Trustee (and any doctor retained by the Trustee) is to be indemnified from the trust estate and held harmless from any liability of any nature in exercising its judgment and authority under this Subparagraph III.C, including any failure to request a beneficiary to submit to medical examination, and including a decision to distribute suspended amounts to a beneficiary.

7. Tax Savings Provision. Despite the provisions of this Subparagraph III.C, the Trustee cannot suspend any mandatory distributions or withdrawal rights that are required for that trust to become or remain a Qualified Subchapter S Trust (unless the Trustee elects for the trust to be an Electing Small Business Trust), or to qualify for any federal transfer tax exemption, deduction, or exclusion allowable with respect to that trust.

**D. Income on Death of Beneficiary**. Subject to the later paragraph captioned "Subchapter S Stock," and except as otherwise explicitly provided herein, upon the death of any beneficiary, all accrued or undistributed income of such deceased beneficiary's trust shall pass with the principal of his or her trust but shall remain income for trust accounting purposes.

**E. Definitions**. In this Agreement,

1. Children, Lineal Descendants. The terms "*child*," "*children*," "*grandchild*," "*grandchildren*" and "*lineal descendant*" mean only persons whose relationship to the ancestor designated is created entirely by or through (a) legitimate births occurring during the marriage of the joint biological parents to each other, (b) children born of female lineal descendants, (c) children and their lineal descendants arising from surrogate births and/or third party donors when (i) the child is

raised from or near the time of birth by a married couple (other than a same sex married couple) through the pendency of such marriage, (ii) one of such couple is the designated ancestor, and (iii) to the best knowledge of the Trustee both members of such couple participated in the decision to have such child, and (d) lawful adoptions of minors under the age of twelve years. No such child or lineal descendant loses his or her status as such through adoption by another person. Notwithstanding the foregoing, for all purposes of this Trust and the dispositions made hereunder, my children, TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN, shall be deemed to have predeceased me as I have adequately provided for them during my lifetime.

2. Code. "**Code**" means the Internal Revenue Code of 1986, as amended, and in referring to any particular provision of the Code, includes a reference to any equivalent or successor provision of a successor federal tax law.

3. Disabled. "**Disabled**" or being under "**Disability**" means, as to any applicable individual: (1) being under the age of 21 years, (2) having been adjudicated by a court of competent jurisdiction as mentally or physically incompetent or unable to manage his or her own property or personal affairs (or a substantially similar finding under applicable state or national law), or (3) being unable to properly manage his or her personal or financial affairs, or a trust estate hereunder as to a Trustee hereunder, because of a mental or physical impairment (whether temporary or permanent in nature). A written certificate executed by an individual's attending physician or attending psychiatrist confirming that person's impairment will be sufficient evidence of Disability under item (3) above, and all persons may rely conclusively on such a certificate.

4. Education. The term "**education**" herein means vocational, primary, secondary, preparatory, theological, college and professional education, including post-graduate courses of study, at educational institutions or elsewhere, and expenses relating directly thereto, including tuition, books and supplies, room and board, and travel from and to home during school vacations. It is intended that the Trustee liberally construe and interpret references to "education," so that the beneficiaries entitled to distributions hereunder for education obtain the best possible education commensurate with their abilities and desires.

5. Needs and Welfare Distributions. Payments to be made for a person's "**Needs**" means payments necessary for such person's health (including lifetime residential or nursing home care), education, maintenance and support. Payments to be made for a person's "**Welfare**" means discretionary payments by the Trustee, from time to time, for such person's Needs and also for such person's advancement in life (including assistance in the purchase of a home or establishment or development of any business or professional enterprise which the Trustee believes to be reasonably sound), happiness and general well-being. However, the Trustee, based upon information reasonably available to it, shall make such payments for a person's Needs or Welfare only to the extent such person's income, and funds available from others obligated to supply funds for such purposes (including, without limitation, pursuant to child support orders and agreements), are insufficient in its opinion for such purposes, and shall take into account such person's accustomed manner of living, age, health, marital status and any other factor it considers important. Income or principal to be paid for a person's Needs or Welfare may be paid to



such individual or applied by the Trustee directly for the benefit of such person. The Trustee may make a distribution or application authorized for a person's Needs or Welfare even if such distribution or application substantially depletes or exhausts such person's trust, without any duty upon the Trustee to retain it for future use or for other persons who might otherwise benefit from such trust.

6. Per Stirpes. In a division "*per stirpes*" each generation shall be represented and counted whether or not it has a living member.

7. Related or Subordinate Party. A "*Related or Subordinate Party*" to a trust describes a beneficiary of the subject trust or a related or subordinate party to a beneficiary of the trust as the terms "related or subordinate party" are defined under Code Section 672(c).

8. Spouse. A person's "*spouse*" includes only a spouse then married to and living as husband and wife with him or her, or a spouse who was married to and living as husband and wife with him or her at his or her death. The following rules apply to each person who is a beneficiary or a permissible appointee under this Trust Agreement and who is married to a descendant of mine. Such a person will cease to be a beneficiary and will be excluded from the class of permissible appointees upon:

- a. the legal termination of the marriage to my descendant (whether before or after my death), or
- b. the death of my descendant if a dissolution of marriage proceeding was pending when he or she died.

The trust will be administered as if that person had died upon the happening of the terminating event described above.

9. Gender, Number. Where appropriate, words of any gender include all genders and the singular and plural are interchangeable.

**F. Powers of Appointment**. Property subject to a power of appointment shall be paid to, or retained by the Trustee or paid to any trustee under any will or trust agreement for the benefit of, such one or more permissible appointees, in such amounts and proportions, granting such interests, powers and powers of appointment, and upon such conditions including spendthrift provisions as the holder of such power (i) in the case of a power exercisable upon the death of such holder, appoints in his or her will or in a trust agreement revocable by him or her until his or her death, or (ii) in the case of a power exercisable during the life of such holder, appoints in a written instrument signed by such holder, two witnesses and a notary public, but in either case only if such will, trust agreement, or instrument specifically refers to such power.

**G. Limitations on Powers of Trustee**. Regardless of anything herein to the contrary, no Trustee shall make or participate in making any distribution of income or principal of a trust to or for the benefit of a beneficiary which would directly or indirectly discharge any legal obligation of such

Trustee or a donor of such trust (as an individual, and other than myself as donor) to support such beneficiary; and no Trustee (other than myself) shall make or participate in making any discretionary distribution of income or principal to or for the benefit of himself or herself other than for his or her Needs, including by reason of a determination to terminate a trust described herein. For example, if a Trustee (other than myself) has the power to distribute income or principal to himself or herself for his or her own Welfare, such Trustee (the "restricted Trustee") shall only have the power to make or participate in making a distribution of income or principal to the restricted Trustee for the restricted Trustee's Needs, although any co-Trustee who is not also a restricted Trustee may make or participate in making a distribution of income or principal to the restricted Trustee for such restricted Trustee's Welfare without the participation or consent of said restricted Trustee.

**H. Presumption of Survivorship.** If any person shall be required to survive another person in order to take any interest under this Agreement, the former person shall be deemed to have predeceased the latter person, if such persons die under circumstances which make it difficult or impracticable to determine which one died first.

**I. Governing Law.** This Agreement is governed by the law of the State of Florida.

**J. Other Beneficiary Designations.** Except as otherwise explicitly and with particularity provided herein, (a) no provision of this trust shall revoke or modify any beneficiary designation of mine made by me and not revoked by me prior to my death under any individual retirement account, other retirement plan or account, or annuity or insurance contract, (b) I hereby reaffirm any such beneficiary designation such that any assets held in such account, plan, or contract shall pass in accordance with such designation, and (c) regardless of anything herein to the contrary, any of such assets which would otherwise pass pursuant to this trust due to the beneficiary designation not having met the requirements for a valid testamentary disposition under applicable law or otherwise shall be paid as a gift made hereunder to the persons and in the manner provided in such designation which is incorporated herein by this reference.



**K. Release of Medical Information.**

1. **Disability of Beneficiary.** Upon the written request of a Trustee (with or without the concurrence of co-Trustees) issued to any current income or principal beneficiary (including discretionary beneficiaries and myself if a beneficiary) for whom a determination of Disability is relevant to the administration of a trust hereunder and for whom a Trustee (with or without the concurrence of co-Trustees) desires to make such a determination, such beneficiary shall issue to all Trustees (who shall be identified thereon both by name to the extent known and by class description) a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested beneficiary to release protected health information of the requested beneficiary to all Trustees that is relevant to the determination of the Disability of the requested beneficiary as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death of the requested



beneficiary). If such beneficiary (or his or her legal representative if such beneficiary is a minor or legally disabled) refuses within thirty days of receipt of the request to provide a valid authorization, or at any time revokes an authorization within its term, the Trustee shall treat such beneficiary as Disabled hereunder until such valid authorization is delivered.

2. Disability of Trustee. Upon the request to a Trustee that is an individual by (a) a co-Trustee, or if none, (b) the person or entity next designated to serve as a successor Trustee not under legal incapacity, or if none, (c) any adult current income or principal beneficiary not under legal incapacity, or in any event and at any time (d) a court of competent jurisdiction, such Trustee shall issue to such person and all persons, courts of competent jurisdiction, and entities (who shall be identified thereon both by name to the extent known and by class description), with authority hereunder to determine such requested Trustee's Disability, a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested Trustee to release protected health information of the requested Trustee to such persons, courts and entities, that is relevant to the determination of the Disability of the requested Trustee as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death or resignation of the requested Trustee). If such requested Trustee refuses within thirty days of receipt of the request to deliver a valid authorization, or at any time revokes an authorization within its term, such requested Trustee shall thereupon be treated as having resigned as Trustee hereunder.

3. Ability to Amend or Revoke. The foregoing provisions of this paragraph shall not constitute a restriction on myself to amend or revoke the terms of this trust instrument under paragraph 1.A hereof, provided I otherwise have legal capacity to do so.

4. Authorization to Issue Certificate. All required authorizations under this paragraph shall include the power of a physician or psychiatrist to issue a written certificate to the appropriate persons or entities as provided in Subparagraph III.E.3 hereof.

#### ARTICLE IV. FIDUCIARIES

A. Powers of the Trustee. During my life except while I am Disabled, the Trustee shall exercise all powers provided by law and the following powers, other than the power to retain assets, only with my written approval. While I am Disabled and after my death, the Trustee shall exercise said powers without approval, provided that the Trustee shall exercise all powers in a fiduciary capacity.

1. Investments. To sell or exchange at public or private sale and on credit or otherwise, with or without security, and to lease for any term or perpetually, any property, real and personal, at any time forming a part of the trust estate (the "*estate*"); to grant and exercise options to buy or sell; to invest or reinvest in real or personal property of every kind, description and location; and to receive and retain any such property whether originally a part of any trust herein created or subsequently acquired, even if the Trustee is personally interested in such property, and without liability for any

decline in the value thereof; all without limitation by any statutes or judicial decisions whenever enacted or announced, regulating investments or requiring diversification of investments, it being my intention to give the broadest investment powers and discretion to the Trustee. Any bank, trust company, or other corporate trustee serving hereunder as Trustee is authorized to invest in its own common trust funds.

2. Special Investments. The Trustee is expressly authorized (but not directed) to retain, make, hold, and dispose of investments not regarded as traditional for trusts, including interests or investments in privately held business and investment entities and enterprises, including without limitation stock in closely held corporations, limited partnership interests, joint venture interests, mutual funds, business trust interests, and limited liability company membership interests, notwithstanding (a) any applicable prudent investor rule or variation thereof, (b) common law or statutory diversification requirements (it being my intent that no such duty to diversify shall exist) (c) a lack of current cash flow therefrom, (d) the presence of any risk or speculative elements as compared to other available investments (it being my intent that the Trustee have sole and absolute discretion in determining what constitutes acceptable risk and what constitutes proper investment strategy), (e) lack of a reasonable rate of return, (f) risks to the preservation of principal, (g) violation of a Trustee's duty of impartiality as to different beneficiaries (it being my intent that no such duty exists for this purpose), and (h) similar limitations on investment under this Agreement or under law pertaining to investments that may or should be made by a Trustee (including without limitation the provisions of Fla.Stats. §518.11 and successor provisions thereto that would characterize such investments as forbidden, imprudent, improper or unlawful). The Trustee shall not be responsible to any trust created hereunder or the beneficiaries thereof for any loss resulting from any such authorized investment, including without limitation loss engendered by the higher risk element of that particular entity, investment, or enterprise, the failure to invest in more conservative investments, the failure to diversify trust assets, the prudent investor rule or variant thereof. Notwithstanding any provisions for distributions to beneficiaries hereunder, if the Trustee determines that the future potential investment return from any illiquid or closely held investment asset warrants the retention of that investment asset or that sufficient value could not be obtained from the sale or other disposition of an illiquid or closely held investment asset, the Trustee is authorized to retain that asset and if necessary reduce the distributions to beneficiaries due to lack of sufficient liquid or marketable assets. However, the preceding provisions of this Subparagraph shall not be exercised in a manner as to jeopardize the availability of the estate tax marital deduction for assets passing to or held in the a trust for my surviving spouse or that would otherwise qualify for the estate tax marital deduction but for such provisions, shall not override any express powers hereunder of my surviving spouse to demand conversion of unproductive property to productive property, or reduce any income distributions otherwise required hereunder for a trust held for the benefit of my surviving spouse or a "qualified subchapter S trust" as that term is defined in Code Section 1361(d)(3).

3. Distributions. To make any division or distribution pro rata or non-pro rata, in cash or in kind, and to allocate undivided interests in property and dissimilar property (without regard to its tax basis) to different shares.

4. Management. To manage, develop, improve, partition or change the character of an asset or interest in property at any time; and to make ordinary and extraordinary repairs, replacements, alterations and improvements, structural or otherwise.

5. Borrowing. To borrow money from anyone on commercially reasonable terms, including entities owned in whole or in part by the trust, a Trustee, beneficiaries and other persons who may have a direct or indirect interest in a Trust; and to mortgage, margin, encumber and pledge real and personal property of a trust as security for the payment thereof, without incurring any personal liability thereon and to do so for a term within or extending beyond the terms of the trust and to renew, modify or extend existing borrowing on similar or different terms and with the same or different security without incurring any personal liability; and such borrowing from a Trustee may be with or without interest, and may be secured with a lien on trust assets.

6. Lending. To extend, modify or waive the terms of any obligation, bond or mortgage at any time forming a part of a trust and to foreclose any such mortgage; accept a conveyance of encumbered property, and take title to the property securing it by deed in lieu of foreclosure or otherwise and to satisfy or not satisfy the indebtedness securing said property; to protect or redeem any such property from forfeiture for nonpayment of taxes or other lien; generally, to exercise as to such bond, obligation or mortgage all powers that an absolute owner might exercise; and to loan funds to beneficiaries at commercially reasonable rates, terms and conditions.

7. Abandonment of Property. To abandon any property or asset when it is valueless or so encumbered or in such condition that it is of no benefit to a trust. To abstain from the payment of taxes, liens, rents, assessments, or repairs on such property and/or permit such property to be lost by tax sale, foreclosure or other proceeding or by conveyance for nominal or no consideration to anyone including a charity or by escheat to a state; all without personal liability incurred therefor.

8. Real Property Matters. To subdivide, develop or partition real estate; to purchase or sell real property and to enter into contracts to do the same; to dedicate the same to public use; to make or obtain the location of any plats; to adjust boundaries; to adjust differences in valuations on exchange or partition by giving or receiving consideration; and, to grant easements with or without consideration as the fiduciaries may determine; and to demolish any building, structures, walls and improvements, or to erect new buildings, structures, walls and improvements and to insure against fire and other risks; and to protect and conserve, or to lease, or to encumber, or otherwise to manage and dispose of real property to the extent such power is not otherwise granted herein or otherwise restricted herein.

9. Claims. To enforce, compromise, adjust, arbitrate, release or otherwise settle or pay any claims or demands by or against a trust.

10. Business Entities. To deal with any business entity or enterprise even if a Trustee is or may be a fiduciary of or own interests in said business entity or enterprise, whether operated in the form of a corporation, partnership, business trust, limited liability company, joint venture, sole

proprietorship, or other form (all of which business entities and enterprises are referred to herein as "*Business Entities*"). I vest the Trustee with the following powers and authority in regard to Business Entities:

a. To retain and continue to operate a Business Entity for such period as the Trustee deems advisable;

b. To control, direct and manage the Business Entities. In this connection, the Trustee, in its sole discretion, shall determine the manner and extent of its active participation in the operation and may delegate all or any part of its power to supervise and operate to such person or persons as the Trustee may select, including any associate, partner, officer or employee of the Business Entity;

c. To hire and discharge officers and employees, fix their compensation and define their duties; and similarly to employ, compensate and discharge agents, attorneys, consultants, accountants, and such other representatives as the Trustee may deem appropriate; including the right to employ any beneficiary or fiduciary in any of the foregoing capacities;

d. To invest funds in the Business Entities, to pledge other assets of a trust as security for loans made to the Business Entities, and to lend funds from a trust to the Business Entities;

e. To organize one or more Business Entities under the laws of this or any other state or country and to transfer thereto all or any part of the Business Entities or other property of a trust, and to receive in exchange such stocks, bonds, partnership and member interests, and such other securities or interests as the Trustee may deem advisable;

f. To treat Business Entities as separate from a trust. In a Trustee's accounting to any beneficiary, the Trustee shall only be required to report the earnings and condition of the Business Entities in accordance with standard business accounting practice;

g. To retain in Business Entities such net earnings for working capital and other purposes of the Business Entities as the Trustee may deem advisable in conformity with sound business practice;

h. To sell or liquidate all or any part of the Business Entities at such time and price and upon such terms and conditions (including credit) as the Trustee may determine. My Trustee is specifically authorised and empowered to make such sale to any person, including any partner, officer, or employee of the Business Entities, a fiduciary, or to any beneficiary; and

i. To guaranty the obligations of the Business Entities, or pledge assets of a trust to secure such a guaranty.

11. Principal and Income. To allocate items of income or expense between income and principal as permitted or provided by the laws of the State of Florida but without limiting the availability of the estate tax marital deduction, provided, unless otherwise provided in this instrument, the Trustee shall establish out of income and credit to principal reasonable reserves for depreciation, obsolescence and depletion, determined to be equitable and fair in accordance with some recognized reasonable and preferably uncomplicated trust accounting principle and; provided, further that the Trustee shall not be required to provide a rate of return on unproductive property unless otherwise provided in this instrument.

12. Life Insurance. With respect to any life insurance policies constituting an asset of a trust, to pay premiums; to apply dividends in reduction of such premiums; to borrow against the cash values thereof; to convert such policies into other forms of insurance, including paid-up insurance; to exercise any settlement options provided in any such policies; to receive the proceeds of any policy upon its maturity and to administer such proceeds as a part of the principal of the Trust; and in general, to exercise all other options, benefits, rights and privileges under such policies.

13. Continuing Power. To continue to have or exercise, after the termination of a trust, in whole or in part, and until final distribution thereof, all title, power, discretions, rights and duties conferred or imposed upon the Trustee by law or by this Agreement or during the existence of the trust.

14. Exoneration. To provide for the exoneration of the Trustee from any personal liability on account of any arrangement or contract entered into in a fiduciary capacity.

15. Agreements. To comply with, amend, modify or rescind any agreement made during my lifetime, including those regarding the disposition, management or continuation of any closely held unincorporated business, corporation, partnership or joint venture, and including the power to complete contracts to purchase and sell real estate.

16. Voting. To vote and give proxies, with power of substitution to vote, stocks, bonds and other securities, or not to vote a security.

17. Combination of Shares. To hold the several shares of a trust or several Trusts as a common fund, dividing the income proportionately among them, to assign undivided interests to the several shares or Trusts, and to make joint investments of the funds belonging to them. For such purposes and insofar as may be practicable, the Trustee, to the extent that division of the trust estate is directed hereby, may administer the trust estate physically undivided until actual division thereof becomes necessary to make distributions. The Trustee may hold, manage, invest and account for whole or fractional trust shares as a single estate, making the division thereof by appropriate entries in the books of account only, and may allocate to each whole or fractional trust share its proportionate part of all receipts and expenses; provided, however, this carrying of several Trusts as a single estate shall not defer the vesting in possession of any whole or fractional share of a trust for the beneficiaries thereof at the times specified herein.



18. Reimbursement. To reimburse itself from a trust for reasonable expenses incurred in the administration thereof.

19. Reliance Upon Communication. To rely, in acting under a trust, upon any letter, notice, certificate, report, statement, document or other paper, or upon any telephone, telegraph, cable, wireless or radio message, if believed by the Trustee to be genuine, and to be signed, sealed, acknowledged, presented, sent, delivered or given by or on behalf of the proper person, firm or corporation, without incurring liability for any action or inaction based thereon.

20. Assumptions. To assume, in the absence of written notice to the contrary from the person or persons concerned, that a fact or an event, by reason of which an interest or estate under a trust shall commence or terminate, does not exist or has not occurred, without incurring liability for any action or inaction based upon such assumption.

21. Service as Custodian. To serve as successor custodian for any beneficiary of any gifts that I may have made under any Transfer to Minors Act, if at the time of my death no custodian is named in the instrument creating the gift.

22. Removal of Assets. The Trustee may remove from the domiciliary state during the entire duration of a trust or for such lesser period as it may deem advisable, any cash, securities or other property at any time in its hands whether principal or not, and to take and keep the same outside the domiciliary state and at such place or places within or outside the borders of the United States as it may determine, without in any event being chargeable for any loss or depreciation to the trust which may result therefrom.

23. Change of Situs. The situs and/or applicable law of any trust created hereunder may be transferred to such other place as the Trustee may deem to be for the best interests of the trust estate. In so doing, the Trustee may resign and appoint a successor Trustee, but may remove such successor Trustee so appointed and appoint others. Each successor Trustee may delegate any and all fiduciary powers, discretionary and ministerial, to the appointing Trustee as its agent.

24. Fiduciary Outside Domiciliary State. In the event the Trustee shall not be able and willing to act as Trustee with respect to any property located outside the domiciliary state, the Trustee, without order of court, may appoint another individual or corporation (including any employee or agent of any appointing Trustee) to act as Trustee with respect to such property. Such appointed Trustee shall have all of the powers and discretions with respect to such property as are herein given to the appointing Trustee with respect to the remaining trust assets. The appointing Trustee may remove such appointed Trustee and appoint another upon ten (10) days notice in writing. All income from such property, and if such property is sold, exchanged or otherwise disposed of, the proceeds thereof, shall be remitted to the appointing Trustee, to be held and administered by it as Trustee hereunder. Such appointed Trustee may employ the appointing Trustee as agent in the administration of such property. No surety shall be required on the bond of the Trustee or agent acting under the provisions of this

paragraph. No periodic court accounting shall be required of such appointed Trustee, it being my intention to excuse any statutory accounting which may ordinarily be required.

25. Additions. To receive and accept additions to the Trusts in cash or in kind from donors, executors, administrators, Trustee or attorneys in fact, including additions of my property by the Trustee or others as my attorneys in fact.

26. Title and Possession. To have title to and possession of all real or personal property held in the Trusts, and to register or hold title to such property in its own name or in the name of its nominee, without disclosing its fiduciary capacity, or in bearer form.

27. Dealing with Estates. To use principal of the Trusts to make loans to my estate, with or without interest, and to make purchases from my estate.

28. Agents. To employ persons, including attorneys, auditors, investment advisers, and agents, even if they are the Trustee or associated with the Trustee, to advise or assist the Trustee in the performance of its administrative duties and to pay compensation and costs incurred in connection with such employment from the assets of the Trust; to act without independent investigation upon their recommendations; and, instead of acting personally, to employ one or more agents to perform any act of administration, whether or not discretionary.

29. Tax Elections. To file tax returns, and to exercise all tax-related elections and options at its discretion, without compensating adjustments or reimbursements between any of the Trusts or any of the trust accounts or any beneficiaries.

**B. Resignation**. A Trustee may resign with or without cause, by giving no less than 30 days advance written notice, specifying the effective date of such resignation, to its successor Trustee and to the persons required and in the manner provided under Fla.Stats. §§736.0705(1)(a) and 736.0109. As to any required recipient, deficiencies in fulfilling the foregoing resignation requirements may be waived in a writing signed by such recipient. Upon the resignation of a Trustee, such Trustee shall be entitled to reimbursement from the trust for all reasonable expenses incurred in the settlement of accounts and in the transfer of assets to his or her successor.

**C. Appointment of Successor Trustee**.

1. Appointment. Upon a Trustee's resignation, or if a Trustee becomes Disabled or for any reason ceases to serve as Trustee, I may appoint any person or persons as successor Trustee, and in default of such appointment by me, WILLIAM E. STANSBURY shall serve as successor Trustee. Notwithstanding the foregoing, if a named Trustee is not a U.S. citizen or resident at the time of commencement of his term as Trustee, such Trustee should give due consideration to declining to serve to avoid potential adverse U.S. income tax consequences by reason of the characterization of a trust hereunder as a foreign trust under the Code, but shall not be construed to have any duty to so decline if such Trustee desires to serve.

2. Specific Trusts. Notwithstanding the preceding provisions of this Subparagraph IV.C, subsequent to my death I specifically appoint the following person or persons as Trustee of the following Trusts under the following described circumstances provided that the foregoing appointments shall apply when and to the extent that no effective appointment is made below:

a. Trustee of Separate Trusts for My Grandchildren. Each grandchild of mine shall serve as co-Trustee with the immediate parent of such grandchild which parent is also a child of mine as to all separate trusts under which such grandchild is the sole current mandatory or discretionary income beneficiary upon attaining the age of twenty-five (25) years, and shall serve as sole Trustee of such trusts upon attaining the age of thirty-five (35) years. While serving alone as Trustee, a grandchild of mine may designate a co-Trustee that is not a Related or Subordinate Party to serve with such grandchild and such grandchild may remove and/or replace such co-Trustee with another that is not a Related or Subordinate Party from time to time.

b. Trustee of Separate Trusts for My Lineal Descendants Other Than My Grandchildren. In regard to a separate trust held for a lineal descendant of mine other than a grandchild of mine which lineal descendant is the sole current mandatory or discretionary income beneficiary, each such lineal descendant shall serve as co-Trustee, or sole Trustee if the preceding described Trustees cease or are unable to serve or to continue to serve, of his or her separate trust upon attaining age twenty-five (25) years. While serving alone as Trustee, a lineal descendant of mine other than a grandchild of mine may designate a co-Trustee to serve with such lineal descendant and such lineal descendant may remove and/or replace such co-Trustee with another from time to time.

3. Successor Trustees Not Provided For. Whenever a successor Trustee or co-Trustee is required and no successor or other functioning mechanism for succession is provided for under the terms of this Trust Agreement, the last serving Trustee or the last person or entity designated to serve as Trustee of the applicable trust may appoint his or her successor, and if none is so appointed, the following persons shall appoint a successor Trustee (who may be one of the persons making the appointment):

a. The remaining Trustees, if any; otherwise,

b. A majority of the permissible current mandatory or discretionary income beneficiaries, including the natural or legal guardians of any beneficiaries who are Disabled.

A successor Trustee appointed under this subparagraph shall not be a Related or Subordinate Party of the trust. The appointment will be by a written document executed by such person in the presence of two witnesses and acknowledged before a notary public delivered to the appointed Trustee and to me if I am living and not Disabled or in a valid last Will. Notwithstanding the foregoing, a designation under this Subparagraph of a successor trustee to a corporate or entity trustee shall be limited to a corporate or entity trustee authorized to serve as such under Florida law with assets under trust management of no less than one billion dollars.



4. **Power to Remove Trustee.** Subsequent to my death, the age 35 or older permissible current mandatory or discretionary income beneficiaries from time to time of any trust established hereunder shall have the power to unanimously remove a Trustee of such trust at any time with or without cause, other than a named Trustee or successor Trustee designated hereunder, or a Trustee appointed by me during my lifetime or under my Will or otherwise at the time of my death, with the successor Trustee to be determined in accordance with the foregoing provisions.

**D. Method of Appointment of Trustee.** Any such appointment of a successor Trustee by a person shall be made in a written instrument executed by such person in the presence of two witnesses and acknowledged before a notary public which is delivered to such appointed Trustee during the lifetime of the person making such appointment, or any such appointment of a successor Trustee by a person may be made under the last Will of such person.

**E. Limitations on Removal and Replacement Power.** Any power to remove and/or replace a trustee hereunder that is granted to an individual (including such power when reserved to me) is personal to that individual and may not be exercised by a guardian, power of attorney holder, or other legal representative or agent.

**F. Successor Fiduciaries.** No Trustee is responsible for, nor has any duty to inquire into, the administration, acts or omissions of any executor, administrator, Personal Representative, or trustee or attorney-in-fact adding property to these Trusts, or of any predecessor Trustee. Each successor Trustee has all the powers, privileges, immunities, rights and title (without the execution of any instrument of transfer or any other act by any retiring Trustee) and all the duties of all predecessors.

**G. Liability and Indemnification of Trustee.**

1. **Liability in General.** No individual Trustee (that is, a Trustee that is not a corporation or other entity) shall be liable for any of his or her actions or failures to act as Trustee, even if the individual Trustee is found by a court to have been negligent or in breach of fiduciary duty, except for liability caused by his or her actions or failures to act done in bad faith or with reckless indifference to the purposes of the trust or the interests of the beneficiaries. Each Trustee that is a corporation or other entity will be liable for its actions or failures to act that are negligent or that breach its fiduciary duty, without contribution by any individual Trustee.

2. **Indemnification of Trustee.** Except in regard to liabilities imposed on a Trustee under Subparagraph IV.G.1, each Trustee shall be held harmless and indemnified from the assets of the trust for any liability, damages, attorney's fees, expenses, and costs incurred as a result of its service as Trustee. A Trustee who ceases to serve for any reason will be entitled to receive reasonable security from the assets of the trust to protect it from liability, and may enforce these provisions for indemnification against the current Trustee or against any assets held in the trust, or if the former Trustee is an individual and not a corporation or other entity, against any beneficiary to the extent of distributions received by that beneficiary. This indemnification right extends to the estate, personal representatives, legal successors and assigns of a Trustee.

3. **Indemnification of Trustee - Additional Provisions.** I recognize that if a beneficiary accuses a Trustee of wrongdoing or breach of fiduciary duty, the Trustee may have a conflict of interest that ordinarily would prevent it from paying legal fees and costs from the trust estate to defend itself. I do not want to put a financial burden on any individual named to serve as a Trustee. Just as important, I do not want an individual who has been selected to serve as a Trustee to be reluctant to accept the position, or while serving to be intimidated in the performance of the Trustee's duties because of the threats of lawsuits that might force the Trustee to pay fees and costs from the Trustee's personal resources. For this reason, I deliberately and intentionally waive any such conflict of interest with respect to any individual serving as Trustee so that he or she can hire counsel to defend himself or herself against allegations of wrongdoing or if sued for any reason (whether by a beneficiary or by someone else) and pay all fees and costs for his or her defense from the trust estate until the dispute is resolved. I understand and agree that a court may award, disallow or allocate fees and costs in whole or in part after the dispute is resolved, as provided by law. The Trustee will account for all such fees and costs paid by it as provided by law. This provision shall not apply to any Trustee that is a corporation or other entity.

**H. Compensation, Bond.** Each Trustee is entitled to be paid reasonable compensation for services rendered in the administration of the trust. Reasonable compensation for a non-individual Trustee will be its published fee schedule in effect when its services are rendered unless otherwise agreed in writing, and except as follows. Any fees paid to a non-individual Trustee for making principal distributions, for termination of the trust, and upon termination of its services must be based solely on the value of its services rendered, not on the value of the trust principal. During my lifetime the Trustee's fees are to be charged wholly against income (to the extent sufficient), unless directed otherwise by me in writing. Each Trustee shall serve without bond.

**I. Maintenance of Records.** The Trustee shall maintain accurate accounts and records. It shall render annual statements of the receipts and disbursements of income and principal of a trust upon the written request of any adult vested beneficiary of such trust or the guardian of the person of any vested beneficiary and the approval of such beneficiary shall be binding upon all persons then or thereafter interested in such trust as to the matters and transactions shown on such statement. The Trustee may at any time apply for a judicial settlement of any account. No Trustee shall be required to file any statutory or other periodic accountings of the administration of a trust.

**J. Interested Trustee.** The Trustee may act under this Agreement even if interested in these Trusts in an individual capacity, as a fiduciary of another trust or estate (including my estate) or in any other capacity. The Trustee may in good faith enter into a sale, encumbrance, or other transaction involving the investment or management of trust property for the Trustee's own personal account or which is otherwise affected by a conflict between the Trustee's fiduciary and personal interests, without liability and without being voidable by a beneficiary. The Trustee is specifically authorized to make loans to, to receive loans from, or to sell, purchase or exchange assets in a transaction with (i) the Trustee's spouse, (ii) the Trustee's children or grandchildren, siblings, parents, or spouses of such persons, (iii) an officer, director, employee, agent, or attorney of the Trustee, or (iv) a corporation, partnership, limited liability company, or other business entity in which the Trustee has a financial interest, provided that in any transaction the trusts hereunder receive fair and adequate consideration in

money or money's worth. The Trustee may renounce any interest or expectancy of a trust in, or an opportunity to participate in, specified business opportunities or specified classes or categories of business opportunities that are presented to the Trustee. Such renunciation shall not prohibit the Trustee from participating in the Trustee's individual capacity in such opportunity or expectancy.

**K. Third Parties.** No one dealing with the Trustee need inquire into its authority or its application of property.

**L. Merger of Trusts.** If the Trustee is also trustee of a trust established by myself or another person by will or trust agreement, the beneficiaries to whom income and principal may then be paid and then operative terms of which are substantially the same as those of a trust held under this Agreement, the Trustee in its discretion may merge either such trust into the other trust. The Trustee, in exercising its discretion, shall consider economy of administration, convenience to the beneficiaries, tax consequences and any other factor it considers important. If it is later necessary to reestablish the merged trust as separate trusts, it shall be divided proportionately to the value of each trust at the time of merger.

**M. Multiple Trustees.** If two Trustees are serving at any time, any power or discretion of the Trustees may be exercised only by their joint agreement. Either Trustee may delegate to the other Trustee the authority to act on behalf of both Trustees and to exercise any power held by the Trustees. If more than two Trustees are serving at any time, and unless unanimous agreement is specifically required by the terms of this Trust Agreement, any power or discretion of the Trustees may be exercised only by a majority. The Trustees may delegate to any one or more of themselves the authority to act on behalf of all the Trustees and to exercise any power held by the Trustees. Trustees who consent to the delegation of authority to other Trustees will be liable for the consequences of the actions of those other Trustees as if the consenting Trustees had joined the other Trustees in performing those actions. A dissenting Trustee who did not consent to the delegation of authority to another Trustee and who has not joined in the exercise of a power or discretion cannot be held liable for the consequences of the exercise. A dissenting Trustee who joins only at the direction of the majority will not be liable for the consequences of the exercise if the dissent is expressed in writing delivered to any of the other Trustees before the exercise of that power or discretion.

#### ARTICLE V. ADDITIONAL TAX AND RELATED MATTERS

**A. GST Trusts.** I direct (a) that the Trustee shall divide any trust to which there is allocated any GST exemption into two separate Trusts (each subject to the provisions hereof) so that the generation-skipping tax inclusion ratio of one such trust is zero, (b) any property exempt from generation-skipping taxation shall be divided as otherwise provided herein and held for the same persons designated in Trusts separate from any property then also so divided which is not exempt from generation-skipping taxation, and (c) if upon the death of a beneficiary a taxable termination would otherwise occur with respect to any property held in trust for him or her with an inclusion ratio greater than zero, such beneficiary shall have with respect only to such property a power to appoint such

fractional share thereof which if included in such beneficiary's gross estate for federal estate tax purposes (without allowing any deduction with respect to such share) would not be taxed at the highest federal estate tax rate and such fractional share of such property shall be distributed to such persons including only such beneficiary's estate, spouse, and issue, as such beneficiary may appoint, and any part of a trust such beneficiary does not effectively appoint shall be treated as otherwise provided for disposition upon his or her death, provided, if upon his or her death two or more Trusts for his or her benefit are directed to be divided among and held or distributed for the same persons and the generation-skipping tax inclusion ratio of any such trust is zero, the amount of any other such Trust to which there is allocated any of such beneficiary's GST exemption shall be added to the Trusts with generation-skipping tax inclusion ratios of zero in equal shares. For purposes of funding any pecuniary payment to which there is allocated any GST exemption, such payment shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such distribution could be made, and any pecuniary payment made before a residual transfer of property to which any GST exemption is allocated shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such pecuniary payment could be satisfied and shall be allocated a pro rata share of income earned by all such assets between the valuation date and the date of payment. Except as otherwise expressly provided herein, the valuation date with respect to any property shall be the date as of which its value is determined for federal estate tax purposes with respect to the transferor thereof, and subject to the foregoing, property distributed in kind in satisfaction of any pecuniary payment shall be selected on the basis of the value of such property on the valuation date. All terms used in this paragraph which are defined or explained in Chapter 13 of the Code or the regulations thereunder shall have the same meaning when used herein. I request (but do not require) that if two or more Trusts are held hereunder for any person, no principal be paid to such person from the Trusts with the lower inclusion ratios for generation-skipping tax purposes unless the trust with the highest inclusion ratio has been exhausted by use, consumption, distribution or otherwise or is not reasonably available. The Trustee is authorized and directed to comply with the provisions of the Treasury Regulations interpreting the generation skipping tax provisions of the Code in severing or combining any trust, creating or combining separate trust shares, allocating GST exemption, or otherwise, as necessary to best accomplish the foregoing allocations, inclusion ratios, combinations, and divisions, including, without limitation, the payment of "appropriate interest" as determined by the Trustee as that term is applied and used in said Regulations.

**B. Individual Retirement Accounts.** In the event that this trust or any trust created under this Agreement is the beneficiary of an Individual retirement account established and maintained under Code Section 408 or a qualified pension, profit sharing or stock bonus plan established and maintained under Code Section 401 (referred to in this paragraph as "IRA"), the following provisions shall apply to such trust:

1. I intend that the beneficiaries of such trust shall be beneficiaries within the meaning of Code Section 401(a)(9) and the Treasury Regulations thereunder. All provisions of such trust shall be construed consistent with such intent. Accordingly, the following provisions shall apply to such trust:

a. No benefits from any IRA may be used or applied for the payment of any debts, taxes or other claims against my estate as set forth in the later paragraph captioned "Taxes", unless other assets of this trust are not available for such payment.

b. In the event that a beneficiary of any trust created under this Agreement has a testamentary general power of appointment or a limited power of appointment over all or any portion of any trust established under this Agreement, and if such trust is the beneficiary of any benefits from any IRA, the beneficiary shall not appoint any part of such trust to a charitable organization or to a lineal descendant of mine (or a spouse of a lineal descendant of mine) who is older than the beneficiary whose life expectancy is being used to calculate distributions from such IRA.

2. The Trustee shall deliver a copy of this Agreement to the custodian of any IRA of which this trust or any trust created under this Agreement is the named beneficiary within the time period prescribed Code Section 401(a)(9) and the Treasury Regulations thereunder, along with such additional items required thereunder. If the custodian of the IRA changes after a copy of this Agreement has been provided pursuant to the preceding sentence, the Trustee shall immediately provide a copy of this Agreement to the new custodian. The Trustee shall request each custodian to complete a receipt of the Agreement and shall attach such receipt to this Agreement. The Trustee shall provide a copy of each amendment of this Agreement to the custodian and shall obtain a receipt of such amendment.

**C. Gift Transfers Made From Trust During My Lifetime.** I direct that all gift transfers made from the trust during my lifetime be treated for all purposes as if the gift property had been first withdrawn by (or distributed to) me and then transferred by me to the donees involved. Thus, in each instance, even where title to the gift property is transferred directly from the name of the trust (or its nominee) into the name of the donee, such transfer shall be treated for all purposes as first a withdrawal by (or distribution of the property to) me followed by a gift transfer of the property to the donee by me as donor, the Trustee making the actual transfer in my behalf acting as my attorney in fact, this paragraph being, to that extent, a power of attorney from me to the Trustee to make such transfer, which power of attorney shall not be affected by my Disability, incompetence, or incapacity.

**D. Gifts.** If I am Disabled, I authorize the Trustee to make gifts from trust property during my lifetime for estate planning purposes, or to distribute amounts to my legally appointed guardian or to my attorney-in-fact for those purposes, subject to the following limitations:

1. **Recipients.** The gifts may be made only to my lineal descendants or to trusts primarily for their benefit, and in aggregate annual amounts to any one such recipient that do not exceed the exclusion amount provided for under Code Section 2503(b).

2. **Trustee Limited.** When a person eligible to receive gifts is serving as Trustee, the aggregate of all gifts to that person during the calendar year allowable under the preceding subparagraph 1. shall thereafter not exceed the greater of Five Thousand Dollars (\$5,000), or five percent (5%) of the aggregate value of the trust estate. However, gifts completed prior to a recipient's commencing to serve as Trustee shall not be affected by this limitation.



3. Charitable Pledges. The Trustee may pay any charitable pledges I made while I was not Disabled (even if not yet due).

**E. Death Costs**. If upon my death the Trustee hold any United States bonds which may be redeemed at par in payment of federal estate tax, the Trustee shall pay the federal estate tax due because of my death up to the amount of the par value of such bonds and interest accrued thereon at the time of payment. The Trustee shall also pay from the trust all of my following death costs, but if there is an acting executor, administrator or Personal Representative of my estate my Trustee shall pay only such amounts of such costs as such executor, administrator or Personal Representative directs:

1. my debts which are allowed as claims against my estate,
2. my funeral expenses without regard to legal limitations,
3. the expenses of administering my estate,
4. the balance of the estate, inheritance and other death taxes (excluding generation-skipping transfer taxes unless arising from direct skips), and interest and penalties thereon, due because of my death with respect to all property whether or not passing under my Will or this Agreement (other than property over which I have a power of appointment granted to me by another person, and qualified terminable interest property which is not held in a trust that was subject to an election under Code Section 2652(a)(3) at or about the time of its funding) and life insurance proceeds on policies insuring my life which proceeds are not held under this trust or my probate estate at or by reason of my death), and
5. any gifts made in my Will or any Codicil thereto.

The Trustee may make any such payment either to my executor, administrator or Personal Representative or directly to the proper party. The Trustee shall not be reimbursed for any such payment, and is not responsible for the correctness or application of the amounts so paid at the direction of my executor, administrator, or Personal Representative. The Trustee shall not pay any of such death costs with any asset which would not otherwise be included in my gross estate for federal or state estate or inheritance tax purposes, or with any asset which otherwise cannot be so used, such as property received under a limited power of appointment which prohibits such use. Further, no payment of any such death costs shall be charged against or paid from the tangible personal property disposed of pursuant to the prior paragraph captioned "Disposition of Tangible Personal Property."

**F. Subchapter S Stock**. Regardless of anything herein to the contrary, in the event that after my death the principal of a trust includes stock in a corporation for which there is a valid election to be treated under the provisions of Subchapter S of the Code, the income beneficiary of such a trust is a U.S. citizen or U.S. resident for federal income tax purposes, and such trust is not an "electing small business trust" under Code Section 1361(e)(1) in regard to that corporation, the Trustee shall (a) hold such stock as a substantially separate and independent share of such trust within the meaning of Code Section

663(c), which share shall otherwise be subject to all of the terms of this Agreement, (b) distribute all of the income of such share to the one income beneficiary thereof in annual or more frequent installments, (c) upon such beneficiary's death, pay all accrued or undistributed income of such share to the beneficiary's estate, (d) distribute principal from such share during the lifetime of the income beneficiary only to such beneficiary, notwithstanding any powers of appointment granted to any person including the income beneficiary, and (e) otherwise administer such share in a manner that qualifies it as a "qualified Subchapter S trust" as that term is defined in Code Section 1361(d)(3), and shall otherwise manage and administer such share as provided under this Agreement to the extent not inconsistent with the foregoing provisions of this paragraph.

**G. Residence as Homestead.** I reserve the right to reside upon any real property placed in this trust as my permanent residence during my life, it being the intent of this provision to retain for myself the requisite beneficial interest and possessory right in and to such real property to comply with Section 196.041 of the Florida Statutes such that said beneficial interest and possessory right constitute in all respects "equitable title to real estate" as that term is used in Section 6, Article VII of the Constitution of the State of Florida. Notwithstanding anything contained in this trust to the contrary, for purposes of the homestead exemption under the laws of the State of Florida, my interest in any real property in which I reside pursuant to the provisions of this trust shall be deemed to be an interest in real property and not personalty and shall be deemed my homestead.

*[remainder of page intentionally left blank]*

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IN WITNESS WHEREOF, the parties hereto have executed this Amended and Restated Trust Agreement on the date first above written.

**SETTLOR and TRUSTEE:**

\_\_\_\_\_  
SIMON L. BERNSTEIN

This instrument was signed by SIMON L. BERNSTEIN in our presence, and at the request of and in the presence of SIMON L. BERNSTEIN and each other, we subscribe our names as witnesses on this \_\_\_ day of \_\_\_\_\_, 2012:

\_\_\_\_\_  
Print Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Print Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

STATE OF FLORIDA

SS.

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this \_\_\_ day of \_\_\_\_\_, 2012, by SIMON L. BERNSTEIN.

\_\_\_\_\_  
Signature - Notary Public-State of Florida

[Seal with Commission Expiration Date]

\_\_\_\_\_  
Print, type or stamp name of Notary Public

Personally Known \_\_\_\_\_ or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_



## Kimberly Moran

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**From:** Robert Spallina  
**Sent:** Thursday, May 10, 2012 3:01 PM  
**To:** Kimberly Moran  
**Subject:** FW: Bernstein Terminations - Update

TO assist Diana with

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Tuesday, May 01, 2012 4:24 PM  
**To:** Simon Bernstein; Robert Spallina; 'Diana Banks'  
**Cc:** Worth, Hunt; Sigalos, Janet  
**Subject:** Bernstein Terminations - Update

As we have not spoken in a while, I wanted to update you on our progress with these accounts.

At your earliest convenience, please forward the 2011 K-1s for LIC Holdings. Fiduciary tax returns for all 10 accounts are on extension.

This is the status on each of the accounts:

- Trust fbo Molly Simon – We have received the executed Refunding, Release and Receipt document signed by the family member. We have not received a Removal and Appointment Document. JPMorgan has not signed off on the documentation. Molly's 50% distribution at age 21 is pending one final request.
- Trusts FBO Joshua Bernstein, Jacob Bernstein, Daniel Bernstein and Eric Bernstein - We have received the executed Refunding, Release and Receipt document signed by the family member as well as the Removal and Appointment Document. JPMorgan has not signed off on the documentation.
- Trusts FBO Alexandra Bernstein, Michael Bernstein, Carly Friedstein, Max Friedstein and Julia Iantoni – No documentation received.

We are looking to complete our administration in an orderly and appropriate fashion. I am requesting your assistance in obtaining the appropriate documentation and forwarding it to us so that we can release the assets. I look forward to hearing from you.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

5/14/2012

TS004060

S. Brennan

5/2/12

- Check Disbursement Plan to the GC. → "Nagging"
- Execute per Union Process when
- Done w/ the Chevron ASAP
- Done - Finance freeze-up
- 50 : 50 Working on Buy-out Deal for TSO

✓ 10, 11, 12 ✓  
Miss, Pr  
Ji, R4

Brown

TLC

M. A. Brown

- The Oklahoma State Bar  
Division of the CC.

PREPARE AFFIDAVIT OF SERVENOR'S  
ERROR

RE: GRANDCHILDREN

*Handwritten initials/notes*

Dr. Pennington

2/1/12

SIPC - Pennington	-	500k
LIC Pennington	-	100k
G.P.N.		<u>600k</u>

LOANS	Dr.'s Error	Value	Error Tot
1.2M JPM	- LLP	- 1.15	.8M
.5M WFA	- IMA	- .75	.25M
			<u>1.55M</u>

Summer Error

Partner's Error	Tax	FMV
- Consol	- 1.0M	2.0M
- Housr	- 1.0M	2.0M
- 1/2 LLP	- 1.15M	.8M
		<u>5.8M</u>

LIC

*Vertical handwritten notes on the left margin:*  
Deductible  
to 100%  
to 100%  
to 100%  
to 100%  
to 100%  
to 100%  
to 100%  
to 100%

- Tco	45		
- SI	33	-	Value (Tco)
- GL	12		
- Due	10		
	<u>100</u>		5HS

Deductible to 100%	Inventures	1.25M	→	270k	} Tco: Pam (Cons)
	Manssa	→	0-2 yrs	270k	
			2-4 yrs	20k	
			2-4	100k	

**Alexa Collevchio**

---

**From:** Alexa Collevchio  
**Sent:** Monday, July 29, 2013 3:21 PM  
**To:** 'mrmlaw1@gmail.com'  
**Cc:** Robert Spallina  
**Subject:** Bernstein (Schiller vs. LIC Summons)  
**Attachments:** Marvin Schiller vs. LIC Summons (Bernstein) Part 1.pdf; Marvin Schiller vs. LIC Summons (Bernstein) Part 2.pdf; Marvin Schiller vs. LIC Summons (Bernstein) Part 3.pdf

Myra,

Hopefully this helps! The summons is attached in three different parts. You may see that some pages are more legible than others but that is how it was sent to us.

If the attachments fail to open or you have any questions, please do not hesitate to office.

Best Regards,

**Alexa Collevchio, Receptionist**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

7/29/2013

TS004064

IN THE CIRCUIT COURT OF THE 15<sup>TH</sup> JUDICIAL CIRCUIT  
OF FLORIDA IN AND FOR PALM BEACH COUNTY

CASE NO.: 502013CA007442XXXXMB

MARVIN SCHILLER,

Plaintiff,

vs.

LIFE INSURANCE CONCEPTS, a  
Florida corporation, ESTATE OF  
SIMON BERNSTEIN, individually,  
THEODORE BERNSTEIN, individually,  
ARBITRAGE INTERNATIONAL  
MANAGEMENT LLC, a Florida  
corporation, CAMBRIDGE FINANCING  
COMPANY, a Florida corporation,  
LIC HOLDINGS INC., a Florida  
corporation, LIFE INSURANCE  
CONNECTION, a Florida corporation,  
LIFE INSURANCE INNOVATIONS INC.,  
a Florida corporation, ALLIED  
ASSOCIATES INC., a Florida corporation,  
THE LINCOLN NATIONAL LIFE INS. CO, an  
Indiana corporation,

Defendants.

FILED  
2013 JUN 24 AM 11:51  
MARVIN SCHILLER  
PALM BEACH COUNTY  
FLORIDA

400 pm  
6-26-13  
*[Signature]*

**SUMMONS**

THE STATE OF FLORIDA:

To All and Singular the Sheriffs/Process Servers of said State:

YOU ARE COMMANDED to serve this Summons, a copy of the Complaint  
in this action on the Defendant,

By serving: **LIFE INSURANCE CONCEPTS**  
**950 Peninsula Corporate Circle**  
**Suite 3010**  
**Boca Raton, FL 33487**

Each Defendant is required to serve written defenses to the Complaint on:

**GEOFF S. STAHL, ESQ.**  
emailservice@liggiolaw.com  
**LIGGIO, BENRUBI**  
**The Barristers Building, Suite 3B**  
**1615 Forum Place**  
**West Palm Beach, FL 33401**

within 20 days after service of this Summons on that Defendant, exclusive of the day of service and, and FORTY-FIVE (45) DAYS TO RESPOND TO THE REQUEST TO PRODUCE and to file the original of the defenses with the Clerk of this Court, Pal. Beach County Courthouse, 205 N. Dixie Highway, West Palm Beach, FL 33401, either before service on Plaintiff's attorneys or immediately thereafter. If a Defendant fails to do so, a Default will be entered against that Defendant for the relief demanded in the Complaint.

**JUN 24 2013**

WITNESS my hand and the Seal of said Court, this \_\_\_ day of June, 2013.

**SHARON R. BOCK**  
**Clerk & Comptroller**

CLERK OF THE CIRCUIT COURT



By: Christina M. Beahan  
As Deputy Clerk

Christina M. Beahan

**SHARON R. BOCK**  
**Clerk & Comptroller**  
**P.O. Box 4667**  
**West Palm Beach, Florida**  
**33402-4667**

IN THE CIRCUIT COURT OF THE 15<sup>TH</sup> JUDICIAL CIRCUIT  
OF FLORIDA IN AND FOR PALM BEACH COUNTY

CASE NO.:

MARVIN SCHILLER,

Plaintiff,

vs.

LIFE INSURANCE CONCEPTS, a  
Florida corporation, ESTATE OF  
SIMON BERNSTEIN, individually,  
THEODORE BERNSTEIN, individually,  
ARBITRAGE INTERNATIONAL  
MANAGEMENT LLC, a Florida  
corporation, CAMBRIDGE FINANCING  
COMPANY, a Florida corporation,  
LIC HOLDINGS INC., a Florida  
corporation, LIFE INSURANCE  
CONNECTION, a Florida corporation,  
LIFE INSURANCE INNOVATIONS INC.,  
a Florida corporation, ALLIED  
ASSOCIATES INC., a Florida corporation,  
THE LINCOLN NATIONAL LIFE INS. CO,  
an Indiana corporation,

Defendants.

COMPLAINT

The Plaintiff, MARVIN SCHILLER ("SCHILLER"), individually hereby sues the Defendants, LIFE INSURANCE CONCEPTS ("LIC"), a Florida corporation, ESTATE OF SIMON BERNSTEIN ("BERNSTEIN ESTATE"), individually, THEODORE BERNSTEIN ("T. BERNSTEIN"), individually, ARBITRAGE INTERNATIONAL MANAGEMENT LLC, ("INT. MGT."), a Florida corporation, CAMBRIDGE FINANCING COMPANY ("CAMBRIDGE"), a Florida corporation, LIC HOLDINGS INC. ("HOLDINGS"), a Florida corporation, LIFE INSURANCE CONNECTION ("CONNECTION"), a Florida

! So 2013 CA 007442 XXXI MB

COPY  
RECEIVED FOR FILING  
MAY 06 2013

SHARON R. BOON  
CLERK & COMPTROLLER  
CIRCUIT COURT DIVISION



corporation, LIFE INSURANCE INNOVATIONS INC. ("INNOVATIONS"), a Florida corporation, ALLIED ASSOCIATES INC. ("ALLIED"), a Florida corporation and THE LINCOLN NATIONAL LIFE INS. CO, an Indiana corporation ("LINCOLN") and all facts being extant and material hereto allege:

1. This is an action for damages in excess of Fifteen Thousand Dollars (\$15,000.00).

2. The Plaintiff, MARVIN SCHILLER, is a resident of Palm Beach County, Florida and is in all respects sui juris.

3. The Defendant, LIFE INSURANCE CONCEPTS (or LIC), is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. LIC is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of LIC, thus, their individual acts are bound to LIC.

4. The Defendant, BERNSTEIN ESTATE (or Simon Bernstein), individually, was a resident of Palm Beach County, whose business address was located in Palm Beach County. BERNSTEIN ESTATE was a licensed and/or appointed agent, officer and/or Director of the Defendants, 1) LIC; 2) INT. MGT.; 3) CAMBRIDGE; 4) HOLDINGS; 5) CONNECTION; 6) INNOVATIONS; 7) ALLIED; and, 8) LINCOLN. At all times material hereto, BERNSTEIN ESTATE acted pursuant to such licenses, directorship and/or officer capacity.

5. The Defendant, T. BERNSTEIN, individually, is a resident of Palm Beach County, whose business address is located in Palm Beach County. T. BERNSTEIN is a

licensed and/or appointed agent, officer and/or Director of the Defendants, 1) LIC; 2) INT. MGT.; 3) CAMBRIDGE; 4) HOLDINGS; 5) CONNECTION; 6) INNOVATIONS; 7) ALLIED; and, 8) LINCOLN. At all times material hereto, T. BERNSTEIN acted pursuant to such licenses, directorship and/or officer capacity.

6. The Defendant, INT. MGT is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. INT. MGT is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of INT. MGT, thus, their individual acts are bound to INT. MGT. Further, INT. MGT. is in all respects sui juris, and INT. MGT has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T. BERNSTEIN acted pursuant to such license.

7. The Defendant, CAMBRIDGE is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. CAMBRIDGE is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of CAMBRIDGE, thus, their individual acts are bound to CAMBRIDGE. CAMBRIDGE is in all respects sui juris. Further, CAMBRIDGE has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T.

BERNSTEIN acted pursuant to such license.

8. The Defendant, HOLDINGS is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. HOLDINGS is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of HOLDINGS, thus, their individual acts are bound to HOLDINGS. HOLDINGS is in all respects sui juris. Further, HOLDINGS has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T. BERNSTEIN acted pursuant to such license.

9. The Defendant, CONNECTION is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. CONNECTION is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of CONNECTION, thus, their individual acts are bound to CONNECTION. CONNECTION is in all respects sui juris. Further, CONNECTION has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T. BERNSTEIN acted pursuant to such license.

10. The Defendant, INNOVATIONS is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. INNOVATIONS is a

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*Complaint*

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closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of INNOVATIONS, thus, their individual acts are bound to INNOVATIONS. INNOVATION is in all respects sui juris. Further, INNOVATIONS has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T. BERNSTEIN acted pursuant to such license.

11. The Defendant, ALLIED is a Florida corporation, authorized to do business and is doing business in Palm Beach County, Florida. ALLIED is a closely held corporation with its principal place of business located at 950 Peninsula Corporate Circle, 3010, Boca Raton, FL 33487. At all times material hereto, Simon Bernstein (or BERNSTEIN ESTATE) and T. BERNSTEIN were officers and/or directors of ALLIED, thus, their individual acts are bound to ALLIED. ALLIED is in all respects sui juris. Further, ALLIED has licensed and/or appointed BERNSTEIN ESTATE and T. BERNSTEIN as agents to do business in the State of Florida, and at all times material hereto Defendants BERNSTEIN ESTATE and T. BERNSTEIN acted pursuant to such license.

12. The Defendant, LINCOLN is an Indiana corporation, authorized to do business and is doing business in the State of Florida and Palm Beach County, Florida. LINCOLN has licensed and/or appointed agents to represent it in Florida and has informed the Florida Office of Insurance regulation that it is bound by their acts. Among others, BERNSTEIN ESTATE and T. BERNSTEIN were licensed and/or appointed

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*Complaint*

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agents of Defendant, LINCOLN, and at all times material hereto acted pursuant to such licenses. Likewise, all named Defendants herein were associated with and/or were appointed agencies of LINCOLN and acted pursuant to such associations/appointments.

13. In or about 2008, the Defendant BERNSTEIN ESTATE, individually, and in his capacity as a licensed and/or appointed agent of the Defendant, LIC, and/or the other Defendants named herein, approached MARVIN SCHILLER to urge him to buy a life insurance policy (the "Policy") even though SCHILLER had no interest or need to buy additional life insurance. The Policy is attached hereto as Exhibit "A".

14. As part of BERNSTEIN ESTATE'S urging, SCHILLER was advised that, as an exit strategy, the Policy could always be sold in the life settlement market should SCHILLER desire.

15. On or about March 26, 2008, Defendant, T. BERNSTEIN, prepared and delivered to SCHILLER "A LIFE INSURANCE ILLUSTRATION" in an effort to assist BERNSTEIN ESTATE'S push to sell SCHILLER the Policy and to further convince SCHILLER to purchase the subject Policy. (Exhibit "B")

16. At this time, T. BERNSTEIN was acting in his capacity as an agent, officer and/or director of either or all of Defendants: 1) LIC; 2) INT. MGT.; 3) CAMBRIDGE; 4) HOLDINGS; 5) CONNECTION; 6) INNOVATIONS; 7) ALLIED; and/or, 8) LINCOLN.

17. As part of the sale of the Policy, BERNSTEIN ESTATE and/or T. BERNSTEIN, acting within their capacity as agent, officer, and/or director of any/all Defendants named herein, convinced SCHILLER to use premium financing, despite knowing that SCHILLER did not need that option.

18. Additionally, BERNSTEIN ESTATE and T. BERNSTEIN failed to disclose and properly advise SCHILLER about the terms and costs of the Policy.

19. Moreover, the Policy was so poorly designed that it was not going to perform well under any circumstance, and the Policy clearly benefited BERNSTEIN ESTATE, T. BERNSTEIN, LIC as well as all other named Defendants herein.

20. Further, the application for the Policy shows that BERNSTEIN ESTATE and/or T. BERNSTEIN materially misrepresented their discussions with SCHILLER regarding the possibility of selling the Policy in the life settlement market; to wit, the application is marked "No" regarding the question of whether the policyholder had been involved in any talks about the "possible sale or assignment" of the Policy. (Exhibit "B")

21. In or about May, 2011, SCHILLER sought to surrender the Policy due to his belief that the Policy was not performing and could not be sold in the life settlement market.

22. Upon learning of SCHILLER'S desire to surrender the Policy, BERNSTEIN ESTATE and/or T. BERNSTEIN, acting as agents for the other named Defendants herein, advised and convinced SCHILLER to reduce the policy from TEN MILLION and 0/100 DOLLARS (\$10,000,000.00) to FIVE MILLION and 0/100 DOLLARS (\$5,000,000.00). (Exhibit "C")

23. This reduction of the Policy triggered substantial partial surrender charges and mortality charges and also forfeited SCHILLER'S guaranteed death benefit (the most valuable feature of the Policy), which was associated with the \$10,000,000.00 Policy.

24. Importantly, neither BERNSTEIN ESTATE nor T. BERNSTEIN advised

SCHILLER that the reduction would void the guaranteed death benefit associated to his \$10,000,000.00 Policy or would irreparably harm the Policy by causing an immediate loss and permanent loss.

25. As a result of SCHILLER'S initial purchase of the \$10,000,000.00 Policy and then reduction to the \$5,000,000.00 Policy, BERNSTEIN ESTATE and/or T. BERNSTEIN made substantial commissions by way of their relationship/capacity/licenses with Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and/or, LINCOLN.

26. The Plaintiff, MARVIN SCHILLER, individually, has been forced to retain the services of the undersigned counsel in order to prosecute this action and is obligated to pay reasonable attorneys' fees on a contingency fee basis.

#### COUNT I

**NEGLIGENT MISREPRESENTATION AGAINST 1) BERNSTEIN ESTATE;  
2) T. BERNSTEIN; 3) LIC; 4) INT. MGT.; 5) CAMBRIDGE; 6) HOLDINGS;  
7) CONNECTION; 8) INNOVATIONS; 9) ALLIED; and, 10) LINCOLN**

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

27. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, had a duty to disclose and investigate whether the \$10,000,000.00 life insurance policy would benefit SCHILLER. Moreover, Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their



*Marvin Schiller vs. Life Insurance Concepts, et. al.*

*Complaint*

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capacity as licensed and/or appointed agents of the Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN had a duty to disclose to Plaintiff that the \$10,000,000.00 Policy would never yield a positive Internal Rate of Return ("IRR").

28. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, knew or should have known that their misrepresentations were not true and would be relied upon by the Plaintiff, MARVIN SCHILLER.

29. The Plaintiff, MARVIN SCHILLER, justifiably relied upon the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, representations because they held themselves out as competent and qualified insurance agents.

30. As a direct and proximate result of such negligence of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, the Plaintiff, MARVIN SCHILLER suffered actual damages and reasonably foreseeable consequential and incident damages including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$495,400.00 in premium payments;
- c. Loss of \$37,323.00 for Administration Charges; and
- d. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants. BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants. LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

#### COUNT II

**NEGLIGENT MISREPRESENTATION AGAINST 1) BERNSTEIN ESTATE;  
2) T. BERNSTEIN; 3) LIC; 4) INT. MGT.; 5) CAMBRIDGE; 6) HOLDINGS;  
7) CONNECTION; 8) INNOVATIONS; 9) ALLIED; and, 10) LINCOLN**

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

31. The Defendants. BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, had a duty to disclose and investigate whether the \$5,000,000.00 life insurance policy would benefit SCHILLER. Moreover, Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their capacity as licensed and/or appointed agents of the Defendants, LIC; INT. MGT.;

CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN had a duty to disclose to Plaintiff that the \$5,000,000.00 Policy would never yield a positive IRR, would void the guaranteed death benefit associated to his \$10,000,000.00 Policy and would irreparably harm the Policy by causing an immediate loss and permanent loss.

32. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, knew or should have known that their misrepresentations were not true and would be relied upon by the Plaintiff, MARVIN SCHILLER.

33. The Plaintiff, MARVIN SCHILLER, justifiably relied upon the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, representations because they held himself out as competent and qualified insurance agents.

34. As a direct and proximate result of such negligence of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, the Plaintiff, MARVIN SCHILLER suffered actual damages and reasonably foreseeable consequential and incident damages including, but not limited

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*Complaint*

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to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$468,500.00 in premium payments;
- c. Loss of \$275,000.00 for mortality charges;
- d. Loss of \$193,500.00 for partial surrender charges; and,
- e. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

### **COUNT III**

**NEGLIGENT FAILURE TO PROCURE AGAINST 1) BERNSTEIN ESTATE;  
2) T. BERNSTEIN; 3) LIC; 4) INT. MGT.; 5) CAMBRIDGE; 6) HOLDINGS;  
7) CONNECTION; 8) INNOVATIONS; 9) ALLIED; and, 10) LINCOLN**

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

35. The Plaintiff, MARVIN SCHILLER, consulted with the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, when they told SCHILLER about the \$10,000,000.00 Policy that would yield him a profit at death or in the life settlement market.

36. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, held themselves out as qualified insurance agents, and the Plaintiff, MARVIN SCHILLER, believed that the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, were qualified insurance agents and relied upon their advice.

37. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, had a duty to the Plaintiff, MARVIN SCHILLER, to exercise reasonable skill, care, and diligence in advising him of his life insurance needs, and further to truthfully and accurately advise if indeed there was any favorable benefit to be gained as a result of such purchase.

38. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, were negligent and breached such duty by actions or omissions including but not limited to:

- a. Failing to investigate whether the \$10,000,000.00 life Insurance policy purchased through LINCOLN would indeed yield a positive IRR;

- b. Failing to inform and/or fully educate the Plaintiff that he may not be able to yield a profit by selling the \$10,000,000.00 Policy in the life settlement market;
- c. Failing to notify the Plaintiff promptly after they discovered that the \$10,000,000.00 Policy was inadequate;
- d. Failing to explain the LINCOLN policy terms including the fees and/or commissions attached to the premium financing piece of the policy;
- e. Failing to know whether alternative investment vehicles and or insurance product were available that provided protections desired by the Plaintiff; and,
- f. Failing to correctly represent the terms and scope of the LINCOLN Insurance Policy and Endorsements

39. The Plaintiff, MARVIN SCHILLER, did not and could not discover such negligence on the part of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, until 2011, when he attempted to surrender the Policy.

40. As a direct and proximate result of such negligence of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, the Plaintiff, MARVIN SCHILLER, suffered actual damages and reasonably foreseeable consequential and incidental damages including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$495,400.00 in premium payments;
- c. Loss of \$37,323.00 for Administration Charges; and
- d. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

#### COUNT IV

**NEGLIGENT FAILURE TO PROCURE AGAINST 1) BERNSTEIN ESTATE;  
2) T. BERNSTEIN; 3) LIC; 4) INT. MGT.; 5) CAMBRIDGE; 6) HOLDINGS;  
7) CONNECTION; 8) INNOVATIONS; 9) ALLIED; and, 10) LINCOLN**

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

41. The Plaintiff, MARVIN SCHILLER, consulted with the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, when they told SCHILLER about the \$5,000,000.00 Policy that would yield him a profit at death or in the life settlement market.

42. The Defendants, The Defendants, BERNSTEIN ESTATE and T.



BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, held themselves out as qualified insurance agents, and the Plaintiff, MARVIN SCHILLER, believed that the Defendants, The Defendants. BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, were qualified insurance agents and relied upon their advice.

43. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, had a duty to the Plaintiff, MARVIN SCHILLER, to exercise reasonable skill, care, and diligence in advising him of his life insurance needs, and further to truthfully and accurately advise if indeed there was any favorable benefit to be gained as a result of such purchase.

44. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, were negligent and breached such duty by actions or omissions including but not limited to:

- a. Failing to investigate whether the \$5,000,000.00 life Insurance policy purchased through LINCOLN would indeed yield a positive IRR;

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Complaint

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- b. Failing to inform and/or fully educate the Plaintiff that he may not be able to yield a profit by selling the \$5,000,000.00 Policy in the life settlement market;
- c. Failing to notify the Plaintiff promptly after they discovered that the \$5,000,000.00 Policy was inadequate;
- d. Failing to explain the LINCOLN policy terms including the fees and/or commissions attached to the premium financing piece of the policy;
- e. Failing to know whether alternative investment vehicles and or insurance product were available that provided protections desired by the Plaintiff;
- f. Failing to advise Plaintiff that he would lose the guaranteed death benefit associated to his \$10,000,000.00 Policy;
- g. Failing to advise Plaintiff that he would be irreparably harmed by reducing the Policy to only \$5,000,000.00 due to an immediate loss and permanent loss; and,
- h. Failing to correctly represent the terms and scope of the LINCOLN Insurance Policy and Endorsements.

45. The Plaintiff, MARVIN SCHILLER, did not and could not discover such negligence on the part of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, until the time of filing this Complaint.

46. As a direct and proximate result of such negligence of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED;

*Marvin Schiller vs. Life Insurance Concepts, et. al.*

*Complaint*

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and, LINCOLN, the Plaintiff, MARVIN SCHILLER, suffered actual damages and reasonably foreseeable consequential and incidental damages including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$468,500.00 in premium payments;
- c. Loss of \$275,000.00 for mortality charges;
- d. Loss of \$193,500.00 for partial surrender charges; and,
- e. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

#### COUNT V

#### BREACH OF FIDUCIARY DUTY

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

47. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, were acting in a fiduciary capacity for the Plaintiff, MARVIN SCHILLER, as they were hired to handle every aspect of the sale,

advice, and procurement of the aforesaid LINCOLN life insurance policy fairly and honestly and with due regard for SCHILLER'S interests, and before their own interests. As fiduciaries, the Defendants, each of them, had a duty to determine if the LINCOLN Policy (both the \$10,000,00.00 Policy and the \$5,000,000.00 reduction of the Policy) would indeed accomplish the benefits that they represented it would provide, before selling it to the Plaintiff; a duty to make full and fair disclosure to Plaintiff that he would not be able to sell the Policy(ies) in the life settlement market, and how that fact would impede Plaintiff's ability to yield a profit from either the \$10,000,000.00 Policy and/or the \$5,000,000.00 Policy (after being converted).

48. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, violated their fiduciary responsibilities to the Plaintiff by actions or omissions including but not limited to:

- a. Failing to investigate whether the life Insurance policy purchased through LINCOLN would in fact yield an IRR or profit;
- b. Failing to inform and/or fully educate the Plaintiff that he would not be able to sell the Policy in the life settlement market;
- c. Failing to notify the Plaintiff promptly after they discovered that the LINCOLN Policy was inadequate;
- d. Failing to explain the LINCOLN policy terms including the importance of why being unable to sell the Policy in the life settlement market would be detrimental;
- e. Failing to know whether alternative investment vehicles and or insurance product were available that would have provided protections desired by the Plaintiff; and,

- f. Failing to correctly represent the terms and scope of the LINCOLN Insurance Policy and Endorsements.

49. As a direct and proximate result of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, Breach of Fiduciary Duty, the Plaintiff, MARVIN SCHILLER, suffered actual damages and reasonably foreseeable consequential and incidental damages including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$495,400.00 in premium payments;
- c. Loss of \$37,323.00 for administration Charges;
- d. Loss of \$468,500.00 in additional premium payments;
- e. Loss of \$275,000.00 for mortality charges;
- f. Loss of \$193,500.00 for partial surrender charges; and
- g. Loss of use of such monies;

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

**COUNT VI**

**FRAUD**

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each

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*Complaint*

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and every allegation contained in paragraphs one (1) through twenty-six (26) above as though fully set forth herein and further alleges:

50. The Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, made the aforesaid representations to the Plaintiff, MARVIN SCHILLER, regarding the operation and benefit of the \$10,000,000.00 Policy, and failed to disclose that Plaintiff would not yield an IRR or profit, would be unable to sell the Policy in the life settlement market, and that as a result, Plaintiff would lose on his investment; with the intention that Plaintiff would rely upon them and their representations.

51. Indeed, the Plaintiff, MARVIN SCHILLER, did rely on the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, to his detriment, both at the time that the \$10,000,000.00 Policy was purchased, as well as through the ensuing years until 2011.

52. As a direct and proximate result of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, fraudulent representations and omissions, the Plaintiff, MARVIN SCHILLER, suffered actual damages and reasonably foreseeable consequential and incidental damages

including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$495,400.00 in premium payments;
- c. Loss of \$37,323.00 for Administration Charges; and
- d. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

#### COUNT VII

#### FRAUD

The Plaintiff, MARVIN SCHILLER, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs one (1) through twenty-four (24) above as though fully set forth herein and further alleges:

53. The Defendants, Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, made the aforesaid representations to the Plaintiff, MARVIN SCHILLER, regarding the operation and benefit of the \$5,000,000.00 Policy, and failed to disclose that Plaintiff would not yield an IRR or profit, would be unable to sell the Policy in the life settlement market, failed to advise



Plaintiff that he would lose the guaranteed death benefit associated with his \$10,000,000.00 Policy, failed to advise Plaintiff that he would be irreparably harmed by reducing the Policy to only \$5,000,000.00 due to an immediate loss and permanent loss and that as a result Plaintiff would lose on his investment; with the intention that Plaintiff would rely upon them and their representations.

54. Indeed, the Plaintiff, MARVIN SCHILLER, did rely on the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, to his detriment, both at the time that the \$10,000,000.00 Policy was converted to a \$5,000,000.00 Policy in or around May, 2011, as well as through the ensuing years until the time of filing this Complaint.

55. As a direct and proximate result of the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, fraudulent representations and omissions, the Plaintiff, MARVIN SCHILLER, suffered actual damages and reasonably foreseeable consequential and incidental damages including, but not limited to:

- a. Loss of penalties and interest paid to the Internal Revenue Service;
- b. Loss of \$468,500.00 in premium payments;
- c. Loss of \$275,000.00 for mortality charges;
- d. Loss of \$193,500.00 for partial surrender charges; and,
- e. Loss of use of such monies.

WHEREFORE, the Plaintiff, MARVIN SCHILLER, demands judgment for

damages in excess of Fifteen Thousand (\$15,000.00) Dollars against the Defendants, BERNSTEIN ESTATE and T. BERNSTEIN, individually, and in their his capacity as licensed and/or appointed agents, officers or directors of the respective Defendants, LIC; INT. MGT.; CAMBRIDGE; HOLDINGS; CONNECTION; INNOVATIONS; ALLIED; and, LINCOLN, plus interest on all liquidated sums, taxable costs, and attorneys fees pursuant to Fla. Stat. §627.428 against LINCOLN only, and demands a trial by jury.

DATED this 15<sup>th</sup> day of May 2013.

LIGGIO, BENRUBI  
Suite 3B, The Barristers Building  
1615 Forum Place  
West Palm Beach, FL 33401  
Telephone: 561/616-3333  
Facsimile: 561/616-3266  
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[jliggio@liggiolaw.com](mailto:jliggio@liggiolaw.com)  
[gstahl@liggiolaw.com](mailto:gstahl@liggiolaw.com)

By: 

JEFFREY M. LIGGIO, ESQ.

Florida Bar No.: 357741

GEOFF S. STAHL, ESQ.

Florida Bar No.: 89240

**The Lincoln National  
Life Insurance Company**

(the "Company")

Service Office: 100 North Greene Street  
P.O. Box 21008  
Greensboro, NC 27420

**A Stock Company**

This policy is a legal contract between You and Us. It is important that You read Your contract carefully.

We will pay the proceeds of this policy to the beneficiary upon receipt of due proof that the death of the Insured occurred while this policy was in force. This payment and all other rights, options and benefits will be subject to the terms of this policy.

**Right to Cancel Policy** You may cancel this policy by delivering or mailing a written notice to The Lincoln National Life Insurance Company, P.O. Box 21008, Greensboro, NC 27420 and by returning the policy or contract before midnight of the twentieth day after the date You receive the policy. Notice given by mail and return of the policy or contract are effective on being postmarked, properly addressed, and postage prepaid. The Lincoln National Life Insurance Company must return all payments made for this policy within ten days after it receives notice cancellation and the returned policy.

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Riders providing supplemental benefits or policy changes, if any, and a copy of the application follow Page 16.

President

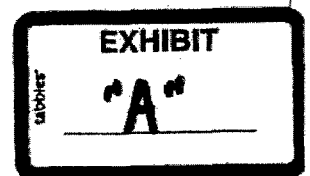
Secretary

Insured: Marvin Schiller

Policy Number: JJ7025248

**FLEXIBLE PREMIUM  
ADJUSTABLE LIFE INSURANCE POLICY WITH COVERAGE PROTECTION GUARANTEE**

Proceeds payable at death. Adjustable Death Benefit. Flexible premiums payable to the earlier of the death of the Insured or the Insured's Attained Age 121. Policy Values may increase or decrease as determined by declared interest and risk rates. Non-participating - No Dividends.



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## Summary of Policy Features

This Summary is an overview of the important features and operations of Your policy. It is meant to give You a basic understanding of Your policy. Specific details regarding these features are only provided in the policy provisions and cannot be fully described in a summary. This summary is not a substitute for reading the entire policy carefully.

**Flexible Premium Adjustable Life Insurance** – This title is Our generic name for universal life insurance. "Flexible premium" means that You may pay premiums by any method agreeable with Us, at any time prior to the Insured's Attained Age 121 and in any amount subject to certain limitations. "Adjustable life insurance" means that You, with Our agreement, can change the death benefit to meet Your changing needs.

**Coverage Duration** – Your policy will remain in effect to the insured's death if You have a positive Cash Surrender Value or if the Coverage Protection Guarantee test is met.

**Policy Value** – The Policy Value is a key component of Your policy. It's where Your premiums go and where We assess Our charges for providing coverage. We apply a charge to each premium You pay, then add the balance to the Policy Value. We deduct the cost of providing the coverage (the cost of insurance) plus the cost of any additional benefits and/or riders and administrative expense charges from this value each month as a "monthly deduction". We then credit interest to the difference.

Simply put - premium and interest additions increase the Policy Value, Our charges decrease the Policy Value. If additions exceed deductions, Your Policy Value increases; if deductions exceed additions, Your Policy Value decreases. If the Policy Value, less surrender charge, less Debt (Cash Surrender Value) becomes so small that We cannot take an entire monthly deduction, Your policy may terminate; see, however, the Coverage Protection Guarantee below and the policy provisions describing the Grace Period.

**Coverage Protection Guarantee** – Your policy provides an important Coverage Protection Guarantee which can ensure that Your coverage will continue even if Your Cash Surrender Values are insufficient to cover the monthly deductions.

How does the Coverage Protection Guarantee work? The guarantee references an "alternate" policy value calculated in the same manner as the actual Policy Value but utilizing different charges (cost of insurance, cost of additional benefits and/or riders, administrative expense charges) and interest rates. All charges used in this alternate policy value calculation are guaranteed not to increase and all interest rates used in this alternate policy value calculation are guaranteed not to decrease.

The alternate policy value is not used in determining the actual Policy Value, it is simply a reference value used to determine whether the Coverage Protection Guarantee is in effect.

Note that the length of time the Coverage Protection Guarantee can continue Your policy in force may vary based upon the following factors:

- changes in premium frequency, timing or amount;
- policy changes such as loans, partial surrenders, changes in the death benefit and addition of riders.

In addition, if You have allowed the policy to lapse longer than 90 days, the guarantee is permanently lost.

We will provide You with an annual notification of the status of Your Coverage Protection Guarantee, which You should review carefully.

**Variables** – Many variables affect Your policy's performance. The better You understand these variables, the better You will be able to monitor Your policy's performance and take advantage of its flexibility:

- **Credited Interest Rates.** Credited interest is a significant component of Your policy. Do not assume that interest rates will remain constant for any extended period of time or that interest rates credited to this Policy will correlate with changes in interest rates on other policies owned by You. We can change interest rates at any time based on certain contractually identified factors subject to a minimum rate.
- **Monthly Cost of insurance and Expense Charges.** These charges are assessed against Your Policy Value to cover the company's cost of insurance and other expenses. These charges will be detailed in Your annual Statement of Account. We can change these charges based on certain contractually identified factors subject to the maximum guaranteed factors shown in Your policy.
- **Premium Payments.** Payment of premiums, even planned premiums, may not result in Policy Value performance as originally expected. Premium payments are only one variable affecting the performance of Your Policy Value. Your policy could perform better or worse than expected due to the effect of changes in interest rates, monthly cost of insurance and expense charges, as well as the timing, amount and frequency of Your premium payments. Obviously, if You choose to pay lower premiums or skip premium payments, such actions will have the impact of slowing Your Policy Value growth and increasing the potential that Your policy will lapse.

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**Summary of Policy Features (Cont'd)**

**Monitoring Your Policy's Performance** - We will send You an annual Statement of Account to help You monitor Your policy's performance and compare it to Your objectives when You purchased Your policy. Begin by verifying that Your planned premiums will accomplish Your insurance objective. Ask Your life insurance agent to explain anything You do not understand. You may need to adjust Your premiums to achieve Your insurance objectives. You may request a projection of future death benefits and Policy Values from Us at any time. We are also available to answer Your questions and assist You in making changes to Your policy.

## SCHEDULE OF BENEFITS AND PREMIUMS - POLICY NUMBER JJ-7025248

FORM NUMBER	BENEFIT	ISSUE DATE	MONTHLY DEDUCTION	RATE CLASS	YEARS PAYABLE
JL 5070 16	INITIAL SPECIFIED AMOUNT	10,000,000	APR 24, 2008	SEE PAGE 9	STD NON-TOBACCO USER 46

## POLICY SPECIFICATIONS

NOTE: THIS POLICY PROVIDES LIFE INSURANCE COVERAGE TO THE DEATH OF THE INSURED IF SUFFICIENT PREMIUMS ARE PAID. THE DURATION OF COVERAGE WILL DEPEND ON THE AMOUNT, TIMING AND FREQUENCY OF PREMIUM PAYMENTS, INTEREST CREDITED, COST OF INSURANCE, EXPENSE CHARGES, ANY LOANS OR WITHDRAWALS AND THE COST OF ADDITIONAL BENEFITS. THE PLANNED PREMIUM MAY NEED TO BE INCREASED TO KEEP THIS POLICY AND THE COVERAGE IN FORCE.

OWNER MARVIN SCHILLER 2008 IRREVOCABLE TRUST DATED APRIL 9, 2008.

BENEFICIARY AS STATED IN THE APPLICATION

INSURED MARVIN SCHILLER

POLICY NUMBER JJ-7025248 POLICY DATE APRIL 24, 2008

AGE AND SEX 75 MALE

SPECIFIED AMOUNT \$10,000,000

DEATH BENEFIT OPTION 1

PLAN OF INSURANCE FLEXIBLE PREMIUM ADJUSTABLE LIFE

F5170-B.1106

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INSURED	MARVIN SCHILLER	
POLICY NUMBER	JJ-7025248	
FORM NUMBER	UL 5070 15	
PLANNED PREMIUM	\$495,400.00	ANNUAL
MINIMUM SPECIFIED AMOUNT	\$100,000	

FACTORS USED IN THE CALCULATION OF POLICY VALUES

MONTHLY ADMINISTRATIVE CHARGES.

\$14.00 FOR POLICY MONTHS 1-12  
\$ 4.00 FOR POLICY MONTHS 13 & LATER

GUARANTEED NET PREMIUM FACTOR  
92.50% OF GROSS PREMIUM PAID IN ALL POLICY YEARS

MORTALITY TABLE USED TO CALCULATE MINIMUM CASH SURRENDER VALUES -  
2001 CSO MALE OR FEMALE NONSMOKER OR SMOKER

INTEREST RATE USED TO CALCULATE MINIMUM CASH SURRENDER VALUES -- 3.00%

PLAN OF INSURANCE FLEXIBLE PREMIUM  
ADJUSTABLE LIFE

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PAGE 4A

INSURED MARVIN SCHILLER

POLICY NUMBER NJ-7025248

FORM NUMBER UL 5070.16

TABLE OF SURRENDER CHARGES PER \$1,000 OF INITIAL SPECIFIED AMOUNT

POLICY MONTH	SURRENDER CHARGE
1-12	45.33
13-24	43.09
25-36	40.87
37-48	38.70
49-60	36.58
61-72	34.51
73-84	32.51
85-96	30.55
97-108	28.62
109-120	26.70
121-132	24.85
133-144	23.01
145-156	21.15
157-168	19.24
169-180	17.23
181-192	15.02
193-204	12.45
205-216	9.33
217-228	5.34
229 and after	0.00

THE SURRENDER CHARGES ABOVE ARE BASED ON THE INITIAL SPECIFIED AMOUNT. ADDITIONAL SURRENDER CHARGES RELATED TO ANY INCREASE IN SPECIFIED AMOUNT WILL BEGIN FROM THE EFFECTIVE DATE OF THE INCREASE IN COVERAGE. THESE ADDITIONAL SURRENDER CHARGES WILL BE SHOWN ON A SUPPLEMENTAL POLICY SPECIFICATIONS PAGE.

POLICY LOAN INTEREST RATE CHARGED IN ARREARS 8.50%

POLICY LOAN INTEREST RATE CHARGED IN ARREARS ON PREFERRED LOANS 5.50%

INTEREST RATE CREDITED TO POLICY VALUE HELD FOR POLICY LOAN COLLATERAL IS 5.50% IN ALL POLICY YEARS.

PARTIAL SURRENDER MINIMUM AMOUNT \$500.00

PARTIAL SURRENDER FEE \$5.00

MAXIMUM ATTAINED AGE FOR AN INCREASE: 85

PLAN OF INSURANCE FLEXIBLE PREMIUM  
ADJUSTABLE LIFE

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INSURED MARVIN SCHILLER

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POLICY NUMBER JJ-7025248

FORM NUMBER UL 6070.15

DEATH BENEFIT QUALIFICATION TEST - GUIDELINE PREMIUM TEST

TABLE OF CORRIDOR FACTORS

ATTAINED AGE	CORRIDOR FACTOR
75	1.05
76	1.05
77	1.05
78	1.05
79	1.05
80	1.05
81	1.05
82	1.05
83	1.05
84	1.05
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.04
92	1.03
93	1.02
94	1.01
95 And Over	1.00

PLAN OF INSURANCE FLEXIBLE PREMIUM  
ADJUSTABLE LIFE

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PAGE 4C

INSURED MARVIN SCHILLER

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POLICY NUMBER JJ-7025248

FORM NUMBER UL 5070 15

FACTORS USED IN THE CALCULATION OF COVERAGE PROTECTION GUARANTEE:

CPA I, II, III INTEREST RATES: 5.30% FOR POLICY YEARS 1-10; 5.50% FOR POLICY YEARS 11-30; AND 5.50% FOR POLICY YEARS 31 AND THEREAFTER

IF THE TOTAL VALUE OF THE CPA ACCOUNTS ON A MONTHLY ANNIVERSARY IS LESS THAN ZERO, WE WILL NOT APPLY NEGATIVE INTEREST TO THE ACCOUNTS

COVERAGE PROTECTION GUARANTEE NET PREMIUM FACTOR 92.00% OF GROSS PREMIUM PAID IN ALL POLICY YEARS

COVERAGE PROTECTION GUARANTEE REINSTATEMENT PROVISIONS PERIOD: WITHIN 90 DAYS AFTER THE DATE OF TERMINATION AND PRIOR TO THE INSURED'S ATTAINED AGE 121

PLAN OF INSURANCE FLEXIBLE PREMIUM  
ADJUSTABLE LIFE

F5170-B.1105

PAGE 4D

INSURED MARVIN SCHILLER

POLICY NUMBER JJ-7025248

FORM NUMBER UL 5570.15

COVERAGE PROTECTION GUARANTEE  
 COST OF INSURANCE RATES PER 1,000 OF SPECIFIED AMOUNT

POLICY YEAR	TABLE A MONTHLY RATE	TABLE B MONTHLY RATE	POLICY YEAR	TABLE A MONTHLY RATE	TABLE B MONTHLY RATE	POLICY YEAR	TABLE A MONTHLY RATE	TABLE B MONTHLY RATE
1	0.75625	0.75625	17	7.67666	15.25333	33	19.54251	42.21833
2	0.91270	0.91270	18	8.12910	16.59000	34	20.86134	44.38563
3	1.13866	1.13866	19	9.25920	19.29000	35	21.94351	46.68833
4	1.37182	1.37182	20	9.74114	20.72583	36	23.09227	49.13250
5	1.52055	1.52055	21	10.45436	22.24333	37	24.21231	51.72833
6	1.75934	2.05194	22	11.11510	23.64916	38	25.60715	54.48333
7	1.96300	2.89495	23	11.80835	25.12416	39	26.98230	57.40916
8	2.17415	3.58500	24	12.54821	26.69833	40	28.44087	60.51250
9	2.63223	4.53833	25	13.33781	28.37833	41	29.98874	63.80583
10	3.07087	5.38750	26	14.18225	30.17500	42	31.53060	67.29916
11	3.59986	6.42833	27	14.85239	31.60083	43	33.37195	71.00416
12	4.19237	7.62250	28	15.56640	33.12000	44	35.21945	74.93500
13	4.85550	8.99166	29	16.32623	34.73556	45	37.17778	79.10166
14	5.58355	10.53500	30	17.13463	36.45666	46	39.15666	83.33333
15	6.37130	12.25250	31	17.98259	38.25083			
16	7.23095	14.17833	32	18.88420	40.17916			

PLAN OF INSURANCE FLEXIBLE PREMIUM  
 ADJUSTABLE LIFE

INSURED MARVIN SCHILLER

POLICY NUMBER JJ-7025248

FORM NUMBER UL 5070.16

COVERAGE PROTECTION GUARANTEE  
TABLE OF ADMINISTRATIVE CHARGES

POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE
1	21,697.50	36	10.00
2	20,132.92	37	10.00
3	17,873.34	38	10.00
4	15,541.75	39	10.00
5	14,054.50	40	10.00
6	2,740.59	41	10.00
7	2,776.00	42	10.00
8	10.00	43	10.00
9	10.00	44	10.00
10	10.00	45	10.00
11	10.00	46	10.00
12	10.00		
13	10.00		
14	10.00		
15	10.00		
16	10.00		
17	10.00		
18	10.00		
19	10.00		
20	10.00		
21	10.00		
22	10.00		
23	10.00		
24	10.00		
25	10.00		
26	10.00		
27	10.00		
28	10.00		
29	10.00		
30	10.00		
31	10.00		
32	10.00		
33	10.00		
34	10.00		
35	10.00		

PLAN OF INSURANCE FLEXIBLE PREMIUM  
ADJUSTABLE LIFE

F5170-B.1106

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## Definitions

Where the terms below appear in this policy, We define them as follows:

**Age** The Insured's age, nearest birthday, on the Policy Date.

**Attained Age** The Insured's age as measured from the Policy Date plus the number of completed policy years.

**Cash Surrender Value** The Policy Value as of the date of surrender less the charge, if any, for full surrender, and less any Debt.

**Cash Value** Policy Value less any surrender charge.

**Coverage Protection Guarantee** A policy feature that provides that the policy will remain in effect to the death of the Insured subject to the requirements as stipulated in the Coverage Protection Guarantee Provisions on Page 11.

**Debt** The principal of a policy loan together with interest due.

**Insured** The person whose life is insured under this policy.

**Irrevocable Beneficiary** A beneficiary, named by You as irrevocable, whose written consent is necessary for You to exercise any right specified in this policy.

**Issue Date** The date the policy is issued at Our Service Office as stated on Page 3.

**Monthly Anniversary Day** The same day in each month as the Policy Date.

**Nonparticipating** No dividends will be paid on this policy.

**Notice, Election, Request** Writings satisfactory to Us that have been received at Our Service Office. We will not be held responsible for any payment or other action We have taken before Your writings are recorded at Our Service Office.

**Policy Date** The date We use to determine policy anniversaries and monetary values. If a requested Policy Date should fall on the 29th, 30th or 31st of a month, the Policy Date will be the 28th of such month.

**Policy Value** As defined in the Nonforfeiture Provisions on Page 9.

**Proceeds** The money We will pay as a death benefit or if the policy is surrendered for its Cash Surrender Value.

1. As a Death Claim The proceeds will be the amount of Insurance as described on page 8.
2. Upon Surrender The proceeds will be the Cash Surrender Value.

**Service Office** Our principal place of business as shown on Page 1.

"We", "Our", "Us" The Company.

"You", "Your" The Owner of this policy.

## Owner and Beneficiary

**Owner** The Owner is shown on page 3 or in a rider attached to this policy. While the Insured is alive, the Owner may exercise every right and option and receive every benefit provided by this policy. These rights, however, are subject to the written consent of any Irrevocable Beneficiary.

**Beneficiary** The beneficiary is as stated in the application unless later changed.

**Change of Owner or Beneficiary** While the Insured is alive, the Owner or beneficiary may be changed. Any change will take effect as of the date the request is signed. The Insured need not be living when the requested change is recorded at Our Service Office, however the requested change must be delivered to Us prior to the death of the Insured.

**Death of the Owner or Beneficiary** If an Owner other than the Insured dies while the Insured is living, all rights and options of the Owner will belong to the Owner's executors or administrators or to the Owner's successor in interest (if the Owner is a non-natural person) unless otherwise provided. The interest of any beneficiary, including any Irrevocable Beneficiary, who dies before the Insured, will belong to the Owner unless otherwise provided.

## General Provisions

**The Contract** This policy is issued in consideration of the application and payment of the initial premium. This policy, the attached copy of the application and/or endorsements, and any attached supplemental applications and riders form the entire contract. All statements made by or for the Insured are, in the absence of fraud, considered to be representations and not warranties. We will not use any statement by or for the Insured to void this policy or to deny a claim unless it is contained in an application.

**Policy Changes** Only an authorized officer of the Company can change the terms or waive provisions of this policy. A change must be in writing.

**Incontestability** We will not contest this policy after it has been in force during the Insured's lifetime for 2 years from the Issue Date. An increase in the Specified Amount will not be contested after it has been in force during the Insured's lifetime for 2 years from its effective date.

**Suicide** If the Insured, while sane or insane, commits suicide within 2 years from the Issue Date, the amount payable will be no more than the sum of the premiums paid less any Debt and any partial surrenders. If the Insured, while sane or insane, commits suicide within 2 years from the effective date of an increase in the Specified Amount, the amount payable under such increase will be the sum of the monthly deductions for such increase. The amount payable under this provision will be paid to the Beneficiary. Any amount payable will first be used to pay the interest of anyone to whom the policy has been assigned.

**Assignment** Only You have the right to assign this policy. We are not bound by an assignment unless it has been recorded at Our Service Office. We are not responsible for the validity or effect of any assignment.

**Misstatement of Age or Sex** If the age or sex of the insured has been misstated, the amount of death benefit will be adjusted to the amount which would have been provided by the most recent cost of insurance deduction at the true age and sex. The Policy Value will not be affected.

**Compliance with the Internal Revenue Code** This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal income tax exclusion. If at any time the premium paid under this policy exceeds the amount allowable for such qualification, We will refund the premium to You with interest within sixty days after the end of the policy year in which the premium was received. If, for any reason, We do not refund the excess premium within sixty days after the end of such policy year, the excess premium will be held in a separate deposit fund and credited with interest until refunded to You.

The interest rate used on any refund or credited to the separate deposit fund created by this provision will be the current rate of interest We are paying on this policy. We also reserve the right to refuse to make any change in the Specified Amount or the Death Benefit Option or any other change if such change would cause this policy to fail to qualify as life insurance under the Internal Revenue Code.

**Modified Endowment** This policy will be allowed to become a modified endowment contract under the Internal Revenue Code only with Your consent. Otherwise, if at any time the premiums paid under the policy exceed the limit for avoiding modified endowment contract status, the excess premium will be refunded to You with interest within sixty days after the end of the policy year in which the premium was received. If, for any reason, We do not refund the excess premium within sixty days after the end of such policy year, the excess premium will be held in a separate deposit fund and credited with interest until refunded to You. The interest rate used on any refund or credited to the separate deposit fund created by this provision will be the current rate of interest We are paying on this policy.

**Annual Report** We will provide an Annual Report to You. This report will show the activity of the policy for the past policy year. It will list premiums paid, expenses charged, monthly deductions, interest credited, and partial surrenders. It will show the then current death benefit, Policy Values and Debt, as well as any other information required by state law and regulation. By comparing the actual Policy Values to the projection of values received when this policy was purchased You can determine whether this policy is performing as planned.

Upon request, We will provide a projection of illustrative future death benefits and Policy Values. The first illustration in any policy year will be furnished free of charge. If You request more than one illustration in a policy year We reserve the right to apply a charge for this service.

**Settlement** Payment or settlement under this policy will be made at Our Service Office in a lump sum payment unless You elect to receive proceeds under a Settlement Option as stated in the Settlement Options provision. At the time of settlement, any Debt will be deducted. At the time of settlement, We reserve the right to require surrender of this policy.

**Payment of Claims** When this policy becomes a claim due to the death of the Insured, settlement will be made within 2 months after receipt of due proof of death.

**Deferment** We may defer making a partial surrender or policy loan up to 6 months after We receive Your request, however a partial surrender or loan for payment of premiums to Us will not be deferred.

## Premium Provisions

**Premium Payment** The initial premium is due on the Policy Date and is payable on or before delivery of this policy. Thereafter, premiums may be paid at any time and in any amount, subject to the following conditions, unless otherwise agreed to in writing by Us, however sufficient premium must be paid to keep this policy in force.

The amount of each premium must be at least \$25.

We reserve the right to limit the amount of premiums paid in accordance with the Compliance with the Internal Revenue Code and Modified Endowment provisions. We also reserve the right to require evidence of insurability satisfactory to Us for any premium payment that would result in an immediate increase in the difference between the Death Benefit and the Policy Value. If satisfactory evidence of insurability is not received, the premium or portion thereof may be returned.

Your premiums are payable in United States currency. Premium payments, after the first, can be made as follows:

1. through prearranged withdrawals by contacting the Service Office;
2. sent to any premium address designated by Us,
3. made to Our authorized agent. A receipt signed by one of Our Officers will be provided upon request.

**Grace Period** If on a Monthly Anniversary Day the Cash Surrender Value is less than the monthly deduction due, Your policy will enter the grace period unless the Coverage Protection Guarantee is in effect. A grace period of 60 days from the date that the policy enters the grace period will be allowed for the payment of the minimum amount needed to continue the policy. If the Coverage Protection Guarantee is in effect, the grace period will not begin and this policy will not be subject to termination under this provision.

We will notify You and any assignee of the minimum amount due at least 30 days before the end of the grace period. If the amount specified is not paid within the grace period, this policy will terminate without value at the end of such period. If the Insured dies within the grace period, the amount needed to continue this policy to the end of the policy month of death will be deducted from the amount otherwise payable.

**Reinstatement** Application to reinstate this policy may be made within 5 years after the date of termination and prior to the Insured's Attained Age 121 provided this policy has not been surrendered for its Cash Surrender Value. Limitations exist for reinstatement of the Coverage Protection Guarantee Provisions as stated in this provision. You may apply to reinstate this policy even if the Coverage Protection Guarantee Provisions can no longer be reinstated.

In addition to the application, reinstatement will require all of the following:

1. You must furnish evidence of insurability satisfactory to Us;

2. You must pay an amount that results in a Cash Surrender Value on the date of reinstatement that is sufficient to keep this policy in force for at least 2 months;

3. You must pay or reinstate any Debt.

The Cash Surrender Value on the date of reinstatement will equal:

- (a) The Policy Value at the time of policy termination; plus
- (b) Net Premiums credited at the time of reinstatement; less
- (c) The surrender charge at the time of reinstatement; less
- (d) Any Debt at the time of reinstatement.

The surrender charge will be based on the duration from the original Policy Date as though the policy had never lapsed.

Reinstatement will be effective on the date We approve the application unless another date acceptable to Us is requested. In addition to the required payment to keep the policy in force as stated in 2. above, We recommend that You resume Your modal premium payments in order to provide coverage beyond the initial period following the date of reinstatement.

We will not contest this policy for misrepresentations made in the application for reinstatement after this policy has been in force during the lifetime of the Insured for 2 years from the date of the last reinstatement.

The Coverage Protection Guarantee Provisions may be reinstated at the time of policy reinstatement if application for reinstatement is received during the Coverage Protection Guarantee Provisions Reinstatement Period as shown on page 4. In order to reinstate the Coverage Protection Guarantee Provisions We will require payment at the time of policy reinstatement of the lesser of:

- (i) the amount stipulated in 2. above; and
- (ii) an amount required to reinstate the Coverage Protection Guarantee Provisions on the date of reinstatement that is sufficient to keep the Coverage Protection Guarantee in effect for at least 2 policy months.

You will be advised at the time of reinstatement of the amount required in order for the guarantee described in the Coverage Protection Guarantee Provisions to become effective, additional payment may be required. Your request for reinstatement of the Coverage Protection Guarantee Provisions must be received during the specified time period.

**Premium Refund at Death** Any premium paid after the beginning of the policy month of death will be refunded as part of the proceeds, unless You request otherwise prior to such payment.

## Insurance Coverage Provisions

**Death Benefit** The death benefit of this policy is the larger of:

- (a) The death benefit under the Death Benefit Option in effect; or
- (b) The Policy Value at the beginning of the policy month of death times the Corridor Factor shown in the table on page 4.

The death benefit will be reduced by any Debt on the date of death. The Policy Value at the beginning of the policy month of death used in calculating the death benefit is after subtracting all parts of the monthly deduction for the policy month except for the cost of insurance.

**Death Benefit Qualification Test** This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal income tax exclusion. Two methods of qualifying as life insurance are the Cash Value Accumulation Test and the Guideline Premium Test, as defined in Internal Revenue Code Section 7702. The Death Benefit Qualification Test for this policy is shown on page 4 and cannot be changed. Unless You elected otherwise, the Death Benefit Qualification Test is the Guideline Premium Test.

**Death Benefit Options** There are three death benefit options as described in this provision. The death benefit option for this policy is shown on page 3.

- **Option I** The death benefit is the Specified Amount on the date of death.
- **Option II** The death benefit is the Specified Amount on the date of death plus the Policy Value at the beginning of the policy month of death.
- **Option III** The death benefit is the Specified Amount on the date of death plus the total of the premiums paid prior to the Insured's Attained Age 100 less the total of any partial surrenders taken to the date of death. If the total of the partial surrenders taken to the date of death is greater than the total of premiums paid prior to the Insured's Attained Age 100, then the death benefit will be less than the Specified Amount.

**Continuation of Policy After Age 121** If this policy is in force at the Attained Age 121 of the Insured (but not in the grace period) the following will occur:

- (a) Your policy will continue in force for the lifetime of the Insured unless You surrender this policy;
- (b) the Death Benefit Option in effect may not be changed;
- (c) no further premium payments may be made;
- (d) no further monthly deductions will be taken;
- (e) Policy loans and partial surrenders can continue to be taken. Loan rates will apply as stated on Page 4;

(f) All supplemental riders and benefits will terminate.

If this policy is in the grace period at Attained Age 121 You will need to pay the minimum amount required to remove this policy from the grace period in order to guarantee continuation of this policy beyond Attained Age 121.

**Changes in Insurance Coverage** Upon request, the insurance coverage may be changed at any time after the first policy year as described in this provision.

- **Increases in Specified Amount** The Maximum Attained Age for an increase in Specified Amount is as shown on Page 4. If a change would result in an increase in the amount payable at death, such change will be subject to satisfactory evidence of insurability.
- **Decreases in Specified Amount** A decrease in Specified Amount may be made prior to the Attained Age 121 of the Insured. The Specified Amount may not be decreased below the minimum shown on page 4. A decrease in the Specified Amount will apply first against insurance with the most recent effective date, with the Initial Specified Amount being last to be decreased. A surrender charge will be applied as specified in the Surrender Charges provision.
- **Changes in Death Benefit Option** Prior to the Insured's Attained Age 121 You may request a change in death benefit option to Option I or Option II. Changes to Option III are not permitted. If a change would result in an increase in the amount payable at death, such change will be subject to satisfactory evidence of insurability.

Rating class changes that may occur upon your request (such as a change in Tobacco User status) can be made at any time after the first policy year and prior to the Insured's Attained Age 121. Changes in insurance coverage will be effective on the Monthly Anniversary Day on or next following the date of approval by Us of the request for the change, unless another date acceptable to Us is requested.

**Policy Changes and the Coverage Protection Guarantee** Rating class changes that result in a more favorable mortality rating will require a change to Table A, B and the Table of Coverage Protection Guarantee Administrative Charges used in determining the Coverage Protection Guarantee. A new specifications page will be sent to You after such change. Decreases in Specified Amount for the policy or any attached rider and death benefit option changes will not require a change to Table A, B or the Table of Coverage Protection Guarantee Administrative Charges. A charge will be applied in determining the Coverage Protection Guarantee following an increase in Specified Amount as stipulated in the Coverage Protection Guarantee provisions.



## ~~Nonforfeiture Provisions~~

**Policy Value** The Policy Value on the Policy Date will be equal to all net premiums paid for this policy. The Policy Value of this policy is then determined on each Monthly Anniversary Day by accumulating with interest the Policy Value for the prior month increased by net premiums credited and decreased by monthly deductions and by the reduction in Policy Value caused by any partial surrender since the preceding Monthly Anniversary Day.

On any day other than a Monthly Anniversary Day, the Policy Value will be the Policy Value as of the preceding Monthly Anniversary Day minus both the monthly deduction for the current policy month and the reduction in Policy Value caused by any partial surrender since the preceding Monthly Anniversary Day.

In addition, if the surrender is processed as of the preceding Monthly Anniversary Day We will refund any premium received since the preceding Monthly Anniversary Day.

**Net Premium** Each net premium will be computed by multiplying each gross premium by the guaranteed net premium factor shown on page 4. A higher net premium factor may be applied as determined by Us.

**Interest Rate** The interest rate used in the calculation of the Policy Value will never be less than the Interest Rate Used to Calculate Minimum Cash Surrender Values as shown on page 4. Interest in excess of the guaranteed rate may be applied as determined by Us. Such interest is referred to in this policy as excess interest.

Interest will begin to accumulate as of the date the net premium is credited.

**Monthly Deduction** The monthly deduction for a policy month will be computed as (1) plus (2) where:

- (1) is the cost of insurance and the cost of any additional benefits provided by rider for the policy month.
- (2) is the sum of all administrative charges for the policy and any attached riders shown on page 4 as being due for the policy month.

If there is an increase in the Specified Amount, additional charges will be in effect for the increase as shown on page 4. A new specifications page will be sent to You following an increase in Specified Amount.

**Cost of Insurance** The cost of insurance is determined on a monthly basis as the cost of insurance rate for the month multiplied by the net amount at risk for the month. The net amount at risk for the Policy Value calculation is computed as (1) minus (2) where:

- (1) is the death benefit for the month before reduction for any Debt, discounted to the beginning of the month at the guaranteed interest rate.
- (2) is the Policy Value at the beginning of the month.

For months in which Death Benefit Option 1 is in effect, for the purpose of allocating the cost of insurance between different parts of the Specified Amount, the Policy Value will be considered as part of the Initial Specified Amount. If such value exceeds the Initial Specified Amount, any excess will be considered part of the earliest addition to the Specified Amount. This allocation will continue in order of all additions to the Specified Amount until all value is allocated.

**Cost of Insurance Rates** The monthly cost of insurance rates are determined by Us. The table of guaranteed maximum rates is shown on pages 13 and 14. We may use rates lower than those guaranteed maximum rates. We will never use higher rates. The guaranteed maximum rates are based on the mortality table shown on page 4.

**Continuation of Insurance** This policy and all riders will continue in force according to the terms as long as either the Cash Surrender Value is sufficient to cover the monthly deduction or the total of the Coverage Protection Accounts equals or exceeds Debt. If neither amount is sufficient, the policy will terminate according to the grace period provision. If premiums are discontinued on any date, the Cash Surrender Value on that date will be used to provide insurance under this provision.

**Basis of Values** Minimum Policy Values are based on the mortality assumptions and interest rates shown on page 4. The values for this policy are at least equal to the minimum required by law. If required, a detailed statement of the method used to determine policy values and reserves has been filed with the states in which this policy is delivered.

**Changes in Rates** At Our sole discretion, We may change the monthly cost of insurance rates or excess interest rate at any time. We will base any change on Our future expectations as to investment earnings, mortality, persistency, expenses and taxes. We will not make any change in order to distribute past gains or recoup prior losses. Any change in the monthly cost of insurance rates will apply to all Insureds with the same combination of the following: Attained Age, sex, Initial Specified Amount, length of time the policy has been in force and rate class. Changes in rates will affect the Policy Value. Changes in rates may also affect length of insurance coverage.

### Nonforfeiture Provisions (Continued)

**Surrender and Surrender Value** Upon request, You may surrender this policy for its Cash Surrender Value. Surrender within 31 days after a policy anniversary date will be treated as a surrender on that date, otherwise the surrender request will be effective on the Monthly Anniversary Day nearest the date We receive Your request.

**Partial Surrender** Upon request, You may make a partial surrender of this policy. The partial surrender may be for any amount equal to or greater than the Partial Surrender Minimum Amount shown on page 4, not to exceed the Cash Surrender Value less \$500.

When a partial surrender is made:

1. the Policy Value will be reduced by the amount of the partial surrender, plus the partial surrender fee shown on page 4,
2. the death benefit will be reduced by the amount at least equal to the reduction in Policy Value. Such a reduction may be produced without changing the Specified Amount. If not, We will reduce the Specified Amount so that the reduction in death benefit is equal to the reduction in value. If Death Benefit Option III is in effect and the total of the partial surrenders is greater than the premiums paid, then the Death Benefit will be less than the Specified Amount. A partial surrender cannot be allowed if it would reduce the Specified Amount below the minimum shown on page 4.

**Surrender Charges** The charge for full surrender will be the amount shown on Page 4 for the number of completed policy months preceding surrender. There will be a partial charge if there is a decrease in the Specified Amount while there is a surrender charge in effect. If there is an increase in the Specified Amount, an additional surrender charge may be in effect for the increase. If there is an additional surrender charge in effect for an increase in Specified Amount, a new schedule of surrender charges will be provided after such increase.

Surrender charges are computed based on the number of thousands of Specified Amount. The partial charge for a decrease in Specified Amount will be based on the per thousand charge for the number of thousands of the decrease. A decrease in Specified Amount will apply first against insurance with the most recent effective date.

A new schedule of surrender charges will be provided after a change in such charges.

## Coverage Protection Guarantee Provisions

**Coverage Protection Guarantee** When the Coverage Protection Guarantee is in effect, this guarantee will provide that this policy will not enter the grace period because the policy's Cash Surrender Value is insufficient to cover the current monthly deductions as defined in the policy. The Coverage Protection Guarantee is in effect if the total of the Coverage Protection Accounts (herein referred to as "CPA I", "CPA II" and "CPA III" or the "account(s)") equals or exceeds Debt. The total of the Coverage Protection Accounts is a value equal to what the Policy Value would have been if calculated using the provisions described below. The Coverage Protection Accounts are used only for determining if the Coverage Protection Guarantee is in effect and are not used in calculating the actual Policy Value provided under this policy.

**Coverage Protection Value** The value of CPA I, CPA II and CPA III on the Policy Date will be equal to all net premiums allocated to each account. The value of each account is then determined on each Monthly Anniversary Day by accumulating with interest the value for the prior month increased by net premiums credited to that account and decreased by monthly deductions charged to that account and by the reduction in value caused by any partial surrender charged to that account since the preceding Monthly Anniversary Day. The total of the Coverage Protection Accounts may become less than zero.

On any day other than a Monthly Anniversary Day, the value of the account will be the value as of the preceding Monthly Anniversary Day minus both the monthly deduction for the current policy month charged to that account and the reduction in value caused by any partial surrender charged to that account since the preceding Monthly Anniversary Day.

**Net Premium** Each net premium will be computed by multiplying each gross premium by the Coverage Protection Guarantee Net Premium Factor on Page 4.

**Interest Rate** The interest rate for all accounts is shown on Page 4.

Interest will begin to accumulate as of the date the net premium is credited.

**Monthly Deduction** The monthly deduction for a policy month will be computed as (1) plus (2) where

(1) is the cost of insurance and the guaranteed maximum cost of any additional benefits provided by rider for the policy month.

(2) is the administrative charges. The Coverage Protection Guarantee Administrative Charges on Page 4 will be used, plus the maximum guaranteed administrative charges for any attached riders shown on page 4 as being due for the policy month.

This amount will include any Coverage Protection Guarantee charge in effect for an increase. Such charge will be based upon the Attained Age, sex, class of the Insured and the amount of the increase and will be shown on a supplemental specifications page that We will send to You.

**Cost of Insurance** The cost of insurance is determined on a monthly basis as the cost of insurance rate for the month multiplied by the net amount at risk for the month.

The net amount at risk for an account is computed as (1) minus (2) where

(1) is the death benefit for the month before reduction for any Debt, discounted to the beginning of the month at the CPA III guaranteed interest rate.

(2) is the total of all Coverage Protection Accounts at the beginning of the month.

**Cost of Insurance Rates** The monthly cost of insurance rates for use in the account calculations are shown in the Coverage Protection Guarantee Cost of Insurance Table A and B on Page 4. Table B will be applied if CPA III is not equal to zero otherwise Table A will be applied. The rate in the designated Table will apply to all accounts.

**Changes in Rates** The cost of insurance rates and the interest rates described in the Coverage Protection Guarantee provisions are fixed and guaranteed and not subject to change.

**Allocation Among Accounts** Net premiums, partial surrenders and monthly deductions will be allocated among the accounts by the following rules:

- **Net Premiums**
  - a) If the initial premium, allocate to CPA I.
  - b) If any other premium paid in the first policy year while the total of all accounts exceeds zero, allocate to CPA I.
  - c) If any other premium paid while the total of the accounts is equal to or less than zero, allocate to CPA III.
  - d) Otherwise, allocate to CPA II.
- **Partial Surrenders**

Each account will be reduced by the same proportion as the Cash Value.
- **Monthly Deductions**
  - a) Allocate to CPA III until it is reduced to zero.
  - b) Allocate balance to CPA II until it is reduced to zero.
  - c) Allocate any additional balance to CPA I until it is reduced to zero.
  - d) Allocate remaining balance to CPA III (in addition to any allocation to CPA III made in a) above).



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### Coverage Protection Guarantee Provisions Continued

**Disability Waiver Benefits** If a Disability Waiver of Monthly Deduction Benefit is attached to this policy and if You qualify for a Disability Waiver Benefit, monthly deductions due for the purposes of determining if the Coverage Protection Guarantee is in effect will be waived. If a Disability Waiver of Specified Premium Benefit is attached to this policy, any premium paid to this policy will be applied as premium for the purposes of determining if the Coverage Protection Guarantee is in effect.

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### Policy Loans

**When Available** A loan may be obtained by request when this policy has a loan value. This policy will be the sole security for the loan.

**Amount Available** The loan value at any time is the then current Policy Value if this policy were surrendered on the date of determination.

The maximum additional loan at any time is the loan value at that time less:

1. any existing loan;
2. accrued interest on any existing loan; and
3. interest on the total outstanding loan to the end of the policy year.

**Loan Interest** Interest on a policy loan is due and payable on each policy anniversary. If You do not pay the interest when it is due, We will add the amount of interest to the loan. We will charge interest on this amount at the same interest being charged on the loan. The effective annual policy loan interest rate is shown on page 4.

You must assign this policy to Us to the extent of the outstanding loan. If the Insured dies, We will deduct the outstanding loan from the death benefit before We pay the death benefit to the beneficiary.

**Loan Repayments** You may repay all or part of a loan at any time while this policy is in force. Each partial repayment must be at least \$25.

Every payment to Us on this policy will be considered a premium payment unless clearly marked for loan repayment or for payment of loan interest.

**Preferred Loan Amounts** Beginning with the 21st policy year, all loan balances will be considered to be preferred loan amounts at the policy loan interest rate for preferred loans as shown on page 4.

**Maximum Loan Amount** If the Debt at any time equals or exceeds the loan value, this policy will enter the grace period.

**Table of Guaranteed Maximum  
Cost of Insurance Rates – Male**

**Basis of Calculation**

Non-Tobacco User: 2001 CSO Male Nonsmoker Table  
Tobacco User: 2001 CSO Male Smoker Table

Attained Age	Monthly Rate Per \$1,000		Attained Age	Monthly Rate Per \$1,000		Attained Age	Monthly Rate Per \$1,000		Attained Age	Monthly Rate Per \$1,000	
	Non-Tobacco-User	Tobacco-User		Non-Tobacco-User	Tobacco-User		Non-Tobacco-User	Tobacco-User		Non-Tobacco-User	Tobacco-User
0	0.08087	0.03087	30	0.08504	0.15012	60	0.74639	1.35774	90	18.09881	18.88506
1	0.04668	0.04668	31	0.08421	0.15012	61	0.83045	1.50744	91	18.41631	21.37882
2	0.03251	0.03251	32	0.08421	0.15178	62	0.93311	1.67620	92	20.01527	22.83445
3	0.02250	0.02250	33	0.08671	0.15597	63	1.04853	1.86399	93	21.73351	24.57146
4	0.01750	0.01750	34	0.08838	0.16181	64	1.17000	2.05643	94	23.58545	26.30185
5	0.01750	0.01750	35	0.09058	0.16882	65	1.29640	2.24672	95	25.57306	28.25727
6	0.01834	0.01834	36	0.09588	0.17600	66	1.42857	2.43056	96	27.43188	30.02008
7	0.01834	0.01834	37	0.10006	0.18602	67	1.56663	2.60963	97	29.45788	31.91763
8	0.01834	0.01834	38	0.10756	0.20022	68	1.70937	2.79651	98	31.67268	33.96650
9	0.01917	0.01917	39	0.11424	0.21442	69	1.85123	2.99606	99	34.09954	36.18444
10	0.01917	0.01917	40	0.12178	0.23112	70	2.03086	3.21370	100	36.77137	38.58954
11	0.02250	0.02250	41	0.13175	0.25285	71	2.23220	3.46356	101	39.95131	40.43553
12	0.02750	0.02750	42	0.14425	0.27792	72	2.45735	3.84444	102	41.33540	42.48701
13	0.03251	0.03251	43	0.15847	0.30802	73	2.77786	4.14835	103	43.84625	44.63057
14	0.03916	0.03916	44	0.17517	0.34396	74	3.07394	4.49708	104	46.51288	46.96694
15	0.05085	0.05085	45	0.19437	0.38183	75	3.39865	4.90432	105	49.92533	50.07476
16	0.06169	0.06169	46	0.21275	0.41878	76	3.76495	5.33991	106	53.36259	53.50743
17	0.07025	0.07025	47	0.23280	0.45614	77	4.16842	5.84602	107	57.17347	57.21532
18	0.07670	0.07670	48	0.24458	0.47792	78	4.65484	6.43457	108	61.41995	61.55471
19	0.07837	0.10069	49	0.25787	0.50306	79	5.21978	7.10897	109	66.17321	66.30602
20	0.07920	0.10586	50	0.27709	0.53910	80	5.85980	7.83478	110	71.52939	71.65768
21	0.07920	0.11090	51	0.29956	0.58186	81	6.55095	8.65446	111	72.70979	72.82524
22	0.07920	0.11674	52	0.33060	0.64059	82	7.29755	9.48906	112	73.89017	73.99281
23	0.08004	0.12175	53	0.36406	0.70591	83	8.10961	10.37259	113	75.07057	75.15037
24	0.08087	0.12842	54	0.40674	0.79009	84	9.01738	11.34326	114	76.25095	76.32793
25	0.08170	0.13593	55	0.45849	0.88429	85	10.04236	12.49853	115	77.43136	77.49550
26	0.08504	0.14261	56	0.51211	0.99027	86	11.19223	13.78043	116	78.61176	78.66307
27	0.08921	0.15096	57	0.57095	1.08225	87	12.45504	15.17947	117	79.79214	79.83064
28	0.08754	0.15179	58	0.62045	1.16240	88	13.84638	16.67389	118	80.97254	80.99920
29	0.08587	0.15095	59	0.67752	1.25530	89	15.33342	18.24576	119	83.33333	83.33333
									120	83.33333	83.33333

\* Applies to Preferred Plus Rate Classes

**Table of Guaranteed Maximum  
Cost of Insurance Rates - Female**

**Basis of Calculation**

Non-Tobacco-User: 2001 CSO Female Nonsmoker Table

Tobacco-User: 2001 CSO Female Smoker Table

Attained Age		Monthly Rate Per \$1,000		Attained Age		Monthly Rate Per \$1,000		Attained Age		Monthly Rate Per \$1,000		
		Non-Tobacco-User	Tobacco-User			Non-Tobacco-User	Tobacco-User			Non-Tobacco-User	Tobacco-User	
0	0.02001	0.02001		30	0.05335	0.09587	60	0.81877	1.77169	90	10.05716	15.74749
1	0.02917	0.02917		31	0.05589	0.09338	61	0.67154	1.26544	91	11.13848	13.93102
2	0.02167	0.02167		32	0.05002	0.09022	62	0.72859	1.37113	92	12.09273	14.68457
3	0.01667	0.01667		33	0.06336	0.10673	63	0.78925	1.47684	93	13.52747	15.91312
4	0.01583	0.01583		34	0.06636	0.11591	64	0.95400	1.58861	94	15.37195	17.50492
5	0.01500	0.01500		35	0.07490	0.12759	65	0.92553	1.71101	95	17.70248	19.66740
6	0.01500	0.01500		36	0.07920	0.13760	66	1.00470	1.84103	96	19.97565	22.27967
7	0.01750	0.01750		37	0.08587	0.14929	67	1.08153	1.98741	97	22.37358	24.66466
8	0.01750	0.01750		38	0.08921	0.15680	68	1.18257	2.14854	98	22.79151	24.78100
9	0.01750	0.01750		39	0.09422	0.16582	69	1.29502	2.32363	99	24.20411	25.97055
10	0.01834	0.01834		40	0.10006	0.17584	70	1.41259	2.51963	100	26.49423	28.05419
11	0.01917	0.01917		41	0.10589	0.18653	71	1.54811	2.74312	101	29.00266	30.33527
12	0.02250	0.02250		42	0.11257	0.20273	72	1.69997	2.99122	102	31.88786	32.91627
13	0.02500	0.02500		43	0.12021	0.21949	73	1.86484	3.25861	103	35.14321	35.77169
14	0.02750	0.02750		44	0.13093	0.23965	74	2.04621	3.55277	104	38.87255	38.97711
15	0.02917	0.02917		45	0.14261	0.26121	75	2.24758	3.84964	105	43.09248	43.16536
16	0.03261	0.03417		46	0.15597	0.28628	76	2.46905	4.17453	106	47.64149	47.74134
17	0.03417	0.03834		47	0.17266	0.31806	77	2.71347	4.52511	107	52.56350	52.66165
18	0.03501	0.04168		48	0.19103	0.35737	78	2.99433	4.90422	108	57.81604	57.91225
19	0.03751	0.04501		49	0.21108	0.40172	79	3.27761	5.31604	109	63.65206	63.74560
20	0.03751	0.04825		50	0.23447	0.45028	80	3.60652	5.76162	110	70.06599	70.15269
21	0.03834	0.05085		51	0.26027	0.50308	81	4.05506	6.39253	111	77.58272	77.47616
22	0.04001	0.05416		52	0.28963	0.56089	82	4.56366	7.08284	112	82.71945	72.79362
23	0.04001	0.05585		53	0.32140	0.62212	83	5.07336	7.76030	113	84.04618	74.11105
24	0.04168	0.06002		54	0.35486	0.68927	84	5.54004	8.49414	114	75.97292	75.42854
25	0.04168	0.06419		55	0.39084	0.75993	85	6.28261	9.23953	115	76.89965	76.74601
26	0.04418	0.06753		56	0.43269	0.83550	86	6.86953	9.86560	116	78.02639	78.06345
27	0.04751	0.07253		57	0.47625	0.91627	87	7.76630	10.85742	117	79.35313	79.28094
28	0.04825	0.07670		58	0.52317	0.99459	88	8.70632	11.87864	118	80.67966	80.68840
29	0.05168	0.08254		59	0.57012	1.08141	89	9.71331	12.90713	119	83.33333	83.33333
										120	83.33333	83.33333

\*Applies to Preferred Plus Rate Classes

## ~~Settlement Options~~

Instead of payment in one sum, all or part of the Proceeds may be applied under one or more of the settlement options shown below. The right to elect and payments under a settlement option are subject to the conditions stated in this provision.

You may make, change or revoke an election at any time while the Insured is alive. Following the death of the Insured, the beneficiary may elect an option if You have not elected one or if Proceeds are payable in one sum. A beneficiary may make a change in payment under a settlement option only if You provided for it in Your election.

A change of beneficiary automatically cancels a previous election of a settlement option.

If this policy is assigned, the assignee's portion of Proceeds will be paid in one sum. Any balance of Proceeds may be applied under settlement options.

Proceeds placed under a settlement option for the benefit of any beneficiary must be at least \$2,500 and payments to any payee must be at least \$25.

If Proceeds are payable to an executor, administrator, trustee, corporation, partnership or association, payment will be in one sum unless We agree to payment under a settlement option.

## Options

1. **Income for a Fixed Period** Monthly installments will be paid for a period agreed upon.
2. **Life Income** Monthly installments will be paid as elected under a, b or c:
  - a. **Life Only** Installments will be paid for as long as the payee lives.
  - b. **Guaranteed Period** Installments will be paid during the guaranteed period. After that, installments will be paid for as long as the payee lives.
  - c. **Installment Refund** Installments will be paid until the sum of payments equals all Proceeds retained. After that, installments will be paid for as long as the payee lives.

The amount of each installment is determined by the payee's sex and age nearest birthday when payments begin.

3. **Interest Installments** For a period agreed upon, Proceeds will be held by Us and will earn interest at a rate We declare annually. This rate will be at least the rate shown on page 16.

During the period agreed upon:

- a. interest will be paid monthly to the payee; or
- b. interest can be allowed to accumulate.

At any time during the period agreed upon, Proceeds may be placed under one of the other settlement options.

4. **Income of Fixed Amount** Monthly installments will be paid in an amount agreed upon until Proceeds and interest are exhausted.
5. **Annuity Settlement Option** Instead of any other settlement option, the Proceeds may be used to provide an income based on Our Single Premium Immediate Annuity rates and rules in effect on the date the Proceeds are payable. The amount of each installment will be adjusted to make it payable at the beginning of the payment period.

The amount of each installment provided by the Proceeds will be consistent with the installment which normally would be paid under Our Single Premium Immediate Annuity.

The amount of each installment based on Our Single Premium Immediate Annuity is determined by the payee's sex and age nearest birthday when installments begin.

**When Installment Payments Begin** Interest under option 3 will be paid at the end of each payment period. Payments under other options are made at the beginning of each payment period. Payment periods begin on the date Proceeds become due and payable.

**Guaranteed and Excess Interest** Payments are calculated at the guaranteed interest rate as shown on page 16. When We declare more than that rate, the excess will be paid as part of each payment under options 1, 3 and 4 and during the guaranteed and refund periods under option 2.

**Protection Against Creditors** Funds held and payments made under settlement options shall not be assigned and, to the extent permitted by law, shall not be subject to levy, attachment or other judicial process.

**Other Conditions and Provisions** Before payments begin under a settlement option, this policy must be exchanged for a supplementary contract expressing the terms of settlement.

Unless otherwise provided in the supplementary contract, the present value of any payments due after the death of the last surviving payee will be paid to that payee's estate.

Any Debt will decrease the amount placed under a settlement option unless the Debt is paid before installment payments begin.

**Settlement Option Tables**

Monthly Installments per \$1,000 of Proceeds

**Guaranteed Basis of Calculation for Payment Option Installments:**  
 Option 1, 3 and 4: 2.00% interest compounded annually  
 Option 2 and 5: 2.00% interest compounded annually and the Annuity 2000 Mortality Table with two-year age setback

**Option 1 - Income for Fixed Period**

No. of Years	Monthly Income	No. of Years	Monthly Income	No. of Years	Monthly Income	No. of Years	Monthly Income	No. of Years	Monthly Income	No. of Years	Monthly Income
5	\$17.49	8	\$11.26	11	\$6.42	14	\$6.81	17	\$5.77	20	\$5.04
6	14.77	9	10.10	12	7.85	15	6.42	18	5.55		
7	12.74	10	9.18	13	7.26	16	5.57	19	5.25		

**Option 2 - Life Income**

Male Payee							Female Payee								
Age of Payee	Life Only	Guaranteed Period					Instmt Refund	Age of Payee	Life Only	Guaranteed Period					Instmt Refund
		5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.				5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	
40	\$2.50	\$2.50	\$2.89	\$2.89	\$2.87	\$2.82	40	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.73	\$2.70	
41	2.94	2.94	2.95	2.82	2.81	2.85	41	2.78	2.78	2.79	2.77	2.76	2.73		
42	2.96	2.93	2.92	2.97	2.95	2.89	42	2.82	2.82	2.81	2.81	2.80	2.77		
43	3.03	3.03	3.02	3.01	2.99	2.93	43	2.86	2.86	2.85	2.85	2.84	2.80		
44	3.08	3.08	3.07	3.05	3.03	2.97	44	2.90	2.90	2.89	2.89	2.87	2.84		
45	3.13	3.13	3.12	3.10	3.08	3.01	45	2.94	2.94	2.93	2.92	2.91	2.87		
46	3.18	3.18	3.17	3.15	3.12	3.06	46	2.98	2.98	2.97	2.97	2.95	2.91		
47	3.23	3.23	3.22	3.20	3.17	3.10	47	3.02	3.02	3.02	3.01	3.00	2.95		
48	3.29	3.29	3.28	3.25	3.22	3.15	48	3.08	3.08	3.07	3.08	3.04	2.99		
49	3.35	3.35	3.33	3.31	3.27	3.20	49	3.13	3.13	3.12	3.11	3.09	3.04		
50	3.41	3.41	3.39	3.37	3.32	3.25	50	3.18	3.18	3.17	3.16	3.14	3.08		
51	3.48	3.47	3.45	3.43	3.38	3.30	51	3.24	3.24	3.23	3.21	3.19	3.13		
52	3.55	3.54	3.52	3.49	3.43	3.35	52	3.30	3.29	3.28	3.27	3.24	3.18		
53	3.62	3.61	3.59	3.55	3.49	3.41	53	3.36	3.35	3.34	3.32	3.29	3.23		
54	3.70	3.69	3.66	3.62	3.55	3.47	54	3.42	3.42	3.41	3.38	3.35	3.28		
55	3.76	3.77	3.74	3.69	3.61	3.53	55	3.46	3.49	3.47	3.45	3.40	3.34		
56	3.86	3.85	3.82	3.76	3.67	3.59	56	3.56	3.56	3.54	3.51	3.46	3.40		
57	3.95	3.94	3.90	3.84	3.74	3.66	57	3.64	3.63	3.62	3.58	3.53	3.46		
58	4.04	4.03	3.99	3.92	3.80	3.73	58	3.72	3.71	3.69	3.65	3.59	3.52		
59	4.14	4.13	4.08	4.00	3.87	3.81	59	3.80	3.80	3.77	3.73	3.66	3.59		
60	4.25	4.23	4.18	4.09	3.94	3.88	60	3.89	3.89	3.86	3.81	3.72	3.66		
61	4.36	4.34	4.28	4.17	4.01	3.95	61	3.99	3.98	3.95	3.89	3.78	3.73		
62	4.46	4.46	4.39	4.27	4.07	4.04	62	4.09	4.08	4.04	3.98	3.87	3.81		
63	4.61	4.58	4.51	4.38	4.15	4.13	63	4.20	4.19	4.14	4.07	3.94	3.89		
64	4.74	4.72	4.62	4.48	4.21	4.23	64	4.31	4.30	4.25	4.16	4.01	3.98		
65	4.89	4.85	4.75	4.59	4.28	4.32	65	4.43	4.42	4.36	4.26	4.08	4.07		
66	5.04	5.01	4.88	4.66	4.35	4.43	66	4.56	4.54	4.48	4.36	4.16	4.16		
67	5.21	5.16	5.02	4.76	4.41	4.53	67	4.70	4.68	4.60	4.46	4.24	4.26		
68	5.38	5.33	5.16	4.87	4.48	4.64	68	4.85	4.82	4.74	4.57	4.31	4.37		
69	5.57	5.51	5.31	4.97	4.54	4.75	69	5.01	4.98	4.87	4.68	4.39	4.47		
70	5.77	5.70	5.46	5.08	4.60	4.88	70	5.18	5.14	5.02	4.79	4.46	4.59		
71	5.99	5.90	5.62	5.18	4.65	5.01	71	5.36	5.32	5.18	4.91	4.53	4.72		
72	6.21	6.11	5.79	5.29	4.70	5.14	72	5.56	5.51	5.34	5.03	4.59	4.84		
73	6.45	6.33	5.95	5.39	4.75	5.29	73	5.77	5.71	5.51	5.14	4.65	4.98		
74	6.71	6.57	6.13	5.49	4.78	5.44	74	6.00	5.93	5.68	5.26	4.71	5.15		
75	6.99	6.81	6.30	5.58	4.83	5.59	75	6.25	6.16	5.87	5.37	4.76	5.29		
76	7.28	7.07	6.48	5.67	4.87	5.76	76	6.52	6.41	6.06	5.49	4.81	5.44		
77	7.60	7.35	6.66	5.75	4.90	5.93	77	6.81	6.68	6.26	5.59	4.85	5.62		
78	7.93	7.64	6.84	5.84	4.92	6.11	78	7.12	6.96	6.46	5.70	4.88	5.75		
79	8.29	7.94	7.02	5.92	4.95	6.30	79	7.45	7.26	6.66	5.79	4.82	5.99		
80	8.68	8.25	7.20	5.99	4.97	6.50	80	7.83	7.58	6.86	5.88	4.84	6.16		
81	9.09	8.59	7.37	6.05	4.98	6.72	81	8.23	7.93	7.07	5.96	4.86	6.39		
82	9.53	8.93	7.54	6.11	5.00	6.92	82	8.66	8.29	7.27	6.03	4.88	6.63		
83	10.00	9.29	7.71	6.16	5.01	7.16	83	9.13	8.67	7.47	6.10	5.00	6.96		
84	10.50	9.56	7.87	6.21	5.02	7.41	84	9.63	9.07	7.65	6.16	5.01	7.11		
85 & over	11.04	10.04	8.02	6.24	5.02	7.65	85 & over	10.18	9.48	7.84	6.21	5.02	7.37		

**Option 3 - Interest Installments**

Monthly	\$ 1.65
Quarterly	\$ 4.98
Semi-Annually	\$ 9.95
Annually	\$ 20.00

**Option 4 - Income of Fixed Amount**

Monthly Instmt	Years	Months	Monthly Instmt	Years	Months	Monthly Instmt	Years	Months
\$5.00	20	2	\$7.50	12	6	\$12.50	7	1
6.00	16	2	9.00	11	7	15.00	5	10
6.67	14	4	9.00	10	2	16.67	6	3
7.00	13	5	10.00	9	1	17.50	4	11

At the end of the Option 4 periods shown, there may be a small remaining balance which will be paid

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The Lincoln National Life Insurance Company  
Service Office: 100 North Greene Street, P.O. Box 21008, Greensboro, North Carolina 27420

### MINIMUM DEATH BENEFIT ENDORSEMENT

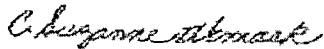
This Endorsement is a part of this policy and it takes effect on the Policy Date. This Endorsement is subject to the terms and conditions of this policy unless otherwise stated herein. There is no additional charge associated with this benefit.

Notwithstanding any provision to the contrary contained in this policy, the Death Benefit of the policy will equal the greater of (a) or (b), where:

- a) is the Death Benefit as described in the Death Benefit provision of the policy; and
- b) is the Debt (policy loan plus accrued interest due) under the policy on the date of death of the second insured (primary insured if a single life policy) plus \$5,000.

#### Termination

This Endorsement will cease if the policy is surrendered or otherwise terminated.



Secretary

END-5828





The Lincoln National Life Insurance Company  
 PO Box 21048, Greensboro, NC 27421-1048

**SUPPLEMENTAL APPLICATION**

MARVIN SCHILLER

11705348

Name of Proposed Insured

Name of Additional Insured

Policy Number

The undersigned hereby amends his/her/their application for insurance dated 4/9/2008.

**ALL THE FOLLOWING QUESTIONS APPLY TO THE PROPOSED INSURED AND ANY PROPOSED ADDITIONAL INSURED, IF APPLICABLE.**

	Proposed Insured		Additional Insured		If the answer to any of these questions is "YES", give complete details for each insured including date of last treatment and name/address of attending physicians.
	YES	NO	YES	NO	
1. Since the date of the application, have you: a. started racing of any kind, skin or scuba diving, parachuting, sky-diving, or hang gliding; mountain, rock or technical climbing, or participating in private aviation?					
b. applied for life or health insurance to any other insurance company or had any life or health insurance reinstated, declined, postponed or modified?					
c. been paid or made claim for any benefits for injuries or sickness?					
d. had symptoms or been diagnosed with a nervous or mental disorder, diabetes, heart disorder, chest pains, cancer or tumor, liver disorder, abdominal disorder, kidney disorder, high blood pressure, or any other medical condition?					
e. received any treatment for any illness or injury or had any x-rays, scans, EKGs, stress tests, blood tests or any other diagnostic test or procedure?					
f. had any surgical operation or been advised to have any surgical operation which has not been performed?					
g. been admitted to a hospital, or other medical facility or been treated at any hospital, clinic or any other medical facility?					
h. consulted or have an appointment to consult a doctor, surgeon, or other medical practitioner?					
i. changed occupations (for disability coverage only)?  New Occupation: _____  New Duties: _____					

Each of the Undersigned declares that:

I agree that this Supplemental Application will be considered an amendment and supplement to my original application. I have read, or have had read to me, the completed Supplemental Application before signing below. All statements and answers in this application are correctly recorded, and are full, complete and true. I UNDERSTAND that any false statements or material misrepresentations may result in the loss of coverage issued in reliance on this application.

Signed in \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ (state) (month) (year)

Signature of Proposed Insured  
 (if under age 14, signature of parent or legal guardian)

Signature of Additional Insured, if applicable  
 (if under age 14, signature of parent or legal guardian)

Signature of Applicant/Owner/Trustee, (if other than Proposed Insured)  
 (Provide Owner's Title if policy is owned by a corporation)

Signature of Agent

Date

*This Supplemental Application will be attached to and made a part of the policy.*

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.  
 B.F. 04-10





The Lincoln National Life Insurance Company, PO Box 21006, Cincinnati, OH 45221-0006

AMENDMENT TO APPLICATION FOR INSURANCE

Policy No. LL7025348

The undersigned hereby amends his or her application for insurance dated 4/11/2008 on the life of Marvin Schiller.

We are authorized to make the following alterations in or additions to the application and to issue a policy as may be necessary to conform to said application as modified herein. I hereby accept the policy as issued.

This policy has been issued with knowledge that other applications are pending with other insurers, which may or may not be accepted by you. It is a condition of our issuance of this policy that the total life insurance in force, with Lincoln and with the other insurers to which you have applied, will not exceed \$10,000,000. We are aware and accept that you also have a \$10,000 policy in force that will remain in force. By signing below, you agree to immediately discontinue application to, not accept delivery of a policy from other insurers so that the in force limit is satisfied.

Dated to \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_ (month) (year)

Signature of Proposed Insured (Parent or Guardian if under 14 years of age)

Signature of Proposed Insured (Parent or Guardian if under 14 years of age)

Signature of Owner (if other than Proposed Insured)

Signature of Owner (if other than Proposed Insured)

Signature of Witness

Signature of Spouse (if coverage applied for)



The Lincoln National Life Insurance Company  
 Service Office PO Box 21000, Greensboro, NC 27420-1000  
 (insurancereferredtoasTheCompany)

APPLICATION FOR LIFE INSURANCE - PART I

**PROPOSED INSURED A**

1. Name (Last) (Middle) (First)  
 Marvin Schiller

2.  Male  Female  
 3. Date of Birth (month/day)  
 5/25/1933

4. Place of Birth (State/Country)  
 New York, US

5. Social Security Number (Last 4 Digits)  
 :

6. Driver License # & State  
 :

7a. Home Address (Street) (City) (State) (Zip Code)  
 17319 Saint James Court Boca Raton FL 33496

8. Employer  
 :

9. Occupation/Duties  
 :

10. Business Address (Street) (City) (State) (Zip Code)  
 :

11. Phone Number (Home) (Work) (Cellular) (Fax)  
 Home: 561-477-8313  
 Work:  AM  PM  
 Email: \_\_\_\_\_

12. Annual Earned Income: \$  
 :

13. Annual Unearned Income: \$ 600,000

14. Total Assets: \$  
 :

15. Total Liabilities: \$  
 :

16. Net Worth: \$ 14,000,000

17. In the last 5 years have you filed for bankruptcy?  Yes  No  
 If "Yes", complete the Financial Supplement.

18. Are you considering stopping premium payments, surrendering, replacing, forfeiting, assigning to the insured or reducing your benefits under an existing policy or annuity, or are you considering using or borrowing funds from your existing policies or annuities to pay premiums due on the new or applied for policy?  Yes  No  
 If "Yes", please complete and sign the required replacement forms and complete Question 19.

19. What is the total amount of all in-force insurance on your life? (Please refer to the box below. If none, check this box:  )

Company	Face Amount	Policy Number	Issue Date (month/day)	Replacement or Change of Policy?	Check Box if 10% or more
does not recall name	\$ 10,000			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/>
	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>

20. Have you ever applied for life, health or disability insurance and been declined, postponed or charged an increased premium? If "Yes", provide details in Question 26.  Yes  No

21. Do you have any applications currently pending or do you plan to apply for new life or disability insurance coverage with any other company? If "Yes", complete with details below.  Yes  No

Company	Amount	Type (Life or Disability)	Reason Policy Applied For
Nationwide	\$ 10,000,000	Life	pending
Transamerica	\$ 10,000,000	Life	pending
Phoenix and ING	\$ 10,000,000 ea	Life	pending

22. Will you, the proposed insured and/or beneficiary, and/or any entity on your behalf, receive any compensation, whether via the form of cash, property, an agreement to pay money in the future, a percentage of the death benefit, or otherwise, if this policy is issued? If "Yes", provide details in Question 26.  Yes  No

23. Have you, the proposed insured, been involved in any discussion about the possible sale or assignment of this policy or a beneficial interest in a trust, LLC or other entity created or to be created on your behalf? If "Yes", provide details in Question 26.  Yes  No

24. Have you, the proposed insured, ever sold a policy to a life settlement, viatical or other secondary market provider, or are you in the process of selling a policy? If "Yes", provide details in Question 26.  Yes  No

25. Is this policy being financed via a premium financing loan or with funds borrowed, advanced or paid from another person or entity? If "Yes", please complete the Premium Financing Application Supplement.  Yes  No

26. Details: (List details from questions above, please include specific number details provided to us)  
 #25.: CFC of Delaware II, LLC

OWNER INFORMATION (If left blank, Proposed Insured(s) will be answer)

18. If a Trust, provide Trustee Name(s), Trust Name.  
 19. Owner Name (and State if in US) Marvin Sculler 2008 Irrevocable Trust  
 20. Owner Address 333 South 7th Street, #150, Minneapolis, MN 55402  
 21. Owner Social Security or Tax ID # 26-6326840  
 22. Relationship to Proposed Insured(s) Trust  
 23. Issue Date (month of birth in US) 4/9/08  
 24. Is this policy being purchased as part of an employer owned life insurance program where the employer is the direct or indirect beneficiary of the policy?  Yes  No  
 25. Will you, the proposed owner and/or beneficiary and/or any entity on your behalf, receive any compensation whether in the form of cash, property, an agreement to pay money in the future, a percentage of the death benefit, or otherwise, if this policy is issued?  Yes  No  
 26. Have you, the proposed owner, been involved in any discussion about the possible sale or assignment of this policy or a beneficial interest in a trust, LLC or other entity created or to be created on your behalf?  Yes  No  
 27. Is this policy being issued under a permanent financing loan or loan funds borrowed, advanced or paid from another person or entity?  Yes  No  
 28. Details: #37 : OFC of Delaware II, LLC

COVERAGE INFORMATION

29. Plan of Insurance Lincoln Life Guarantee Plus  
 30. Amount of Insurance (Specified Amount, if UL or VUL) \$10,000,000  
 31. (i) Death Benefit Option:  Level  Increase by Cash Value  Increase by Premium  Increase by Premium Less Policy Factor  
 (ii) Death Benefit Qualification Test: For IRS purposes, premiums will be tested using the Guideline Premium Test unless  Cash Value Accumulation Test is checked (not available on all products)  Cannot be changed after issue.  
 32. Additional Benefits and Riders:  Waiver of Premium  Accelerated Benefit Rider  Disability Income Rider  Waiver of Co-Payments  
 Waiver Monthly Deductions  Waiver Specified Premiums  
 Term on Spouse/Other Insured Rider  Children's Term Insurance Rider  
 Supplemental Coverage  
 33. Other Benefits and Riders:  None. Please provide full details (e.g. coverage amounts/percentages/etc.)

3) Complete only if applying for Variable Life Insurance with the Company. Submit Premium Allocation and Disclosure Form for Variable Universal Life with Application:

Availability	Yes	No
1. Have you, the Proposed Insured(s) and the Owner, if other than the Proposed Insured(s), received a current Prospective for the policy applied for and have you had sufficient time to review it?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you understand that the amount and duration of the death benefit may increase or decrease depending on the investment performance of funds in the Separate Account?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you understand that the cash values may increase or decrease depending on the investment performance of the funds held in the Separate Account?	<input type="checkbox"/>	<input type="checkbox"/>
4. With this in mind, do you intend that the policy applied for is in accord with your insurance objective and your anticipated financial needs?	<input type="checkbox"/>	<input type="checkbox"/>

CASH VALUES MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE SEPARATE ACCOUNT. THE DEATH BENEFIT MAY BE VARIABLE OR FIXED UNDER SPECIFIED CONDITIONS.

**BILLING INSTRUCTIONS AS AVAILABLE PER PRODUCT**

- 45. Planned Premium: \$ 495,400      46. Lump Sum: \$ \_\_\_\_\_      47. 1035 Exchange
- 48. Premium Frequency:  Annually     Semi-Annually     Quarterly     Monthly (PFT)     Other \_\_\_\_\_
- 49. Special Billing:  See Note if applicable     New Last Bill     Existing Last Bill \_\_\_\_\_
- 49. Automatic Premium Loan:  Complete for Premium Loan only     Yes     No
- 50. Premium Notices: For  the Life Insured(s)     those who are named IRAs (if any)
  - Insured at Residence     Insured at Business     Owner     Other \_\_\_\_\_

51. Special Instructions:

**BENEFICIARY DESIGNATION Beneficiaries share equally unless otherwise indicated.**

If a Trust, provide Trustee Name(s), Trust Name and Date of Trust.		
52. Primary Beneficiary(ies):	53. Social Security or Tax ID #:	54. Relationship to Proposed Insured:
<u>Marvin Schuler</u>		<u>Trust</u>
<u>2008 Irrevocable Trust</u>	<u>26-6326840</u>	
55. Contingent Beneficiary(ies):	56. Social Security or Tax ID #:	57. Relationship to Proposed Insured:
58. Beneficiary for Spouse/Other Insured Term Rider:	59. Social Security or Tax ID #:	60. Relationship to Spouse/Other Insured:

GENERAL RISK INFORMATION - PROPOSED INSURED A

60. Do you now, or do you plan to fly, or have you flown during the past 2 years, as a pilot, student pilot, or crew member?  Yes  No

If "No", see Question Supplement to application.

61. Do you plan to participate, or have you participated within the past 2 years, in organized motor vehicle or boat racing, or being piloting, sky or scuba diving, or mountain, rock or technical climbing?  Yes  No

If "No", see Question Supplement to application.

62. Do you now, or do you plan to reside or travel outside of the United States or Canada within the next year?  Yes  No

If "No", see Question Supplement to application.

63. Have you ever used tobacco or products containing nicotine?  Yes  No

	Cigarettes <input checked="" type="checkbox"/>	Cigar <input checked="" type="checkbox"/>	Pipe <input type="checkbox"/>	Chew Tobacco <input type="checkbox"/>	Smoke <input type="checkbox"/>	Nicotine Patch <input type="checkbox"/>	Other <input type="checkbox"/>
Date first used (month/year)	1967	1/31/07					
Date last used (month/year)							
Amount and Frequency:	occasionally						

If your answer "Yes" to any of the following questions, please give details in the space provided below:

64. In the past 5 years, have you been convicted of 1 or more moving violations, driving under the influence of alcohol or other drugs, or had your driver's license suspended, restricted or revoked?  Yes  No

If "No", please indicate what type and date in space provided below.

65. Are you currently receiving, or within the past 10 years have you received or applied for, any disability benefits, including Worker's Compensation, Social Security Disability Insurance or any other form of disability insurance?  Yes  No

If "No", please indicate below.

66. Have you ever been convicted of a felony?  Yes  No

If "Yes", please indicate year, date and nature of felony and if it is within the previous 10 years, or more restricted details.

67. Are you a member of, or applied to be a member of, or received a notice of required service in, the United States, National or National Guard?  Yes  No

If "Yes", please indicate if received a notice, for length of service, rank, status, mobilization status, as well as current duty station if applicable. Has been in service, on active and other, in the active period of service.

68. Are you a citizen of the United States?  Yes  No

If "No", please provide country, date of birth, duration of stay and information to verify citizenship status.

69. Details: (Do not check this question unless you have provided complete details in question 68.)

**MEDICAL INFORMATION - PROPOSED INSURED A** *(Answer the section only when applicable)*

► If you answer "Yes" to any of the following questions, please give details in the space provided on the next page.

70. Provide full name(s), address(es) and telephone number of personal physician(s) and any other physician(s) seen:

Dr. Robert M. Colton 1905 Clint Moore Rd #204  
Boca Raton FL 33496

a. Date and reason of last visit: January 2006 physical exam

b. Tests performed & treatment received:

72. Height: 5' 10" Weight: 170 lbs.

a. Has your weight changed by more than 10 pounds during the past 12 months? Yes  No

b. If "Yes", by how many pounds? Gain 11 lbs

73. Have you had or been advised to have a check-up, ECG, x-ray, blood or urine test or any other diagnostic test or are you now planning to seek medical advice or treatment for any reason? Yes  No

74. Have you been a patient in a hospital, clinic, sanatorium or other medical facility, or been advised so have any hospitalization or surgery which has not been completed? Yes  No

75. Have you ever had, been diagnosed and/or treated for: See exam

a. Chest pain, palpitations, high blood pressure, heart disease, heart murmur, heart failure or other disorders of the heart or blood vessels? Yes  No

b. Any tumor, cancer, cysts, metastasis, lymphoma or any disorder of the lymph nodes? Yes  No

c. Anemia, leukemia, clotting disorder or any other blood disorder? Yes  No

d. Diabetes, elevated blood sugar, uric acid, or other endocrine or glandular disorder? Yes  No

e. Asthma, emphysema, shortness of breath, allergies, sleep apnea, tuberculosis, sarcoidosis, persistent hoarseness or shortness of breath or any other disorder of the respiratory system? Yes  No

f. Seizures, fainting, dizziness, epilepsy, stroke, paralysis or other neurologic or brain disorder? Yes  No

g. Any nervous, mental, or emotional disorder, or received counseling for anxiety, depression, stress or any other emotional condition? Yes  No

h. Ulcers, colitis, jaundice, hepatitis, cirrhosis, gastrointestinal bleeding, or other disorder of the stomach, esophagus, liver, intestines, gallbladder, or pancreas? Yes  No

i. Any complication of pregnancy or disorder of the testicles, prostate, breasts, ovaries, uterus, cervix, kidney or urinary bladder? Yes  No

j. Arthritis, pain, or any disorder of the back, spine, muscles, nerves, bones, joints or skull? Yes  No

k. Any disorder of the eyes, ears, nose or throat? Yes  No

l. Any mental or physical disorder, medically or surgically treated condition not listed above? Yes  No

76. Have you ever been diagnosed as having or been treated by a physician for Acquired Immune Deficiency Syndrome or an AIDS related condition? Yes  No

77. Do you use alcoholic beverages? Yes  No

78. In the past 5 years, have you been treated for drug or alcohol abuse or been advised by your doctor to limit your use of alcohol or any medications, prescribed or not?

79. In the past 5 years, have you used or experimented with cocaine, marijuana, or other non-prescription stimulants, depressants, or narcotics?

80. List all medication and dosage you are currently taking or have taken in the last 30 days, including prescriptions, over-the-counter drugs, vitamin and herbal supplements.

**MEDICAL INFORMATION - PROPOSED INSURED A CONTINUED** (Complete this section only when required)

B1. Details and details from the insurance record for each condition should include specific condition

SP	Age/Living & Health Status	Diabetes / Heart Disease? <small>(Indicate age of onset)</small>	Age at Death & Cause
a. Father			
b. Mother			
c. Siblings			

**SERVICE OFFICE ENDORSEMENTS** (Indicate all relevant dates to PRA, if applicable)

FF-1050-0

Page 64 of 8  
7/13



AGREEMENT AND ACKNOWLEDGEMENT

Each of the undersigned declares that:

- 1. This Application consists of: a) Part I Application; b) Part II Medical Application, if required; c) any amendments to the application(s) attached thereto; and d) any supplements, all of which are required by the Company for the plan, amount and benefits applied for. If the application includes no secondary insured (insured B), the application shall be complete without pages 1b-1b, 5b, and 6b.
- 2. I/We further agree that (except as provided in the Temporary Life Insurance Agreement if advance payment has been made and acknowledged below and such Agreement issued), insurance will take effect under the Policy only when: 1) the Policy has been delivered to and accepted by me/us; 2) the initial premium has been paid in full during the lifetime of the Proposed Insured(s); and 3) the Proposed Insured(s) remain in the same state of health and insurability as described in each part of the application at the time conditions 1) and 2) are met.
- I/We have paid \$ 0.00 to the Agent/Representative in exchange for the Temporary Life Insurance Agreement, and I/We acknowledge that I/We fully understand and accept its terms.
- 3. No agent, broker or medical examiner has the authority to make or modify any Company contract or to waive any of the Company's requirements.
- 4. I/HAVE READ, or have had read to me, the completed Application for Life Insurance before signing below. All statements and omissions on this application are correctly stated and are full, complete and true to the best of my knowledge and belief.
- 5. For employer owned life insurance policies, the owner hereby acknowledges its sole responsibility for ensuring that it complies with all legal and regulatory requirements related to life insurance it purchases on its employees, including appropriate disclosure to each employee whose life is insured under such a life insurance policy.
- 6. Corrections, additions or changes to this application may be made by the Company. Any such changes will be shown under "Service Office Endorsements." Acceptance of a policy issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age or state), plan, amount, or benefits unless agreed to in writing by the Applicant.

STATE DISCLOSURES

All jurisdictions except AR, AZ, CT, DC, FL, KS, KY, LA, ME, MN, NJ, NM, OH, OK, PA, TX, VA and WA. Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Only. *Warning:* Any person who knowingly and with intent to injure, defraud or deceive any insured, makes a claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of insurance fraud.

Washington Only. Any person who knowingly presents a false or fraudulent claim for the payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

AR, DC, KY, ME, NM, OH and PA Only. Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

Connecticut and Texas Only. Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud, as determined by a court of competent jurisdiction.

Louisiana Only. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

TRUST VERIFICATION

LWL hereby certifies that the Trustee(s) named in this application are the Trustee(s) for the named Trust, which is in full force and effect. The Company assumes no obligation to inquire into the terms of any trust agreement affecting this policy and shall not be held liable for any party's compliance with the terms thereof. The Company may rely solely upon the signature(s) of the Trustee(s) named in this application to any receipt, release or waiver, or to any transfer or other instrument affecting this policy or any options, privileges or benefits thereunder. Unless otherwise indicated, the signature(s) of all Trustee(s) named, or their successors, will be required to exercise any contractual right under the policy. The Company shall have no obligation to see to the use or application of any funds paid to the Trustee(s) in accordance with the terms of the policy. Any such payment made by the Company to the Trustee(s) shall fully discharge the Company with respect to any amounts so paid.

AUTHORIZATION

Each of the undersigned declares that

I/we, with or without any medical professional, hospital or other medical institution, insurer, Aflac, Inc., or any other member or organization, has/have records or know/knows of one's or one's physical or mental health or insurance information in disclosure that information to the Company, its members, or any other party acting on the Company's behalf. I/We understand that Company will disclose this information to Aflac, Inc., and all other insurers to whom Aflac may apply for coverage.

I/We acknowledge receipt of the Privacy Notice and the Important Notice containing the Investigative Complaint Report and Mitigation Information.

This authorization shall be valid for 24 months after it is signed. A photocopied copy of this authorization shall be as valid as the original. I/We understand that I/we may revoke this authorization at any time by written notification to the Company, however any notice given prior to notice of loss will not be effective.

The purpose of this authorization is to allow the Company to determine eligibility for life coverage to a claim for benefits under a life policy.

I/we agree to be interviewed if an Investigative Complaint Report is prepared.

The owner declares that the owner's tax identification or social security number as shown is correct. The owner declares that the tax ID is not a joint or joint tenancy.

SIGNATORY SECTION

Signed in Minnesota this 9 day of April 2008

*Marcus Schiller*

Signature of Proposed Insured A  
(Parent or Guardian if under 18 years of age)

Signature of Proposed Insured B (if insured, aged 18 or over)  
(Parent or Guardian if under 18 years of age)

Marcus Schiller 2008 Freewade Trust  
and Michael Bank, Trustee

Signature of Applicant/Owner/Trustee (if applicant is under 18 years of age)  
Parent, Owner's Title or other title as shown on Application

Signature of Applicant/Owner/Trustee (if applicant is 18 years of age or over)  
Parent, Owner's Title or other title as shown on Application

SEE OWNERS STATEMENT  
ATTACHED TO APPLICATION

*Simon Bernstein*

Signature of Licensed Agent, Broker or Registered Representative

Simon Bernstein  
Name of Licensed Agent, Broker or Registered Representative  
(Print Name)

APPLICABLE TO VARIABLE LIFE ONLY

I have reviewed the Application, New Account Form and Premium Allowance and Disclosure Forms and find the prospect eligible.

Signature of Registered Principal of Broker/Trustee

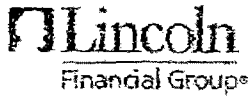
Name of Registered Principal of Broker/Trustee (Print Name)

Supplemental Text to Section XI "Service Office Endorsements" on Page 5 of the Application for Life Insurance on Marvin Schiller dated 04/09/2008.

C39: Plan is Lincoln LifeGuarantee Plus UL.

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JJ7025248



The Lincoln National Life Insurance Company  
Service Office, PO Box 21008, Greensboro, NC 27420-1008  
(hereinafter referred to as "the Company")

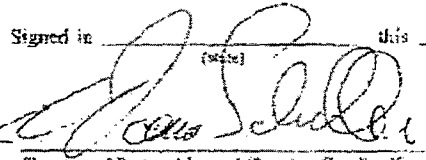
**PREMIUM FINANCING SUPPLEMENT**

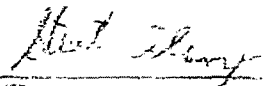
Proposed Insured \_\_\_\_\_ Date of Birth (mm/dd/yy) \_\_\_\_\_

1. Please provide the name of the premium financing plan, the lending institution, and/or other person or entity who is providing the funds to pay the premiums for this policy.  
CFC of Delaware LLC
2. Is the life insurance policy being applied for the sole collateral, or does it represent a portion of the collateral for the loan? (Provide the collateral for the financing loan.)  
The life insurance policy represents a portion of the collateral. Additional collateral, in the amount of 25% of the loan amount, is also pledged.
3. Do the premium financing terms include an assignment of the death benefit to the lender that exceeds the amount funded to pay the premiums for the policy?  Yes  No *(If "Yes", provide details below.)*  
The lender provides the option to either pay closing costs in cash at closing or capitalize such amounts. Also, interest can be paid currently or capitalized as elected.
4. Do the premium financing terms provide an exit strategy that would allow the insured or owner to transfer ownership of the policy to the entity that provided the premium financing or to another person or entity in lieu of repayment of the loan without any liability?  Yes  No *(If "Yes", provide details below.)*
5. Are any additional funds being loaned to the proposed insured or owner beyond the amount required to pay the premiums for the policy?  Yes  No *(If "Yes", provide details below.)*  
The lender provides the option to either pay closing costs in cash at closing or capitalize such amounts. Also, interest can be paid currently or capitalized as elected.

I have read or have had read to me the completed Premium Financing Supplement before signing below. All statements and answers in this Supplement are correctly recorded and are full, complete and true to the best of my knowledge and belief. I agree that this Premium Financing Supplement constitutes a part of my application for insurance. I understand that any false statements or material misrepresentations may result in the loss of coverage under the policy.

Signed in \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_  
(state) (month) (year)

 \_\_\_\_\_  
 Signature of Proposed Insured (Parent or Guardian if under 18 years of age)

 \_\_\_\_\_  
 Witness

Signature of Applicant/Owner/Trustee (If other than Proposed Insured)  
(Provide Officer's Title if policy is owned by a Corporation)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

LFF05305-a

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Policy Number JJ7025248

F5970

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~~THE LINCOLN NATIONAL~~  
LIFE INSURANCE COMPANY

Service Office: 100 North Greene Street  
P.O. Box 21008  
Greensboro, NC 27420

When writing the Service Office, please give the policy number, Insured's full name and Your address.

**Important Information**

This policy is a valuable asset. Read it carefully and file it with Your other valuable papers.

If You need any of the following services, contact your Lincoln National Life Insurance Company Agent or Our Service Office at 800-487-1485:

1. Information about this policy.
2. Preparation of claims papers, or other notices, elections or requests.
3. Examination of any proposal that You lapse or surrender this policy - this is for Your own protection.
4. Additional life insurance service

**FLEXIBLE PREMIUM  
ADJUSTABLE LIFE INSURANCE POLICY WITH COVERAGE PROTECTION GUARANTEE**

Proceeds payable at death. Adjustable Death Benefit. Flexible premiums payable to the earlier of the death of the Insured or the Insured's Attained Age 121. Policy values may increase or decrease as determined by declared interest and risk rates. Non-participating – No Dividends.

FS970



**LINCOLN LIFEGUARANTEE<sup>SM</sup> Plus UL**

Prepared by: Ted Bennett  
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Corporate Circle  
Suite 3010  
Boca Raton, FL 33487  
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A LIFE INSURANCE ILLUSTRATION  
*Flexible Premium Adjustable Life Policy*

Prepared For: Marvin Schiller

**Table of Contents**

*Policy Form ULS070 and state variations thereof.*

**Section A: Understanding Your Illustration**

In this section, you will find a brief description of this *Lincoln Lifeguard<sup>SM</sup> Plus UL* life insurance illustration.

**Section B: Summary of Values**

This section includes a numeric summary of the benefits and values of the illustration.

**Section C: Guaranteed Values**

This section provides the guaranteed benefits and values of the illustration in this section.

**Section D: Illustrated Values**

This section shows how your specific design performs using non-guaranteed assumptions.

**Section E: Supplementary Information**

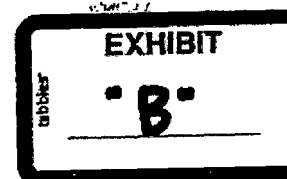
This section provides information about specific assumptions used in the illustration.

THIS IS A LIFE INSURANCE ILLUSTRATION AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE ILLUSTRATED VALUES SHOWN IN THIS ILLUSTRATION.

GUARANTEES ARE BACKED BY THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY ("Lincoln").

*This illustration is not complete without all pages.*  
ILL07024040

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
*a part of Lincoln National Corporation*







## LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL

A LIFE INSURANCE ILLUSTRATION

Flexible Premium Adjustable Life Policy

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Tel: 561.938.0754  
Fax: 561.938.0813

Prepared For: Marjole Schiller

### Section A: Understanding Your Illustration

#### Lincoln LifeGuarantee<sup>SM</sup> Plus UL

Lincoln LifeGuarantee<sup>SM</sup> Plus provides life insurance protection with a secondary death benefit guarantee that can guarantee coverage for life (Coverage Protection Guarantee), plus significant account value growth. Premiums are payable until the insured's age 121. If the policy is in force at that time, the policy is guaranteed to continue in force to the death of the insured, unless otherwise surrendered. The death benefit option in effect may not be changed after that date and the following changes will occur: no further premiums may be paid, monthly deductions will cease and loans and partial surrenders can continue.

#### Underwriting Class: Male Standard Non-Tobacco

This illustration assumes the policy is issued with the classification shown above. The actual underwriting class will be assigned when the application is reviewed in accordance with the Company's underwriting standards. If the policy's actual underwriting class differs from that shown above, premiums and/or values will vary from those illustrated. If so, you will receive a revised illustration.

#### Initial Death Benefit: \$10,000,000

The death benefit assumed at issue is shown above. The actual amount payable at death of the insured may be decreased by loans or any amount deducted from the policy value as a result of a partial surrender, or increased by additional insurance benefits. Your policy specifies how to determine the benefit. The death benefit proceeds will be reduced by any Debt on the date of death. The death benefit may increase from these amounts because of the required corridor (described in the policy). The specified amount may be increased or decreased as specified in the policy. An increase is subject to evidence of insurability acceptable to us and additional charges.

#### Initial Death Benefit Option: Level

The policy provides three death benefit options as shown below:

Level: specified amount;

Increase/Cash Value: specified amount plus the policy value;

Increase/Premium: specified amount plus the total of the premiums paid thru the insured's age 100 less the total of any partial surrenders taken to the date of death.

The Option assumed at issue is shown above.

#### Premium Outlay

The policy you are illustrating allows flexible premium payments to the insured's age 121. You may vary the amount and timing of your planned premium provided the premium outlay is within guidelines set by the Internal Revenue Service. Premium limits and requirements may change after issue if unscheduled changes are made or if originally scheduled changes are made at different times than originally assumed. It is important for premiums to be paid on or before their scheduled modal due date, as late payments may have a negative impact on policy values. Please be aware that the timing of premium payments is critical to calculating and monitoring the policy's compliance with IRS guidelines. If premiums or any other funds are received and applied to the policy at a time other than as assumed in this illustration, the tax treatment of the policy may be significantly different. Unless otherwise noted in Section E, this illustration assumes premium payments are received on the first day of each policy year, or the first day of the selected premium payment mode, if other than annual.

In the case of a backdated policy, or a replacement, the timing and amount of payments can be uncertain, and the guaranteed and non-guaranteed benefits may vary from those illustrated. A revised illustration should be prepared once all initial payments are received. If your policy is backdated, or if there are replacement funds coming from an external source, please see Section E for more information on the assumed timing of these payments.

#### Non-Guaranteed Elements

Many aspects of your life insurance contract are guaranteed, including your minimum credited interest and maximum cost of insurance charges. However, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges.

The non-guaranteed columns provide snapshots of your policy assuming different crediting rates and charges than those that are guaranteed. Since these elements are not guaranteed, a range of results are illustrated. The actual policy values may be less or more favorable than these illustrated results. Variations in these factors could affect death benefits, policy values, cash flow (projected loans and withdrawals), total payment outlay over the lifetime of the policy, and the date coverage ends.

You should periodically request an updated in-force illustration to review the status of your policy values and guarantees.

*This illustration is not complete without all pages.*

LLA0702-0040

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
a part of Lincoln National Corporation



LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL

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Prepared For: Marvin Schiller

A LIFE INSURANCE ILLUSTRATION

Flexible Premium Adjustable Life Policy

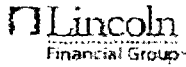
Section A: Understanding Your Illustration

Coverage Protection Guarantee

The Coverage Protection Guarantee (CPG) can ensure that the coverage will continue even if the cash surrender value is insufficient to cover the monthly deduction. The CPG is reflected in the illustration in years where the death benefit remains in force while the cash surrender value is zero. If actual payments differ from those illustrated in frequency, timing or amount, the length of the guarantee may shorten. The CPG includes a Premium Relief Feature such that any premium received during the current policy month, and prior to the next monthiversary, is treated as though it was received at the beginning of the policy month. Any changes to your policy not reflected in your illustration (such as loans, partial surrenders, changes in the death benefit and addition of riders) will have an impact on the length of the guarantee. Your advisor can show you the impact any changes you may be considering will have on your CPG. You may make additional payments to place the guarantee back into effect as illustrated unless you have allowed the policy to lapse longer than 90 days (this period may vary by state), in which case the guarantee is permanently lost. Under Section C: Guaranteed Values, this illustration assumes guaranteed death benefit protection through policy year 33, month 2.

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LJ.A0702-0040

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
a part of Lincoln National Corporation



LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL

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A LIFE INSURANCE ILLUSTRATION

Prepared For: Marvin Schiller

Flexible Premium Adjustable Life Policy

Section A: Understanding Your Illustration

Key Terms you will find in this illustration are explained below.

**Values** - All values illustrated are end of the policy year values.

**Policy Value or Fund Value** - Equal to the sum of premiums paid less a premium expense charge, less monthly deductions and any partial surrenders, plus interest earnings.

**Cash Value** - The policy value less any surrender charge.

**Cash Surrender Value** - The cash value less any debt (the principal amount of any loan outstanding against this policy, plus any accrued loan interest which has not been paid).

**Monthly Deductions** - Each month the cost of insurance, cost of any additional benefits provided by rider, any expense charges and any monthly administrative charges will be deducted from your policy. Deductions from the policy value are made every month to the insured's attained age 121, regardless of whether or not premiums are paid.

**Cost of Insurance** - The rates charged are based on the policy year, the amount at risk, and the underwriting class.

**Illustrated Values** - Illustrated values use the current credited interest rate, policy expenses and cost of insurance rates. Alternate basis may use alternate rates and expenses as described in Section E. These elements are subject to change and are not guaranteed. Actual results may be more or less favorable.

**Mid-Point Values** - Uses the average of the following: current and guaranteed interest; current and guaranteed policy expenses; and current and guaranteed cost of insurance. Actual results may be more or less favorable.

**Guaranteed Values** - Uses guaranteed interest rate, guaranteed policy expenses and guaranteed cost of insurance charges.

**Partial Surrenders** - You may withdraw part of your cash surrender value at any time. The minimum partial surrender is \$500. A partial surrender charge may apply per partial surrender and will be deducted from the policy. An additional charge may be applied if the partial surrender reduced the specified amount. The death benefit will be reduced by the same amount as the policy value. Once the death benefit has been reduced to the product minimum no further partial surrenders will be permitted.

**Surrender Charges** - During the surrender charge period, there will be a charge as noted in Section E in the event that the policy is fully surrendered. There will be a pro-rata partial surrender charge if there is a decrease in the Specified Amount while there is a surrender charge in effect. If there is an increase in the Specified Amount, additional surrender charges may be in effect for the increase and, if so, a new schedule of surrender charges will be provided after such increase.

**Loans** - You may take a maximum loan of 100% of the cash surrender value at any time including after the younger insured's age 121. The interest rates charged on loans are 6.50% up to policy year 21 and then 5.50% in policy years 21 and later. The interest credited on loan collateral is 5.50% all years. Interest accrues on a daily basis from the date of the loan and is compounded annually. Interest is payable at the end of each policy year. Interest unpaid on a policy anniversary is added to and becomes part of the loan principal.

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LLA6762-0626

LINCOLN NATIONAL LIFE INSURANCE COMPANY  
a part of Lincoln National Corporation



**LINCOLN LIFE GUARANTEE<sup>SM</sup> Plus UL**

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**A LIFE INSURANCE ILLUSTRATION**

*Flexible Premium Adjustable Life Policy*

Insured: Marvin Schiller  
 Age: 75  
 Sex: Male  
 Class: Standard Non-Tobacco

Initial Death Benefit: \$10,000,000  
 Initial Death Benefit Opt: Level  
 Payment Mode: Annual  
 Riders: None

**Section B: Summary of Values**

**The Values**

Below is a summary of the illustrated surrender values and death benefits of this *Lincoln Life Guarantee<sup>SM</sup> Plus UL* illustration. The surrender values and death benefits shown below assume that the annual premium outlay amounts are paid as illustrated in Sections C & D.

Policy Age	Annual Premium Outlay	Guaranteed Basis	Surrender Values			Death Benefit				
			Midpoint Basis	Alternate Basis	Current Basis	Guaranteed Basis	Midpoint Basis	Alternate Basis	Current Basis	
5	79	\$56,266	0	246,717	1,047,345	1,094,291	10,000,000	10,000,000	10,000,000	10,000,000
10	84	\$56,266	0	148,291	2,617,442	2,835,239	10,000,000	10,000,000	10,000,000	10,000,000
15	89	\$56,266	0	0	3,468,576	4,117,623	10,000,000	10,000,000	10,000,000	10,000,000
20	94	\$56,266	0	0	2,608,529	4,534,468	10,000,000	10,000,000	10,000,000	10,000,000
30	103	0	0	0	0	0	10,000,000	10,000,000	10,000,000	10,000,000
1	75	455,480	0	0	0	0	10,000,000	10,000,000	10,000,000	10,000,000
6	80	\$56,266	0	157,027	1,394,087	1,463,642	10,000,000	10,000,000	10,000,000	10,000,000
11	85	\$56,266	0	0	2,867,683	3,142,936	10,000,000	10,000,000	10,000,000	10,000,000
Coverage lapses in year:			33	33	33	33	33	33	33	33

NOTE: Non-guaranteed benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Actual results may be more or less favorable.  
 Guaranteed Values are based on maximum cost of insurance charges and guaranteed minimum interest crediting rate.

**The Statements**

I (We) have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The licensed agent/representative has told me (us) they are not guaranteed. I understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage. I have been advised to consult with my own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation.

4/9/08

X

Date

Signature of proposed insured

Marvin Schiller 2008 Trustable Trust

4-9-08

X

Date

Signature of applicant/owner (if other than the proposed insured)

BNC National Bank, Trustee

I certify that this illustration has been presented to the applicant/owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have advised the applicant/owner to consult with tax advisors regarding the tax effects of the illustrated policy.

X

Date

Signature of licensed agent/representative

This illustration is not complete without all pages.

LA9762-0040

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
*a part of Lincoln National Corporation*



**LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL**

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 Jacksonville, FL 32217  
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**A LIFE INSURANCE ILLUSTRATION**

*Flexible Premium Adjustable Life Policy*

Insured: Marvin Schiller  
 Age: 75  
 Sex: Male  
 Class: Standard Non Tobacco

Initial Death Benefit: \$10,000,000  
 Initial Death Benefit Opt. Payment Mode: Annual  
 Riders: None

\$10,000,000  
 Level Annual None

**Section C: Guaranteed Values**

This section of the *Lincoln Life Guarantee<sup>SM</sup> Plus UL* ledger illustrates the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed 2001 CSO cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 3.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Year	Age	Annual Premium Outlay	Guar. Basis Fund Value	Guar. Basis Surrender Value	Guar. Basis Death Benefit
1	75	495,400	70,158	0	10,000,000
2	76	259,000	0	0	10,000,000
3	77	556,266	38,156	0	10,000,000
4	78	556,266	20,836	0	10,000,000
5	79	556,266	0	0	10,000,000
6	80	556,266	0	0	10,000,000
7	81	556,266	0	0	10,000,000
8	82	556,266	0	0	10,000,000
9	83	556,266	0	0	10,000,000
10	84	556,266	0	0	10,000,000
11	85	556,266	0	0	10,000,000
12	86	556,266	0	0	10,000,000
13	87	556,266	0	0	10,000,000
14	88	556,266	0	0	10,000,000
15	89	556,266	0	0	10,000,000
16	90	556,266	0	0	10,000,000
17	91	556,266	0	0	10,000,000
18	92	556,266	0	0	10,000,000
19	93	556,266	0	0	10,000,000
20	94	556,266	0	0	10,000,000
21	95	556,266	0	0	10,000,000
22	96	556,266	0	0	10,000,000
23	97	556,266	0	0	10,000,000
24	98	556,266	0	0	10,000,000
25	99	556,266	0	0	10,000,000

Note: If "0" appears in any of the above columns, the premium outlay will no longer provide fund values, surrender values and/or death benefits. "0" in the fund value column may indicate a negative number. If "\*" appears in any of the above columns, the policy is lapsing without value.

*This illustration is not complete without all pages.*

LLA0702-0040

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
*a part of Lincoln National Corporation*



**LINCOLN LIFE GUARANTEE<sup>SM</sup> Plus UL**

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A LIFE INSURANCE ILLUSTRATION  
*Flexible Premium Adjustable Life Policy*

Insured Marvin Schiller  
 Age 75  
 Sex Male  
 Class Standard Non-Tobacco

Initial Death Benefit \$10,000,000  
 Initial Death Benefit Opt. Level Annual  
 Payment Mode Annual  
 Rides None

**Section C: Guaranteed Values**

This section of the *Lincoln Life Guarantee<sup>SM</sup> Plus UL* ledger illustrates the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed 2001 CSO cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 3.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Year	Age	Annual Premium Outlay	Guar. Basis Fund Value	Guar. Basis Surrender Value	Guar. Basis Death Benefit
26	100	556,266	0	0	10,000,000
27	101	0	0	0	10,000,000
28	102	0	0	0	10,000,000
29	103	0	0	0	10,000,000
30	104	0	0	0	10,000,000
31	105	0	0	0	10,000,000
32	106	0	0	0	10,000,000
33	107	*0*	*0*	*0*	*0*

Note: If "0" appears in any of the above columns, the premium outlay will no longer provide fund values, surrender values and/or death benefits. "0" in the fund value column may indicate a negative number. If "\*0\*" appears in any of the above columns, the policy is lapsing without value.

This illustration is not complete without all pages.  
 LLA0702-0010

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
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LINCOLN LIFE GUARANTEE<sup>SM</sup> Plus UL

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A LIFE INSURANCE ILLUSTRATION  
 Flexible Premium Adjustable Life Policy

Insured: Marvin Schiller  
 Age: 75  
 Sex: Male  
 Rate: Standard Non-Tobacco

Initial Death Benefit: \$10,000,000  
 Initial Death Benefit Cap: \$10,000,000  
 Payment Mode: Riders

\$10,000,000  
 Level Annual

Section D: Illustrated Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.80% in all years. The Alternate interest rate is assumed to be 3.80% in all years. For additional information about assumptions, see Section E.

Year	Age	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
1	75	495,400	319,761	0	10,000,000	315,983	0	10,000,000
2	76	239,000	386,681	0	10,000,000	378,175	0	10,000,000
3	77	556,266	747,391	338,691	10,000,000	730,306	321,606	10,000,000
4	78	556,266	1,106,046	719,046	10,000,000	1,076,256	689,256	10,000,000
5	79	556,266	1,460,091	1,094,291	10,000,000	1,413,143	1,047,343	10,000,000
6	80	556,266	1,808,142	1,463,042	10,000,000	1,739,187	1,394,087	10,000,000
7	81	556,266	2,147,341	1,822,241	10,000,000	2,051,027	1,725,927	10,000,000
8	82	556,266	2,477,343	2,171,843	10,000,000	2,347,692	2,042,192	10,000,000
9	83	556,266	2,796,641	2,510,441	10,000,000	2,626,859	2,340,659	10,000,000
10	84	556,266	3,102,539	2,835,239	10,000,000	2,884,742	2,617,442	10,000,000
11	85	556,266	3,391,436	3,142,836	10,000,000	3,116,287	2,867,683	10,000,000
12	86	556,266	3,659,241	3,429,141	10,000,000	3,315,433	3,085,333	10,000,000
13	87	556,266	3,901,521	3,690,021	10,000,000	3,475,129	3,263,629	10,000,000
14	88	556,266	4,113,553	3,921,153	10,000,000	3,587,109	3,394,709	10,000,000
15	89	556,266	4,289,923	4,117,623	10,000,000	3,641,176	3,468,876	10,000,000
16	90	556,266	4,446,639	4,296,439	10,000,000	3,646,592	3,496,292	10,000,000
17	91	556,266	4,562,184	4,437,684	10,000,000	3,573,718	3,449,218	10,000,000
18	92	556,266	4,626,563	4,533,263	10,000,000	3,400,460	3,307,160	10,000,000
19	93	556,266	4,624,681	4,571,281	10,000,000	3,094,424	3,041,024	10,000,000
20	94	556,266	4,534,468	4,534,468	10,000,000	2,668,529	2,608,529	10,000,000
21	95	556,266	4,323,638	4,323,638	10,000,000	1,873,865	1,873,865	10,000,000
22	96	556,266	3,986,450	3,986,450	10,000,000	851,088	851,088	10,000,000
23	97	556,266	3,473,204	3,473,204	10,000,000	0	0	10,000,000
24	98	556,266	2,710,380	2,710,380	10,000,000	0	0	10,000,000
25	99	556,266	1,587,397	1,587,397	10,000,000	0	0	10,000,000

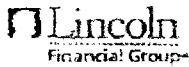
Note: If "0" appears in any of the above columns, the premium outlay will no longer provide fund values, surrender values and/or death benefits. "0" in the fund value column may indicate a negative number. If "\*" appears in any of the above columns, the policy is lapsing without value.

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LLA6702-6044

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
 a part of Lincoln National Corporation





**LINCOLN LIFE GUARANTEE<sup>SM</sup> Plus UL**

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 Tel: 801.988.8784  
 Fax: 801.988.0833

**A LIFE INSURANCE ILLUSTRATION**  
*Flexible Premium Adjustable Life Policy*

Insured: Marvin Schiller  
 Age: 75  
 Sex: Male  
 Class: Standard Non-Tobacco

Initial Death Benefit: \$10,000,000  
 Initial Death Benefit Or Level  
 Payment Mode: Annual  
 Riders: None

**Section D: Illustrated Values**

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.80% in all years. The Alternate interest rate is assumed to be 3.80% in all years. For additional information about assumptions, see Section E.

Year	Age	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
26	100	555,266	1,000	1,000	10,000,000	0	0	10,000,000
27	101	0	0	0	10,000,000	0	0	10,000,000
28	102	0	0	0	10,000,000	0	0	10,000,000
29	103	0	0	0	10,000,000	0	0	10,000,000
30	104	0	0	0	10,000,000	0	0	10,000,000
31	105	0	0	0	10,000,000	0	0	10,000,000
32	106	0	0	0	10,000,000	0	0	10,000,000
33	107	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Note: If "0" appears in any of the above columns, the premium outlay will no longer provide fund values, surrender values and/or death benefits. "0" in the fund value column may indicate a negative number. If "\*0\*" appears in any of the above columns, the policy is lapsing without value.

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LLA6782-0040

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
*a part of Lincoln National Corporation*



**LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL**

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 Corporate Center  
 Suite 2010  
 Boca Raton, FL 33487  
 Tel: 561.988.8764  
 Fax: 561.988.0838

Prepared For: Marvin Schiller

**A LIFE INSURANCE ILLUSTRATION**  
*Flexible Premium Adjustable Life Policy*

**Section E: Supplementary Information**

This illustration uses the following assumptions for the Current and Alternate bases:

Assumptions/Rate	Rate	From Year	Through Year	Alternate	From Year	Through Year
Interest:						
Unborrowed Funds	4.80%	1	46	5.80%	1	46
Borrowed Funds	5.50%	1	46	5.50%	1	46
Cost of Insurance	100% Current 0% Guaranteed	1	46	100% Current 0% Guaranteed	1	46
Expenses	Current	1	46	Current	1	46

*This illustration is not complete without all pages.*  
 L1-00702-0040

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
*a part of Lincoln National Corporation*



LINCOLN LIFE GUARANTEE<sup>SM</sup> Plus UL

Prepared by Ted Bearden  
910 Peninsula  
Corporate Circle  
Suite 3010  
Pine Bluff, FL 34427  
Tel: 561 988 8984  
Fax: 561 988 0833

Prepared For: Marvie Sebillier

A LIFE INSURANCE ILLUSTRATION  
Flexible Premium Adjustable Life Policy

Section E: Supplementary Information

Assumed Tax Bracket: 28%

Modified Endowment Contract Testing:

Initial TAMRA Seven-Pay Premium: \$1,275,859.59

This presentation under current tax code interpretation using the Current basis will not become a Modified Endowment Contract. Please consult a professional tax advisor, e.g., attorney, accountant for further information.

Definition of Life Insurance

You have selected the Guideline Premium Test for this policy. This selection must be made when you complete your application and cannot be changed.

Initial Guideline Premium Limits:

This illustration is designed to comply with the Internal Revenue Code (IRC) Section 7702 (DEFRA). Under this code provision, there are limitations on the amount of premium the policyowner may pay, in order that the favorable tax benefits under life insurance be granted. Further, the death benefit must be greater than the cash value by a stipulated amount defined in the code. This policy complies with these provisions. These premium limits are:

Initial DEFRA Guideline Single Premium: \$6,270,278.03

Initial DEFRA Guideline Level Premium: \$862,184.28

Terminal Single Premium: \$6,270,278.03

Terminal Level Premium: \$862,184.28

IRS Circular 230 Disclosure: This material was prepared to support the promotion and marketing of an insurance product. Neither the insurance company, its distributors nor their respective employees and representatives provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisor as to any tax, accounting or legal statements made herein.

This illustration is not complete without all pages.

LI-A0702-0049

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
a part of Lincoln National Corporation



**LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL**

Prepared by: Ted Bernstein  
 956 Peninsula  
 Corporate Circle  
 Suite 2010  
 Boca Raton, FL 33437  
 Tel: 561 988 8784  
 Fax: 561 988 0833

**A LIFE INSURANCE ILLUSTRATION**

Prepared For: Marvin Schiller

*Flexible Premium Adjustable Life Policy*

**Section E: Supplementary Information**

**Surrender Charges:**

The surrender charges for this illustration shall be the lesser of the amounts listed below or the then current fund value.

Surrender values shown in Sections U and D reflect these surrender charges.

Year	Amount	Year	Amount	Year	Amount	Year	Amount	Year	Amount
1	\$453,300.00	5	\$365,800.00	9	\$286,200.00	13	\$211,500.00	17	\$124,500.00
2	\$430,900.00	6	\$345,100.00	10	\$267,300.00	14	\$192,400.00	18	\$93,300.00
3	\$408,300.00	7	\$325,100.00	11	\$248,600.00	15	\$172,300.00	19	\$53,400.00
4	\$387,000.00	8	\$305,500.00	12	\$230,100.00	16	\$150,700.00	20	\$0.00

*This illustration is not complete without all pages.*  
 11A070240000

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**  
*a part of Lincoln National Corporation*



LINCOLN LIFE GUARANTEES<sup>SM</sup> Plus UL

A LIFE INSURANCE ILLUSTRATION

Flexible Premium Adjustable Life Policy

Issued by: Telford... 950 Peninsula... Corporate Center... Suite 3000... Boca Raton, FL 33437... Tel: 561.982.8984... Fax: 561.982.0833

Prepared For: Marvin Schiller

MINNESOTA LIFE INSURANCE POLICY FACT SHEET

I. GENERAL INFORMATION

This is a life insurance policy fact sheet. Minnesota law requires that this fact sheet be provided to you before you make any payment on a life insurance policy.

II. INSURER AND BASIC POLICY INFORMATION

A. Name and Address of Insurer

Lincoln National Life Insurance Company
1300 South Clinton Street
Fort Wayne, IN 46802

B. Single Premium \_\_\_ Annual Premium X Other \_\_\_ (Check one)

C. Amount of Death benefit at end of first year \$10,000,000

D. Will the first year death benefit vary with the interest rate credited? \_\_\_ YES X NO

E. Is the advertised interest rate guaranteed? \_\_\_ YES X NO
If yes, for how long? \_\_\_

III. CALCULATION OF EARNINGS ON FIRST YEAR PREMIUM

- A. Amount of first year premium \$495,400.00
B. Amount of premium allocated to death benefit and expenses \$193,437.15
C. Balance upon which interest will be calculated \$301,962.87
D. Amount of interest income at advertised rate \$17,798.15
E. Policy value at end of first year \$319,761.02

NOTE: This value may not be available without surrender charges which are disclosed below.

IV. SURRENDER CHARGE

This policy should be purchased only for long term planning. Surrender charges may be substantial and will be imposed specified below, assuming that the advertised rate of interest and illustrated premiums are paid

- A. Surrender charge assessed if surrendered at the end of the first year \$319,761.02
B. The amount you will receive if you surrender at the end of the first year (III - E minus IV - A) \$0.00
C. Number of years for which a surrender charge is imposed: 19

Signature of Agent

Date 4/9/08

Marvin Schiller for Marvin Schiller Trust

Signature of Applicant

Date 04/09/08

BNC National Bank, Trustee

Signature of Trustee

LINCOLN NATIONAL LIFE INSURANCE COMPANY
a part of Lincoln National Corporation

**New Business Data** *You MUST include the New Business Data when submitting the illustration to the Home Office.*

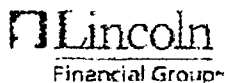
Product: *Lincoln LifeGuarantee<sup>SM</sup> Plus UL*  
 Name: Marvin Schillker  
 State: MN  
 Sex: Male  
 Age: 75  
 Class: Standard Non-Tobacco  
 Table Rating: None  
 Flat Extra/1000: 0.00 Per 0  
 Death Benefit Option: Level  
 DEFRA Type: Guideline Premium Test  
 Face Amount: \$10,000,000  
 Payment Mode: Annual  
 Underwriting: Full Underwriting  
 Corp Sum Deposit: \$0.00  
 7 Pay Premium: \$1,275,859.59

TP: \$495,400.00  
 Software Version: 2007.4.1  
 Last Rate Version Change: 2007.4

AGE	DEBITS	FACE AMOUNT
1	495,400.00	10,000,000
2	239,800.00	10,000,000
3	550,265.87	10,000,000
25	0.00	10,000,000

LOAN	WITHDRAWAL	OPTION
0.00	0.00	Level
0.00	0.00	Level
0.00	0.00	Level
0.00	0.00	Level

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY  
*a part of Lincoln National Corporation*



Lincoln Financial Group  
PO Box 21008  
Greensboro, NC 27420-1008  
Bus 800-487-1485

May 6, 2011

N C SCHILLER AMENDED & RESTATED REV TRUST  
NANCY SCHILLER TRIF  
MARVIN SCHILLER TRIF  
17319 ST JAMES CI  
BOCA RATON FL 33406

Re: JJ7025248  
Insured: MARVIN SCHILLER

Dear Policy Owner,

Your policy change request has been completed. The above policy has been decreased to \$5,000,000.00 with a new annual premium of \$272,682.00 and the death benefit option has been changed to increasing effective May 13, 2011.

As stated in your policy contract a pro rata surrender charge is assessed on the portion of your policy being decreased. The pro rata surrender charge that has been assessed in conjunction with this decrease request is \$193,500.00.

Please find enclosed an endorsement to place with your policy.

If you have any questions, please contact our Customer Contact Center at 1-800-487-1485. We appreciate the opportunity to be of service to you.

Sincerely,

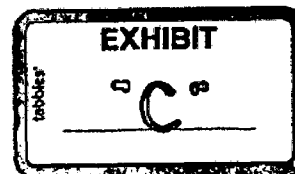
Cydney Bennett  
Complex Processing Department

cc: 767CW - 2128621  
Simon L. Bernstein

Enclosure

www.lincolnfg.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates







Please check appropriate underwriting company:

- The Lincoln National Life Insurance Company, Service Office: PO Box 21008, Greensboro, NC 27420-1008
- Lincoln Life & Annuity Company of New York, Service Office: PO Box 21008, Greensboro, NC 27420-1008
- First Penn-Pacific Life Insurance Company, Service Office: PO Box 21008, Greensboro, NC 27420-1008 (hereinafter referred to as "The Company")

**REINSTATEMENT OR CHANGE APPLICATION FOR LIFE INSURANCE - PART I**

<b>Original Insured A</b> <i>(First, Middle, Last)</i> <b>Marvin Schiller</b>	<b>Policy Number</b> <b>JJ-702524E</b>
--	---

**NON-UNDERWRITTEN POLICY CHANGES** *(In addition to this section, please complete questions 1-18 on page 2, questions 1-18 on page 6A (if applicable); and the Signatory Section.)*

- |  |  |
|--|--|
| <p>A. <input checked="" type="checkbox"/> Decrease Face/Specified Amount to:<br/>                 \$ <u>5,000,000</u></p> <p>C. <input type="checkbox"/> Correct Date of Birth to: <i>(omit slash)</i><br/>                 _____</p> <p>E. <input type="checkbox"/> Decrease Benefits or Riders: <i>Please provide full details!</i><br/>                 _____</p> <p>G. <input type="checkbox"/> Other: _____</p> | <p>B. <input checked="" type="checkbox"/> Change Premium to: \$ <u>272,682</u><br/> <i>(Based on change(s) in this section.)</i></p> <p>D. <input type="checkbox"/> Cancel Benefits or Riders: <i>Please provide full details!</i><br/>                 _____</p> <p>F. <input type="checkbox"/> Change Death Benefit Option to:<br/>                 Level <input checked="" type="checkbox"/> Increasing/Decrease Current Face Amount<br/> <i>(To maximum original face, complete full application and Underwritten Policy Changes Section.)</i></p> |
|--|--|

**UNDERWRITTEN POLICY CHANGES** *(Based on this change, complete pages 2-5 of application (and Sections A & B as applicable).)*

- |  |   |
|--|---|
| <p>H. <input type="checkbox"/> Reinstatement</p> <p>J. <input type="checkbox"/> Increase/Add Benefits/Riders: <i>Please provide full details!</i><br/>                 _____</p> <p>L. <input type="checkbox"/> Increase Face/Specified Amount to:<br/>                 \$ _____</p> <p>O. <input type="checkbox"/> Exercise Exchange of Insured/Substitute Life Rider</p> | <p>I. <input type="checkbox"/> Change Death Benefit Option to Increasing/Maintain Current Face Amount</p> <p>K. <input type="checkbox"/> Change to Non-Tobacco Rates</p> <p>M. <input type="checkbox"/> Rate/Premium Class Change: _____</p> <p>N. <input type="checkbox"/> Other: _____</p> <p>P. <input type="checkbox"/> Change Premium to: \$ _____<br/> <i>(Based on change(s) in this section.)</i></p> |
|--|---|

**SPECIAL INSTRUCTIONS** *(List details from questions above; please include question number details pertain to. If more space is required use the "Continuation of Details Supplement.")*

**TERM CONVERSION / GUARANTEED INSURABILITY OPTION** *Owner of Original Policy must sign page 8 (Please complete questions below; questions 1-18 on pages 2 and 3, and the Signatory Section. Please also complete Section A questions 1-19 and Section B as applicable.)*

- Q. Conversion/Option Type: *(Check one)*
- i.  Child  Spouse Rider  Partial Policy Conversion *(Check one)*
    - Keep Balance of Policy/Rider in Force
    - Terminate Balance of Policy/Rider
  - ii.  Full Policy Conversion
  - iii.  Guaranteed Insurability Regular Option
  - iv.  Guaranteed Insurability Alternate Option
  - v.  Other: \_\_\_\_\_
- R. Conversion/Option Effective Date: \_\_\_\_\_



Please check appropriate underwriting company:

- The Lincoln National Life Insurance Company, Service Office: PO Box 21008, Greensboro NC 27420-1008
- Lincoln Life & Annuity Company of New York, Service Office: PO Box 21008, Greensboro NC 27420-1008
- First Penn-Pacific Life Insurance Company, Service Office: PO Box 21008, Greensboro NC 27420-1008 (hereinafter referred to as "the Company")

Policy Number

JJ-7025248

PART I Continued

APPLICANT INFORMATION - ORIGINAL INSURED A (Required Section)			
1. Original Insured A <i>(First, Middle, Last)</i> Marvin Schiller	2. <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female		
3. Date of Birth <i>(if over age 70, please complete Section B)</i> <i>(mm/dd/yyyy)</i> 05/25/1933	4. Soc. Sec. No.	5. Are you a citizen of the United States? <input checked="" type="checkbox"/> Y <input type="checkbox"/> N <i>If "No," what country?</i>	
6. Place of Birth <i>(State, Country)</i> New York, US	7. Driver's License # & State		
8. Home Address <i>(Street, City, State, ZIP)</i> 17319 Saint James Court Boca Raton, FL 33495			
9. Occupation/Duties Retired	10. Employer n/a		
11. Business Address <i>(Street, City, State, ZIP)</i>			
12. Annual Earned Income \$ 0	13. Annual Unearned Income \$ 204,000	14. Net Worth \$ 10,000,000	
15. In the last 5 years have you filed for bankruptcy? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N <i>(If "Yes," please complete the Financial Supplement.)</i>	16. Primary Phone # 561-477-8313	AM PM	17. Work Phone # <input type="checkbox"/> AM <input type="checkbox"/> PM
18. Email Address			

COVERAGE INFORMATION (For New Coverage as available per product)

(Any request for increased coverage may require underwriting. Please complete entire application.)

19. Plan of Insurance Lincoln Lifeguardantee Plus UL 20. Amount of Insurance \$ 5,000,000  
*(If applying for variable life insurance please complete allocation form(s))* *(Specified amount in (1)(i))*

21. (i) Death Benefit Option *(Complete for Universal Life and Variable Universal Life Products only - not required for Term)*  
 Level  Increase by Cash Value/Accumulated Value (as applicable)

(ii) Death Benefit Qualification Test (DBQT) For IRS purposes, premiums will be tested using the Guideline Premium Test unless  Cash Value Accumulation Test is checked (not available on all products or with all riders).  
**The DBQT cannot be changed after issue unless the terms of the policy require a change.**

22. Save Age?  Y  N *(If not saving age, policy will be current dated.)*

23. Additional Benefits and Riders: *(If applicable)*

<input type="checkbox"/> Accelerated Benefit Rider	<input type="checkbox"/> Children's Term Insurance Rider <i>(Complete Child's Supplement)</i>
<input type="checkbox"/> Supplemental Coverage \$ _____	<input type="checkbox"/> Waiver of Premium
<input type="checkbox"/> Term on Spouse/Other Insured Rider \$ _____ <i>(Please complete Section B - Applicant Information - Original Insured B)</i>	<input type="checkbox"/> Waiver of Monthly Deductions
	<input type="checkbox"/> Waiver of Specified Premium \$ _____

Other Benefits and Riders *(not listed above)*. (Please provide full details: e.g. coverage amounts/percentages/etc.):

Policy Number  
JJ-7025248

**PART I Continued**

**BILLING INSTRUCTIONS (As available per product) (For New Coverage)**

- 24 Premium Mode:  Annual  Semi Annual  Quarterly  Monthly (FPI)  Other \_\_\_\_\_
- 25 Modal Planned Premium \$ \_\_\_\_\_ 26 Lump Sum \$ \_\_\_\_\_  1035 Exchange
- 27 Special Billing: (check one if applicable)  New List Bill  Existing List Bill Number: \_\_\_\_\_
- 28 Source of Premium loan 29 Automatic Premium Loan  Y  N  
*(other than loan, business activity) (Complete for Whole Life only)*
- 30 Premium Notices To (check one only) (Please note we cannot bill to your agent)  
 Owner in Question 31  Owner in Question 37  Insured at Business  Insured at Residence  Other (indicate below)

**OWNER INFORMATION (If left blank, Original Insured(s) will be owner) (For New Coverage)**

- 31 Owner Name (Trust Name, Date & Trustees) same as current owner
- 32 Owner Address \_\_\_\_\_
- 33 Relationship to Original Insured(s) \_\_\_\_\_
- 34 Owner Soc. Sec. No./TIN \_\_\_\_\_
- 35 Date of Birth/Trust Date \_\_\_\_\_
- 36 Citizen of (Country) \_\_\_\_\_
- 37 Owner Name (Trust Name, Date & Trustees) \_\_\_\_\_
- 38 Owner Address \_\_\_\_\_
- 39 Relationship to Original Insured(s) \_\_\_\_\_
- 40 Owner Soc. Sec. No./TIN \_\_\_\_\_
- 41 Date of Birth/Trust Date \_\_\_\_\_
- 42 Citizen of (Country) \_\_\_\_\_
- 43 Is this policy being purchased as part of an employer owned life insurance program where the employer is the direct or indirect beneficiary of the policy?  Y  N

**BENEFICIARY DESIGNATION (Unless otherwise stated below, if multiple beneficiaries are named in a class (Primary, Contingent), the proceeds are to be paid equally to the survivor or survivors, if any, in the class.) (For New Coverage)**

- Select Primary (P) or Contingent (C) Beneficiary for each line completed. If Trust, check here .
- |    |   |   |
|----|---|---|
| 44 | a. Beneficiary Name (Trust Name, Date & Trustees)<br><input type="checkbox"/> P<br><input type="checkbox"/> C | b. Soc. Sec. No./TIN _____<br>c. Relationship to Original Insured _____ |
| 45 | a. Beneficiary Name (Trust Name, Date & Trustees)<br><input type="checkbox"/> P<br><input type="checkbox"/> C | b. Soc. Sec. No./TIN _____<br>c. Relationship to Original Insured _____ |
| 46 | a. Beneficiary Name (Trust Name, Date & Trustees)<br><input type="checkbox"/> P<br><input type="checkbox"/> C | b. Soc. Sec. No./TIN _____<br>c. Relationship to Original Insured _____ |
| 47 | a. Beneficiary Name (Trust Name, Date & Trustees)<br><input type="checkbox"/> P<br><input type="checkbox"/> C | b. Soc. Sec. No./TIN _____<br>c. Relationship to Original Insured _____ |

48. Special Instructions (List details from questions also red "yes" and please specify to which question numbers details pertain. If more space is required use the Continuation of Details Supplement.)

Policy Number  
JJ-7025248

**PART I Continued**

**APPLICANT INFORMATION - ORIGINAL INSURED A**

49. Are you considering stopping premium payments, surrendering, replacing, forfeiting, assigning to the insurer or reducing your benefits under an existing policy or annuity, or are you considering using or borrowing funds from your existing policies or annuities to pay premiums due on the new or applied for policy? JY  N  
*(If "Yes", please complete and sign all required replacement forms.)*

50. Please list amounts of all inforce life insurance on your life, including any policies that have been sold. *(Please list in the box below.)*  
 If none, check this box:   
 (Include Disability Insurance if disability reinstatement or exercise of GPI Rider.)  
 Please indicate the Type of coverage: Business (B); Key Person (K); or Personal (P).

Company	Face Amount	Policy Number	Issue Date (mm/dd/yyyy)	Replacement or Change of Policy?	1035 Exchange	Type
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	

51. Do you have any applications currently pending or do you plan to apply for new life or disability insurance coverage with any other company? *(If "Yes", please provide details in the space provided.)* JY  N

Company	Amount	Type (Life or Disability)	Purpose of Insurance (Business, Personal)
	\$		
	\$		

52. What is the total amount of new life insurance coverage that will be placed inforce with all companies including this application? \$ 5,000,000

53. Is this policy being funded via a premium financing loan or with funds borrowed, advanced or paid from another person or entity? *(If "Yes", please complete the Premium Financing Supplement.)*  Y  N

54. Have you ever applied for life, health or disability insurance and been declined, postponed or charged an increased premium? *(If "Yes", provide further information in the "Details" space provided.)*  Y  N

55. Are you currently receiving, or within the past 10 years have you received or applied for, any disability benefits, including Worker's Compensation, Social Security Disability Insurance or any other form of disability insurance? *(If "Yes", provide further information in the "Details" space provided.)* LY  N

**GENERAL RISK INFORMATION - ORIGINAL INSURED A**

56. Do you now, or do you plan to fly, or have you flown during the past 2 years, as a pilot, student pilot or crew member? *(If "Yes", an Aviator Supplement is required, this includes balloon pilots.)*  Y  N

57. Do you plan to participate, or have you participated within the past 2 years, in motor vehicle or boat racing, in hang gliding, sky or scuba diving, or mountain, rock or technical climbing; or in similar sports? *(If "Yes", an Aviator Supplement is required.)*  Y  N

58. Do you now, or do you plan to reside or travel outside of the United States or Canada within the next year? *(If "Yes", a Foreign Travel or Residence Supplement is required.)*  Y  N

59. In the past 5 years, have you been convicted of two or more moving violations, driving under the influence of alcohol or other drugs, or had your driver's license suspended, restricted or revoked? *(If "Yes", please indicate what type and dates in the "Details" space provided.)*  Y  N

60. Have you ever been convicted of or are you awaiting trial for a felony? *(If "Yes", please indicate type, date and the state of felony and if currently on probation or parole, in the "Details" space provided.)*  Y  N

61. Are you a member of, or applied to be a member of, or received a notice of required service in, the armed forces, reserves or National Guard? *(If "Yes", please indicate if Retired or active; the branch of service, rank, duties, mobilization category and current duty station; if a notice of deployment has been received, to where and when, in the "Details" space provided.)* JY  N

62. Have you ever used tobacco or products containing nicotine (including, but not limited to, chew tobacco, snuff, nicotine gum and/or patches)? *(If "Yes", list below.)*  Y  N

Type:	Date First Used: <i>(month/year)</i>	Date Last Used: <i>(month/year)</i>	Amount and Frequency:

**PART I Continued**

Policy Number  
JJ-7025248

**MEDICAL INFORMATION - ORIGINAL INSURED A (Answer this section only when required.)**

63. Provide full name/address/phone number of personal physician(s) and any other physicians seen within the past 5 years.  
Dr Reingold 1905 Clint Moore Rd Boca Raton, Fl 33496

a. Date and reason of last visit: 6 months ago- regular checkup

b. Tests performed & treatment received.

64. Height \_\_\_\_\_ ft. / \_\_\_\_\_ in      a. Has your weight changed by more than 10 pounds during the past 12 months?     Yes     No  
Weight \_\_\_\_\_ lbs      b. If "Yes," by how many pounds? \_\_\_\_\_     Gain     Loss

65	Age if Living & Health Status	Diabetes, Cancer, Heart Disease? <i>(include age of onset)</i>	Age at Death & Cause
a. Father			
b. Mother			
c. Sibling(s)			

66. **Details:** (List details from questions answered "Yes" and phrase specifics to which question numbers details pertain. If more space is required use the "Continuation of Details Supplement.")



Please check appropriate underwriting company:

- The Lincoln National Life Insurance Company, Service Office PO Box 21008 Greensboro NC 27420-1008
- Lincoln Life & Annuity Company of New York, Service Office PO Box 21008 Greensboro NC 27420-1008
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**HEALTH SUMMARY - PART I continued**

Policy Number

JJ-7025248

**APPLICANT INFORMATION - ORIGINAL INSURED A**

▶ If you answer "Yes" to any of the following questions, please provide further information in the "Details" space provided.

67. Have you had or been advised by a licensed medical professional to have a check up, EKG, x-ray, blood or urine test or any other diagnostic test or are you now planning to seek medical advice or treatment for any reason?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
68. Have you been a patient in a hospital, clinic, sanatorium or other medical facility, or been advised by a licensed medical professional to have any hospitalization or surgery which has not been completed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
69. Have you ever had any indication of, or been treated by a licensed medical professional for:		
a. Chest pain, palpitations, high blood pressure, heart disease, heart murmur, heart failure or other disorders of the heart or blood vessels?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Any tumor, cancer, cysts, melanoma, lymphoma or any disorder of the lymph nodes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Anemia, leukemia, clotting disorder or any other blood disorder?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Diabetes, elevated blood sugar, thyroid, or other endocrine or glandular disorder?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Asthma, emphysema, allergies, sleep apnea, tuberculosis, sarcoidosis, persistent bronchitis or dysfunction of bronchi or any other disorder of the respiratory system?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Seizures, fainting, dizziness, epilepsy, stroke, paralysis or other neurologic or brain disorder?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Any nervous, mental, or emotional disorder, or received counseling for anxiety, depression, stress or any other emotional condition?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Ulcers, colitis, jaundice, hepatitis, cirrhosis, gastrointestinal bleeding, or other disorder of the stomach, esophagus, liver, intestines, gallbladder, or pancreas?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Any complications of pregnancy or disorder of the testicles, prostate, breasts, ovaries, uterus, cervix, kidney or urinary bladder?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Arthritis, gout, or any disorder of the back, spine, muscles, nerves, bones, joints or skin?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Any disorder of the eyes, ears, nose or throat?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Any mental or physical disorder or medically or surgically treated condition not listed above?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
70. Have you ever been diagnosed as having or been treated by a licensed medical professional for Acquired Immune Deficiency Syndrome or an AIDS related condition?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
71. Do you use alcoholic beverages? If "Yes," indicate type, frequency & amount.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Type _____ Frequency rarely _____ Amount 1 drink		
72. Have you ever been treated for drug or alcohol abuse or been advised by a licensed medical professional to limit your use of alcohol or any medication, prescribed or not?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
73. In the past 5 years have you used or experimented with cocaine, marijuana, or other non-prescription stimulants, depressants, or narcotics?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
74. List all medication and dosages you are currently taking or have taken in the last 30 days, including prescriptions, over the counter drugs, aspirin and herbal supplements.		
75. Details: (List details from questions answered "Yes" and please specify to which question numbers details pertain. If more space is required, use the "Continuation of Details Supplement.")		
69a) 3 years ago- 2 stents put in		



Please check appropriate underwriting company:

- The Lincoln National Life Insurance Company, Service Office: PO Box 21008, Greensboro, NC 27420-1008
- Lincoln Life & Annuity Company of New York, Service Office: PO Box 21008, Greensboro, NC 27420-1008
- First Penn-Pacific Life Insurance Company, Service Office: PO Box 21008, Greensboro, NC 27420-1008 (hereinafter referred to as "The Company")

Policy Number  
JJ-7025248

**SECTION B - DEFINED AGE QUESTIONNAIRE**  
(Complete if either Original Insured is age 70 or over.)

1. Original Insured A (First, Middle, Last) Marvin Schiller
2. Original Insured B (First, Middle, Last) \_\_\_\_\_

	Original Insured A	Original Insured B
3. Will you, the original insured and/or beneficiary, and/or any entity on your behalf, receive any compensation as an inducement to purchase the policy, whether via the form of cash, property, an agreement to receive money in the future, or otherwise, if this policy is issued?	NO <input checked="" type="radio"/> YES <input type="radio"/>	NO <input checked="" type="radio"/> YES <input type="radio"/>
4. Have you, the original insured, been involved in any discussion about the possible sale or assignment of this policy to an unrelated third party, as an inducement to purchase the life insurance policy? Have you been involved in any discussion about the possible sale or assignment of a beneficial interest in a trust, limited liability company or other entity created or to be created on your behalf which will have an ownership or beneficial interest in this policy?	NO <input checked="" type="radio"/> YES <input type="radio"/>	NO <input checked="" type="radio"/> YES <input type="radio"/>
5. Have you, the original insured, been involved in any discussion about the projected value of this policy in a future sale to an unrelated third party? Do you, the original insured, understand that estimated values of policies in the life settlement or other secondary marketplace are not guaranteed and that you may not be able to sell your policy for any amount in excess of the cash surrender value?	NO <input checked="" type="radio"/> YES <input type="radio"/>	NO <input checked="" type="radio"/> YES <input type="radio"/>
6. Have you, the original insured, ever sold a policy to a life settlement, viatical or other secondary market provider, or are you in the process of selling a policy?	NO <input checked="" type="radio"/> YES <input type="radio"/>	NO <input checked="" type="radio"/> YES <input type="radio"/>
7. Details: (List details from questions answered "Yes" and please specify to which question numbers details pertain. If more space is required use the "Continuation of Details Supplement.")		

**OWNER INFORMATION**

8. Owner Name <u>same as current owner</u>	Owner
9. Will you, the proposed owner and/or beneficiary, and/or any entity on your behalf, receive any compensation as an inducement to purchase the policy, whether via the form of cash, property, an agreement to receive money in the future, or otherwise, if this policy is issued?	NO <input checked="" type="radio"/> YES <input type="radio"/>
10. Have you, the proposed owner, been involved in any discussion about the possible sale or assignment of this policy to an unrelated third party, as an inducement to purchase the life insurance policy? Have you been involved in any discussion about the possible sale or assignment of a beneficial interest in a trust, limited liability company or other entity created or to be created on your behalf?	NO <input checked="" type="radio"/> YES <input type="radio"/>
11. Have you, the owner, been involved in any discussion about the projected value of this policy in a future sale to an unrelated third party? Do you, the owner, understand that estimated values of policies in the life settlement or other secondary marketplace are not guaranteed and that you may not be able to sell your policy for any amount in excess of the cash surrender value?	NO <input checked="" type="radio"/> YES <input type="radio"/>
12. Is this policy being funded via a premium financing loan or with funds borrowed, advanced or paid from another person or entity? (If "Yes", please complete the Premium Financing Application Supplement.)	NO <input checked="" type="radio"/> YES <input type="radio"/>
13. Details: (List details from questions answered "Yes" and please specify to which question numbers details pertain. If more space is required use the "Continuation of Details Supplement.") <u>Cowherica Bank</u>	



Policy Number

JJ 7025248

PART I Continued

SERVICE OFFICE ENDORSEMENTS (For Company Use Only. We will attach additional documentation as needed.)

SUITABILITY

Complete only if applying for Variable Life Insurance and submit allocation form(s) with this Application:

- 1. Have you, the Original Insured(s) and the Owner, if other than the Original Insured(s), received a current Prospectus for the policy applied for and have you had sufficient time to review it? YES
- 2. Do you understand that the amount and duration of the death benefit may increase or decrease depending on the investment performance of funds in the Separate Account? YES

I understand that the cash values may increase or decrease depending on the investment performance of

Policy Number JJ-7025248
-----------------------------

## PART I Continued

SERVICE OFFICE ENDORSEMENTS <i>(for Company Use Only. We will attach additional documentation as needed.)</i>
---

SUITABILITY
-------------

Complete only if applying for Variable Life Insurance and submit allocation form(s) with this Application:

- |  |   |
|--|---|
| 1. Have you, the Original Insured(s) and the Owner, if other than the Original Insured(s), received a current Prospectus for the policy applied for and have you had sufficient time to review it? | Y <input type="checkbox"/> N <input type="checkbox"/> |
| 2. Do you understand that the amount and duration of the death benefit may increase or decrease depending on the investment performance of funds in the Separate Account?                          | Y <input type="checkbox"/> N <input type="checkbox"/> |
| 3. Do you understand that the cash values may increase or decrease depending on the investment performance of the funds held in the Separate Account?  | Y <input type="checkbox"/> N <input type="checkbox"/> |
| 4. With this in mind, do you believe that the policy applied for is in accord with your insurance objective and your anticipated financial needs?  | Y <input type="checkbox"/> N <input type="checkbox"/> |

**CASH VALUES MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE SEPARATE ACCOUNT. THE DEATH BENEFIT MAY BE VARIABLE OR FIXED UNDER SPECIFIED CONDITIONS**

AGREEMENT AND ACKNOWLEDGEMENT
-------------------------------

I, the Owner, certify that the tax identification or social security number as provided by me is correct. I also certify that I am not subject to backup withholding.

Each of the Undersigned declares that:

- Any new, reinstated or increased coverage will not be in effect unless and until (a) all premiums and charges have been paid to and accepted by the Company; (b) the requested changes have been accepted by the Company; and (c) statements on this form and on any other application submitted as a part of this request are correct at the time of such payments and approval. Blank spaces in questions 31-43 (Owner Information) and/or 44-47 (Beneficiary Designation) of Part I of the application and question 19 of Section A of the application indicate no change from the previous designation.
- No agent, broker or medical examiner has the authority to make or modify any Company contract or to waive any of the Company's requirements.
- I/WE HAVE READ, or have had read to me/us, the completed Reinstatement or Change Application for Life Insurance before signing below. All statements and answers in this application are correctly recorded, and are full, complete and true. I confirm that upon receipt of the contract I will review the answers recorded on the application. I will notify the Company immediately if any information in the application is incorrect. Caution: If your answers on this application are incorrect or untrue, the Company may have the right to deny benefits or rescind coverage under the policy and any riders attached to it.
- For employer owned life insurance policies, the owner hereby acknowledges its sole responsibility for ensuring that it complies with all legal and regulatory requirements related to life insurance it purchases on its employees, including appropriate disclosure to each employee whose life is insured under such a life insurance policy.
- Corrections, additions or changes to this application may be made by the Company. Any such changes will be shown under "Service Office Endorsements". Acceptance of a policy issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age at issue), plan, amount, or benefits unless agreed to in writing by the Applicant.
- This application shall amend and be a part of the original application and the policy. The incontestability and suicide provisions in the policy are amended to apply to any new or increased coverage from the date the new or increased coverage is made to be in effect by the Company. Upon reinstatement, the period of contestability with respect to statements made in this application shall begin anew as of the date the new or increased coverage is made to be in effect by the Company.
- For Universal Life and Variable Life, the effective date of any change in death benefit or any Rider requested on pages 1 and 2 shall be the Monthly Anniversary Day which coincides with or next follows the date the Company approves this application.

STATE DISCLOSURES
-------------------

All jurisdictions except AR, AZ, CT, DC, FL, KS, KY, LA, ME, MN, NJ, NM, OH, OK, PA, TX, VA and WA. Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

AR, NM and OH Only. Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

Policy Number  
JJ-7025248

**PART I Continued**

**TRUST VERIFICATION**

We hereby certify that the Trustee(s) named in this application are the Trustee(s) for the named Trust, which is in full force and effect. The Company assumes no obligation to inquire into the terms of any trust agreement affecting this policy and shall not be held liable for any party's compliance with the terms thereof. The Company may rely solely upon the signature(s) of the Trustee(s) named in this application to any receipt, release or waiver, or to any transfer or other instrument affecting this policy or any options, privileges or benefits thereunder. Unless otherwise indicated, the signature(s) of all Trustee(s) named, or their successors, will be required to exercise any contractual right under the policy. The Company shall have no obligation to see to the use or application of any funds paid to the Trustee(s) in accordance with the terms of the policy. Any such payment made by the Company to the Trustee(s) shall fully discharge the Company with respect to any amounts so paid.

**AUTHORIZATION**


Each of the undersigned declares that:  
We authorize any medical professional, hospital or other medical institution, insurer, MIB, Inc., or any other person or organization that has any records or knowledge of me/us or my/our physical or mental health or insurability to disclose that information to the Company, its reinsurers, or any other party acting on the Company's behalf. We authorize the Company to disclose information related to my insurability to MIB, Inc., and to other insurers to whom I/we may apply for coverage.  
We acknowledge receipt of the Privacy Notice and the Important Notice containing the Investigative Consumer Report and MIB, Inc. information.  
This authorization shall be valid for 24 months after it is signed. A photographic copy of this authorization shall be as valid as the original. We understand that I/we may revoke this authorization at any time by written notification to the Company; however, any action taken prior to notification will not be affected.  
The purpose of this authorization is to allow the Company to determine eligibility for life coverage or a claim for benefits under a life policy.  
For Non Underwritten Changes: The Company will not obtain medical information on this authorization for Non Underwritten Policy Changes questions A-C.  
 I elect to be interviewed if an Investigative Consumer Report is prepared.

**SIGNATORY SECTION**

This Application consists of: a) Part I (including Sections A-B if needed); b) Part II Medical Application, if required; c) any amendments to the application(s) attached thereto; and d) any supplements, all of which are required by the Company for the plan, amount and benefits applied for. This Reinstatement or Change Application for Life Insurance - Part I shall be complete when it includes Applicant Information - Original Insured A, and any or none of the following (please check, as applicable, included Sections A-B):

- Section A - Applicant Information - Original Insured B.
- Section B - Defined Age Questionnaire.

Signed in \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ (month) \_\_\_\_\_ (year)

 \_\_\_\_\_  
Signature of Original Insured A (Parent or Guardian if under 14 years of age)

\_\_\_\_\_  
Signature of Original Insured B (If coverage applied for Parent or Guardian if under 14 years of age)

\_\_\_\_\_  
Signature of Applicant/Owner/Trustee (If other than Original Insured) (Provide Officer's Title if policy is owned by a Corporation)

\_\_\_\_\_  
Signature of Applicant/Owner/Trustee (If other than Original Insured) (Provide Officer's Title if policy is owned by a Corporation)

**TO BE COMPLETED BY AGENT ONLY**

(i) Does the applicant have any existing life insurance policies or annuities?  YES  NO  
(ii) Do you know or have you any reason to believe that replacement of insurance is involved?  YES  NO  
If a replacement is involved, I certify that only company approved sales materials were used in this sale and that copies of all sales materials were left with the applicant.  
I declare that I have accurately answered all questions contained in this section.  
I declare that I have provided each Original Insured and Owner(s) with the Important Notice as well as a copy of the Privacy Practices Notice.

\_\_\_\_\_  
Signature of Licensed Agent, Broker or Registered Representative

\_\_\_\_\_  
Name of Licensed Agent, Broker or Registered Representative (Please Print)

**APPLICABLE TO VARIABLE LIFE ONLY**

I have reviewed the Application, Supplements, New Account Form and allocation forms and find the transaction suitable.

\_\_\_\_\_  
Signature of Registered Principal of Broker/Dealer

\_\_\_\_\_  
Name of Registered Principal of Broker/Dealer (Please Print)

Case: 17-3595 Document: 12-13

Bernstein, Estate of Simon  
Pleadings

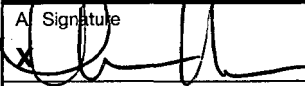
11187.006

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span></p> <p><b>X</b></p> <p>B. Received by (Printed Name) <span style="float: right;">C. Date of Delivery</span></p>
<p>1. Article Addressed to:</p> <p>Department of the Treasury Internal Revenue Service Center Austin TX 73301-0002</p>	<p><b>10 20 2012</b></p> <p><input type="checkbox"/> Is delivery address different from item 1? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If YES, enter delivery address below:</p>
<p>Simon Bernstein - 2011 1040</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <span style="float: right;"><input type="checkbox"/> Express Mail</span></p> <p><input type="checkbox"/> Registered <span style="float: right;"><input type="checkbox"/> Return Receipt for Merchandise</span></p> <p><input type="checkbox"/> Insured Mail <span style="float: right;"><input type="checkbox"/> C.O.D.</span></p> <p>4. Restricted Delivery? (Extra Fee) <span style="float: right;"><input type="checkbox"/> Yes</span></p>
<p>2. Article Number (Transfer from service label)</p>	<p>7010 1870 0001 8551 0848</p>

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> 
<p>1. Article Addressed to:</p> <p>Peter M. Feaman, Esq. 3615 W. Boynton Beach Blvd. Boynton Beach, FL 33436</p>	<p>B. Received by (Printed Name) C. Date of Delivery</p> <p>Maggie Valle 9/5/13</p>
<p>2. Article Number (Transfer from service label)</p> <p><u>Bernstein - Objection to Claim of Stansbury</u></p>	<p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
	<p>7010 1870 0001 8551 2507</p>

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540





7010 1870 0001 8551 2507

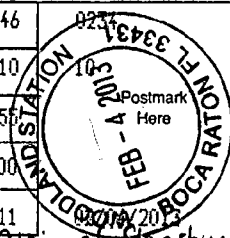
U.S. Postal Service <sup>TM</sup>  
**CERTIFIED MAIL <sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

BOYNTON BEACH FL 33436

**OFFICIAL USE**

Postage	\$	\$0.46
Certified Fee		\$3.10
Return Receipt Fee (Endorsement Required)		\$2.55
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$6.11



*Bernstein - Objection to Claim of Stanbury*

Sent To  
Peter M. Flaman, Esq.

Street, Apt. No.,  
or PO Box No. 3615 W. Boynton Beach Blvd.

City, State, ZIP+4  
Boynton Beach, FL 33436

PS Form 3800, August 2005 See Reverse for Instructions

## Bernstein jewelry

2 diamond ring settings

1 diamond encrusted wedding band

2 large diamond stones

Man's gold pocketwatch

clear & black triangle stone on gold chain

multi colored stones in flower shaped setting on gold band

thick gold chain (looks like horse bits)

gold chain link bracelet

dangling stone earrings (eveningwear)

gold Israel watch pendant on gold chain

gold oval cufflinks w/ small blue stones

man's gold ring with B insignia

gold pin with small stones on A insignia

STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

SSN: 371-32-5211

BIRTHPLACE: FLINT, MICHIGAN

PLACE WHERE DEATH OCCURRED: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian

American Indian or Alaskan Native--Tribe:

Japanese  Korean  Vietnamese

Guamanian or Chamorro

Samoan

Other Pacific Isl:

Other Asian:

Other:

Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED

EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK  
BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152

19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (if other than Certifier): NOT ENTERED

*C. Meach Grij*

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

State Registrar

REQ: 2013124648

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DH FORM 1946 (04-10)

CERTIFICATION OF VITAL RECORD



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LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

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MARITAL STATUS: WIDOWED

SPOUSE: NONE

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COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian

American Indian or Alaskan Native--Tribe:

Japanese  Korean  Vietnamese

Guamian or Chamorro

Samoan

Other Pacific Isl:

Other Asian:

Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED

EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

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BOCA RATON, FLORIDA

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19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

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MEDICAL EXAMINER CASE NUMBER: 121500913

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CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (if other than Certifier): NOT ENTERED

*C. Meade Grij*

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SEX: MALE

AGE: 076 YEARS

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SSN: 371-32-5211

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PLACE WHERE DEATH OCCURRED: INPATIENT

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LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

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SPOUSE: NONE

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COUNTY: PALM BEACH

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American Indian or Alaskan Native--Tribe:

Japanese  Korean  Vietnamese

Guamanian or Chamorro

Samoan

Other Pacific Isl:

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EVER IN U.S. ARMED FORCES? NO

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MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

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*C. Meade Grij*

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OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

SSN: 371-32-5211

BIRTHPLACE: FLINT, MICHIGAN

PLACE WHERE DEATH OCCURRED: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian

American Indian or Alaskan Native--Tribe:  Japanese  Korean  Vietnamese

Guamian or Chamorro  Samoan  Other Pacific Isl:

Other Asian:  Other:  Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES?NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK  
BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152  
19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT ENTERED

*C. Meade G. J.*

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

REQ: 2013124648

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT.



\* 2 8 3 6 6 0 6 5 \*

DH FORM 1946 (04-10)

CERTIFICATION OF VITAL RECORD



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VOID IF ALTERED OR ERASED

STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012 SEX: MALE SSN: 371-32-5211 AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935 BIRTHPLACE: FLINT, MICHIGAN

PLACE OF DEATH: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE: X White \_\_\_ Black or African American \_\_\_ Asian Indian \_\_\_ Chinese \_\_\_ Filipino \_\_\_ Native Hawaiian \_\_\_ Japanese \_\_\_ Korean \_\_\_ American Indian or Alaskan Native-Tribe: \_\_\_ Vietnamese \_\_\_ Other Asian: \_\_\_ Guamanian or Chamorro \_\_\_ Samoan \_\_\_ Other Pacific Isl: \_\_\_ Other: \_\_\_ Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152 19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: PENDING INVESTIGATION

CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:

a PENDING

b

c

d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I:

AUTOPSY PERFORMED? YES

AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? NO

DATE OF SURGERY:

DID TOBACCO USE CONTRIBUTE TO DEATH? UNKNOWN

REASON FOR SURGERY:

IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR?

NOT APPLICABLE

DATE OF INJURY: NOT APPLICABLE

TIME OF INJURY (24 hr):

INJURY AT WORK?

LOCATION OF INJURY:

DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:

IF TRANSPORTATION INJURY, Status of Decedent:

Type of Vehicle:

C. Meade G. J., State Registrar

REQ: 2013124648

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

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DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD



\* 3 8 8 1 8 0 8 8 \*

TS004165

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IN THE CIRCUIT COURT OF THE  
15<sup>TH</sup> JUDICIAL CIRCUIT IN AND FOR  
PALM BEACH COUNTY, FLORIDA

WILLIAM E. STANSBURY,  
Plaintiff,

CASE NO: **50 2012 CA 013933 MB AA**

v.

TED S. BERNSTEIN; SIMON BERNSTEIN;  
LIC HOLDINGS, INC.; and ARBITRAGE  
INTERNATIONAL MANAGEMENT, LLC,  
f/k/a ARBITRAGE INTERNATIONAL  
HOLDINGS, LLC.

Defendants.

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**NOTICE OF HEARING**

(Motion Calendar)

PLEASE TAKE NOTICE that the undersigned attorney for Plaintiff, WILLIAM STANSBURY, has called up for hearing the following matter:

**Matter:** [Defendants'] Motion for Enlargement of Time to Respond to Amended Complaint

**Date:** Monday, March 11, 2013

**Time:** 8:45 a.m.

**Place:** Honorable Glenn D. Kelley  
Courtroom 11A  
Palm Beach County Circuit Court  
205 No. Dixie Highway  
West Palm Beach, FL 33401



**CERTIFICATE OF SERVICE**

WE HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail service at [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [arnsdorffk@gtlaw.com](mailto:arnsdorffk@gtlaw.com); [steffesj@gtlaw.com](mailto:steffesj@gtlaw.com); [FLService@gtlaw.com](mailto:FLService@gtlaw.com) to Jon Swergold, Esq., Greenberg Traurig, P.A., 401 East Las Olas Blvd., Suite 2000, Fort Lauderdale, FL 33301; and at [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com) to Robert L. Spallina, Esq., *Counsel for Donald Tescher, Personal Representative of the Estate of Simon Bernstein*, Tescher & Spallina, P.A., 4855 Technology Way, Suite 720, Boca Raton, FL 33431 on this 2<sup>nd</sup> day of February, 2013.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel: 561-734-5552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By: 

Peter M. Feaman  
Florida Bar No.: 0260347

IN THE CIRCUIT COURT OF THE FIFTEENTH  
JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR  
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF  
SIMON BERNSTEIN,

Case No. 502012CP 004391  
XXXX SB

Deceased.

Division: IZ

**NOTICE OF INDEPENDENT ACTION**

WILLIAM E. STANSBURY, Claimant ("Claimant"), by and through his undersigned counsel, hereby provides notice that he has filed an independent action against this Estate with respect to the Statement of Claim that Claimant filed in this proceeding, in accordance with §733.705 Fla. Stat. (2012). Such independent action is currently pending in the Circuit Court in and for Palm Beach County, Florida, Case No. 50-2012-CA-013933-XXXX-MB.

Signed on March 1, 2013.

Counsel for Claimant:

PETER M. FEAMAN, P.A.  
3615 West Boynton Beach Boulevard  
Boynton Beach, Florida 33436  
Telephone: (561) 734-5552  
E-mail: [pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By: 

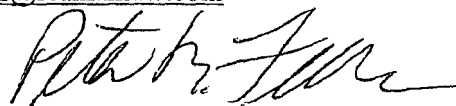
Peter M. Feaman, Esq.  
Florida Bar No. 0260347

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail service to Robert L. Spallina, Esq., *Counsel for Donald Tescher, Personal Representative of the Estate of Simon Bernstein*, Tescher & Spallina, P.A., 4855 Technology Way, Suite 720, Boca Raton, FL 33431, at [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com) on this 1<sup>st</sup> day of March, 2013.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel: 561-734-5552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By: \_\_\_\_\_



Peter M. Feaman  
Florida Bar No.: 0260347

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**From the Desk of  
Kimberly Moran**

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**TO :** File

**DATE :** April 17, 2013

**RE :** Bernstein Estates (11187.006)

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On April 17, 2013, Don met with Ted Bernstein. Ted brought his mother's jewelry in a Federal Express pouch, and we put the jewelry in our Will safe.

**Robert Spallina**

---

**From:** Maryanne Koskey [mkoskey@feamanlaw.com]  
**Sent:** Wednesday, January 23, 2013 3:01 PM  
**To:** swergoldj@gtlaw.com; arnsdorffk@gtlaw.com; steffesj@gtlaw.com; FLService@gtlaw.com; Robert Spallina  
**Subject:** SERVICE OF COURT DOCUMENT - Case No.: 50 2012 CA 013933 MB AA  
**Attachments:** SKMBT\_C35130123150800

Court: In the Circuit Court of the 15<sup>th</sup> Judicial Circuit in and for Palm Beach County, FL

Case No.: 50 2012 CA 013933 MB AA

Case Name: William Stansbury v. Bernstein et al

Attachment: Notice of Hearing on Plt's Motion for Substitution of Party

**Maryanne Koskey**  
*Legal Assistant to Peter M. Feaman*  
PETER M. FEAMAN, P.A.  
*Attorneys for William Stansbury*  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel: 561.734.5552  
Fax: 561.734.5554  
[www.feamanlaw.com](http://www.feamanlaw.com)

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: SIMON BERNSTEIN          PROBATE DIVISION

IRREVOCABLE INSURANCE

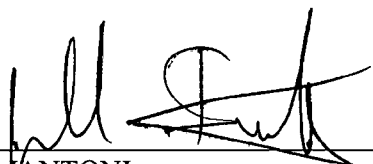
TRUST dated JUNE 21, 1995          FILE NO.:

\_\_\_\_\_ /

**WAIVER, CONSENT AND JOINDER TO  
DECLARATORY ACTION TO ESTABLISH A LOST TRUST  
AND APPOINT A SUCCESSOR TRUSTEE**

The undersigned, a surviving child of SIMON BERNSTEIN and SHIRLEY BERNSTEIN, acknowledge receipt of the captioned pleading, waive formal service and join in and consent to the relief requested.

Dated this 6 day of March, 2013.

  
\_\_\_\_\_  
JILL ANTONI

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: SIMON BERNSTEIN      PROBATE DIVISION

IRREVOCABLE INSURANCE

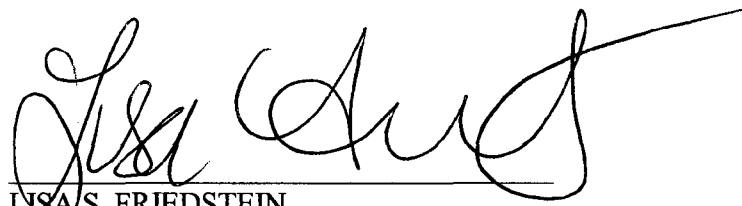
TRUST dated JUNE 21, 1995      FILE NO.:

\_\_\_\_\_ /

**WAIVER, CONSENT AND JOINDER TO  
DECLARATORY ACTION TO ESTABLISH A LOST TRUST  
AND APPOINT A SUCCESSOR TRUSTEE**

The undersigned, a surviving child of SIMON BERNSTEIN and SHIRLEY BERNSTEIN, acknowledge receipt of the captioned pleading, waive formal service and join in and consent to the relief requested.

Dated this 7 day of March, 2013.

  
\_\_\_\_\_  
LISA S. FRIEDSTEIN



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 5000120004391  
*IZ* *XXXX.SB*

Deceased.

012 OCT -2 AM 9:31  
SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH-FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

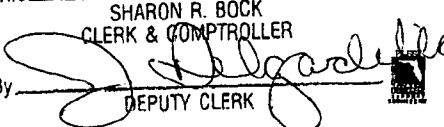
DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge 

STATE OF FLORIDA • PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.  
THIS 2 DAY OF Oct, 2012



SHARON R. BOCK  
CLERK & COMPTROLLER  
By  DEPUTY CLERK

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. 502012CP004391IZXXXXSB  
Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of SIMON L. BERNSTEIN, deceased, whose date of death was September 13, 2012, File Number 502012CP004391IZXXXXSB, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Attn: Probate Division, Room 170, Delray Beach, FL 33444. The names of the personal representative and the personal representative's attorney and his address are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

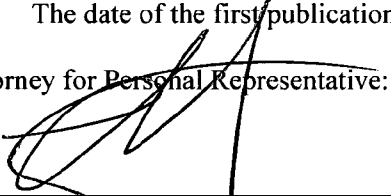
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is October 16, 2012.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 0497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Personal Representative:

ROBERT L. SPALLINA  
7387 Wisteria Avenue  
Parkland, FL 33076  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445



STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: December 20, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012 SEX: MALE SSN: 371-32-5211 AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935 BIRTHPLACE: FLINT, MICHIGAN

PLACE OF DEATH: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian  Japanese  Korean

American Indian or Alaskan Native--Tribe:  Vietnamese  Other Asian:

Guamanian or Chamorro  Samoan  Other Pacific Isl:  Other:  Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK

BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152  
19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr) 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: NATURAL

CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:

a MYOCARDIAL INFARCT

b SEVERE CORONARY ATHEROSCLEROSIS

c

d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I:

BRONCHOPNEUMONIA, CIRRHOSIS

AUTOPSY PERFORMED? YES

AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? YES

DATE OF SURGERY:

DID TOBACCO USE CONTRIBUTE TO DEATH? NO

REASON FOR SURGERY:

IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR?

NOT APPLICABLE

DATE OF INJURY: NOT APPLICABLE

TIME OF INJURY (24 hr):

INJURY AT WORK?

LOCATION OF INJURY:

DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:

IF TRANSPORTATION INJURY, Status of Decedent:

Type of Vehicle:

*C. Meach G. G.*

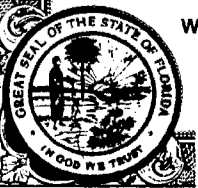
, State Registrar

REQ: 2013376149

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

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DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD



\* 3 8 8 3 0 8 4 1 \*

TS004176

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 502012CP004391  
IZ XXXXSB

Deceased.

**NOTICE OF ADMINISTRATION**

The administration of the estate of SIMON L. BERNSTEIN, deceased, File Number 502012CP004391 IZ XXXXSB is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Delray Beach, Florida 33444. The decedent's Will, which is dated July 25, 2012, has been admitted to probate. The name and address of the personal representative and of the personal representative's attorney are set forth below.

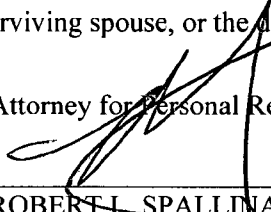
A beneficiary of a Will or Codicil described above is not required to have an attorney or to file and document in order to receive the inheritance provided in that Will or Codicil.

Any interested person on whom a copy of this Notice of Administration is served who challenges the validity of the Will and/or Codicil, qualifications of the personal representative, venue, or jurisdiction of the court, is required to file any objection with the court following the form and procedure provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY LAW, which is on or before the date that is three (3) months after the date of service of a copy of the Notice of Administration on that person, or those objections are forever barred.

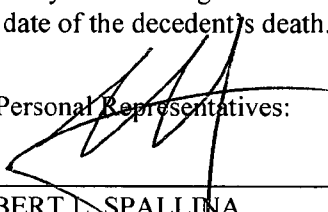
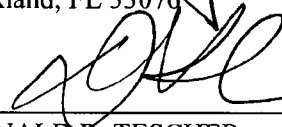
A petition for determination of exempt property is required to be filed by or on behalf of any person entitled to exempt property under Section 732.402 of the Florida Probate Code WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is four (4) months after the date of service of a copy of the Notice of Administration on that person or the date that is forty (40) days after the date of termination of any proceeding involving the construction, admission to probate, or validity of the Will and/or Codicil or involving any other matter affecting any part of the exempt property, or the right of the personal to exempt property is deemed to have been waived.


Any election to take an elective share must be filed WITHIN THE TIME REQUIRED BY LAW, which is on or before the earlier of the date that is six (6) months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact or a guardian of the property of the surviving spouse, or the date that is two (2) years after the date of the decedent's death.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Co-Personal Representatives:

  
ROBERT L. SPALLINA  
7387 Wisteria Ave.  
Parkland, FL 33076  
  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445

 **IRS** DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
CINCINNATI OH 45999-0023

001297.263822.0005.001 1 MB 0.404 532



SIMON L BERNSTEIN TR  
ROBERT L SPALLINA ET AL TTEE  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431

001297

Date of this notice: 11-02-2012

Employer Identification Number:  
30-6329441

Form: SS-4

Number of this notice: CP 575 B

For assistance you may call us at:  
1-800-829-4933

IF YOU WRITE, ATTACH THE  
STUB OF THIS NOTICE.

**WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER**

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 30-6329441. This EIN will identify your estate or trust. If you are not the applicant, please contact the individual who is handling the estate or trust for you. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

Based on the information received from you or your representative, you must file the following form(s) by the date(s) shown.

Form 1041

04/15/2013

If you have questions about the form(s) or the due dates(s) shown, you can call us at the phone number or write to us at the address shown at the top of this notice. If you need help in determining your annual accounting period (tax year), see Publication 538, Accounting Periods and Methods.

We assigned you a tax classification based on information obtained from you or your representative. It is not a legal determination of your tax classification and is not binding on the IRS. If you want a legal determination of your tax classification, you may request a private letter ruling from the IRS under the guidelines in Revenue Procedure 2004-1, 2004-1 I.R.B. 1 (or superseding Revenue Procedure for the year at issue). Note: Certain tax classification elections can be requested by filing Form 8832, Entity Classification Election. See Form 8832 and its instructions for additional information.

To obtain tax forms and publications, including those referenced in this notice, visit our Web site at [www.irs.gov](http://www.irs.gov). If you do not have access to the Internet, call 1-800-829-3676 (TTY/TDD 1-800-829-4059) or visit your local IRS office.

**IMPORTANT REMINDERS:**

- \* Keep a copy of this notice in your permanent records. This notice is issued only one time and IRS will not be able to generate a duplicate copy for you.
- \* Use this EIN and your name exactly as they appear at the top of this notice on all your federal tax forms.
- \* Refer to this EIN on your tax-related correspondence and documents.

If you have questions about your EIN, you can call us at the phone number or write to us at the address shown at the top of this notice. If you write, please tear off the stub at the bottom of this notice and send it along with your letter. If you do not need to write us, do not complete and return this stub. Thank you for your cooperation.

(IRS USE ONLY)

575B

11-02-2012 BERN B 0244830968 SS-4



001297

Keep this part for your records.

CP 575 B (Rev. 7-2010)

Return this part with any correspondence so we may identify your account. Please correct any errors in your name or address.

CP 575 B

0244830968

Your Telephone Number ( ) Best Time to Call

DATE OF THIS NOTICE: 11-02-2012  
EMPLOYER IDENTIFICATION NUMBER: 30-6329441  
FORM: SS-4 NOBOD

INTERNAL REVENUE SERVICE  
CINCINNATI OH 45999-0023

SIMON L BERNSTEIN TR  
ROBERT L SPALLINA ET AL TTEE  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431







001296.263822.0005.001 1 MB 0.404 532



SIMON L BERNSTEIN ESTATE  
R L SPALLINA & D R TESCHER PER REP  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431

001296

Date of this notice: 11-02-2012

Employer Identification Number:  
30-6329442

Form: SS-4

Number of this notice: CP 575 B

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1-800-829-4933

IF YOU WRITE, ATTACH THE  
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001296

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CP 575 B (Rev. 7-2010)

Return this part with any correspondence so we may identify your account. Please correct any errors in your name or address.

CP 575 B

0244830968

Your Telephone Number ( ) - \_\_\_\_\_ Best Time to Call \_\_\_\_\_

DATE OF THIS NOTICE: 11-02-2012  
EMPLOYER IDENTIFICATION NUMBER: 30-6329442  
FORM: SS-4 NOBOD

INTERNAL REVENUE SERVICE  
CINCINNATI OH 45999-0023

SIMON L BERNSTEIN ESTATE  
R L SPALLINA & D R TESCHER PER REP  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431



THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

**CERTIFICATION OF DEATH**

**STATE FILE NUMBER:** 2012256765

**DATE ISSUED:** September 18, 2012

**DECEDENT INFORMATION**

**STATE FILE DATE:** September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

SSN: 371-32-5211

BIRTHPLACE: FLINT, MICHIGAN

PLACE WHERE DEATH OCCURRED: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

**SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION**

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian

American Indian or Alaskan Native--Tribe:  Japanese  Korean  Vietnamese

Guamanian or Chamorro  Samoan  Other Pacific Isl:

Other Asian:  Other:  Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES?NO

**PARENTS AND INFORMANT INFORMATION**

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

**PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION**

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK  
BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152  
19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

**CERTIFIER INFORMATION**

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT ENTERED

*C. Meach Grij*

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

REQ: 2013124648

**WARNING:**

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT.



\* 2 8 3 6 6 0 6 1 \*

DH FORM 1946 (04-10)

**CERTIFICATION OF VITAL RECORD**



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 50201204004391

Deceased.

*IZ*  
*XXXXSB*

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH FILED  
OCT 2 2012 AM 9:31

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge



STATE OF FLORIDA - PALM BEACH COUNTY

I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 2 DAY OF Oct, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER

By [Signature]  
DEPUTY CLERK

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 50201204004391

Deceased.

*IR*  
*XXXX.SB*

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED  
OCT 2 2012  
AM 9:31

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TO ALL WHOM IT MAY CONCERN

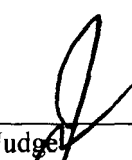
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CLERK & COMPTROLLER

By  DEPUTY CLERK

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 57000120P004391

Deceased.

*IZ* *XXXX.SB*

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED  
OCT 2 2012  
AM 9:31

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Circuit Judge *[Signature]*  
STATE OF FLORIDA • PALM BEACH COUNTY  
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THIS 2 DAY OF Oct, 2012  
SHARON R. BOCK  
CLERK & COMPTROLLER  
By *[Signature]*  
DEPUTY CLERK

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 57206/201004391  
*IZ* *XXXXSB*

Deceased.

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED  
OCT 2 2012  
AM 9:31

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CLERK & COMPTROLLER

By *[Signature]*  
DEPUTY CLERK

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. \_\_\_\_\_  
Deceased.

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months from the date of order**

\_\_\_\_\_  
Circuit Judge





MEMORY TRANSMISSION REPORT

TIME : OCT-09-2012 11:56AM  
TEL NUMBER : +5619977308  
NAME : TESCHER & SPALLINA

FILE NUMBER : 280  
DATE : OCT-09 11:55AM  
TO : 15618202077  
DOCUMENT PAGES : 003  
START TIME : OCT-09 11:55AM  
END TIME : OCT-09 11:56AM  
SENT PAGES : 003  
STATUS : OK

Λ

FILE NUMBER : 280 \*\*\* SUCCESSFUL TX NOTICE \*\*\*

**TESCHER & SPALLINA, P.A.**  
ATTORNEYS-AT-LAW

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN GALVANI

BOCA V LLAGE CORPORATE CENTER  
4855 TECHNOLOGY WAY SUITE 720  
BOCA RATON, FL 33431

TEL: 561-997-7008  
FAX: 561-997-7308  
[WWW.TESCHERSPALLINA.COM](http://WWW.TESCHERSPALLINA.COM)

DIANE DUSTIN  
LEGAL ASSISTANT  
KIMBERLY MORAN  
LEGAL ASSISTANT

**FAX TRANSMITTAL**

**TO:** PALM BEACH COUNTY DAILY BUSINESS REVIEW  
**FROM:** ROBERT L. SPALLINA, ESQUIRE (Kimberly)  
**DATE:** October 9, 2012  
**PAGE (including cover):** 3  
**FAX NO.:** 561-820-2077  
**TEL NO.:** 561-820-2060

**ORIGINAL**

will not follow or will follow via:  regular mail  overnight delivery  hand delivery

**COMMENTS/SPECIAL INSTRUCTIONS:**

Attached for publication are Notice of Administration and Notice to Creditors for the Estate of Simon L. Bernstein. Please invoice the account of Tescher & Spallina, P.A., 4855 Technology Way, Ste. 720, Boca Raton, Florida 33431.

Should you have any questions, please contact Kimberly at 561-997-7008.

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# TESCHER & SPALLINA, P.A.

ATTORNEYS-AT-LAW

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN GALVANI

BOCA VILLAGE CORPORATE CENTER  
4855 TECHNOLOGY WAY SUITE 720  
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TEL: 561-997-7008  
FAX: 561-997-7308  
[WWW.TESCHERSPALLINA.COM](http://WWW.TESCHERSPALLINA.COM)

DIANE DUSTIN  
LEGAL ASSISTANT

KIMBERLY MORAN  
LEGAL ASSISTANT

## F A X T R A N S M I T T A L

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Identification Number <b>KNDJT2A50D7497193</b>	Year <b>2013</b>	Make <b>KIA</b>	Body <b>4D</b>	WT-L-BHP <b>2560</b>	Vessel Regis. No.	Title Number <b>109695632</b>
---	---------------------	--------------------	-------------------	-------------------------	-------------------	----------------------------------

Registered Owner: **SIMON L BERNSTEIN**  
Date of Issue **08/30/2012**

**SIMON L BERNSTEIN**  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

Lien Release  
Interest in the described vehicle is hereby released  
By \_\_\_\_\_  
Title \_\_\_\_\_  
Date \_\_\_\_\_

**IMPORTANT INFORMATION**

- When ownership of the vehicle described herein is transferred, the seller MUST complete in full the Transfer of Title by Seller section at the bottom of the certificate of title.
- Upon sale of this vehicle, the seller must complete the notice of sale on the reverse side of this form.
- Remove your license plate from the vehicle.
- See the web address below for more information and the appropriate forms required for the purchaser to title and register the vehicle, mobile home or vessel: <http://www.hsmv.state.fl.us/html/titinf.html>

Mail To:

**SIMON L BERNSTEIN**  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931



# CERTIFICATE OF TITLE

Identification Number <b>KNDJT2A50D7497193</b>	Year <b>2013</b>	Make <b>KIA</b>	Body <b>4D</b>	WT-L-BHP <b>2560</b>	Vessel Regis. No.	Title Number <b>109695632</b>	Lien Release Interest in the described vehicle is hereby released
Prev State <b>N</b>	Color <b>SIL/SIL</b>	Primary Brand	Secondary Brand	No of Brands	Use <b>PRIVATE</b>	Prev Issue Date	By _____
Odometer Status or Vessel Manufacturer or OH Use <b>325 MILES</b>				Hull Material	Prop	Date of Issue <b>08/30/2012</b>	Date _____

Registered Owner

**SIMON L BERNSTEIN**  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

1st Lienholder

**NONE**

DIVISION OF MOTORIST SERVICES

TALLAHASSEE



FLORIDA

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES

*Clayton B. Walden*  
Clayton Boyd Walden  
Director

Control Number **108063188**

*Julie L. Jones*  
Julie L. Jones  
Executive Director

**TRANSFER OF TITLE BY SELLER** (This section must be completed at the time of sale.)

Federal and/or state law require that the seller state the mileage, purchaser's name, selling price and date sold in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

This title is warranted to be free from any liens except as noted on the face of the certificate and the motor vehicle or vessel described is hereby transferred to:

Seller Must Enter Purchaser's Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 Seller Must Enter Selling Price: \_\_\_\_\_ Seller Must Enter Date Sold: \_\_\_\_\_  
 I/We state that this  5 or  6 digit odometer now reads \_\_\_\_\_ (no tenths) miles, date read \_\_\_\_\_ and I hereby certify that to the best of my knowledge the odometer reading:  
 1. reflects ACTUAL MILEAGE.  2. is IN EXCESS OF ITS MECHANICAL LIMITS.  3. is NOT THE ACTUAL MILEAGE.

**UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.**

SELLER Must Sign Here: \_\_\_\_\_ CO-SELLER Must Sign Here: \_\_\_\_\_  
 Print Here: \_\_\_\_\_ Print Here: \_\_\_\_\_  
 Selling Dealer's License Number: \_\_\_\_\_ Tax No. \_\_\_\_\_ Tax Collected: \_\_\_\_\_  
 Auction Name: \_\_\_\_\_ License Number: \_\_\_\_\_  
 PURCHASER Must Sign Here: \_\_\_\_\_ CO-PURCHASER Must Sign Here: \_\_\_\_\_  
 Print Here: \_\_\_\_\_ Print Here: \_\_\_\_\_

NOTICE: PENALTY IS REQUIRED BY LAW IF NOT SUBMITTED FOR TRANSFER WITHIN 30 DAYS AFTER DATE OF PURCHASE

STATE OF FLORIDA

LIEN SATISFACTION

VOID IF ALTERED

VOID IF ALTERED

**IN THE CIRCUIT COURT FOR  
PALM BEACH COUNTY, FLORIDA**

**PROBATE DIVISION  
FILE NO.: 502012CP004391XXXXSB IY  
DIVISION: COLIN**

**IN RE:        ESTATE OF  
  
              SIMON BERNSTEIN  
  
              Deceased.**

---

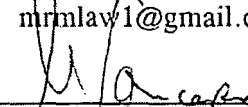
**NOTICE OF HEARING**  
***(Motion Calendar)***

PLEASE TAKE NOTICE that the matter, as stated below, in the above-styled case, will be heard at the South County Courthouse, 200 West Atlantic Avenue, Court Room 8, Delray Beach, Florida 33444, as follows:

**MOTION/MATTER:**        Motion to Withdraw as Counsel of Record  
**FILED BY:**                Mark R. Manceri, Esq.  
**DATE AND TIME:**        January 23, 2014 @ 8:45 a.m.  
**JUDGE:**                    HONORABLE MARTIN H. COLIN

YOU WILL PLEASE GOVERN YOURSELVES ACCORDINGLY.


MARK R. MANCERI, P.A.  
2929 East Commercial Blvd., Suite 702  
Ft. Lauderdale, FL 33308  
Telephone: (954) 491-7099  
E-mail: [mrmlaw@comcast.net](mailto:mrmlaw@comcast.net)  
[mrmlaw1@gmail.com](mailto:mrmlaw1@gmail.com)

By:   
\_\_\_\_\_  
Mark R. Manceri, Esq.  
Florida Bar No. 444560

CASE NO.: 52012CP004391XXXXSB IY

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by e-mail to the designated address(es) and U.S. mail, as noted, to all parties on the following Service List, this 13<sup>th</sup> day of January, 2014.



---

Mark R. Manceri, Esq.

**CASE NO.: 52012CP004391XXXXSB IY**

**SERVICE LIST**

Peter M. Feaman, Esq. (e-mail)  
Peter M. Feaman, P.A.  
3615 West Boynton Beach Blvd.  
Boynton Beach, Florida 33436

Eliot Bernstein (U.S. mail)  
2753 NW 34<sup>th</sup> Street  
Boca Raton, Florida 33434

Theodore Stuart Bernstein (e-mail)  
Life Insurance Concepts  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, Florida 33487

Lisa Sue Friedstein (U.S. mail)  
2142 Churchill Lane  
Highland Park, IL 60035

Pamela Beth Simon (U.S. mail)  
950 North Michigan Avenue, Suite 2603  
Chicago, IL 60611

Jill Iantoni (U.S. mail)  
2101 Magnolia Lane  
Highland Park, IL 60035

Donald R. Tescher, Co-Personal Representative (e-mail)  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

Robert L. Spallina, Co-Personal Representative (e-mail)  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Wednesday, January 22, 2014 1:24 PM  
**To:** 'tbernstein@lifeinsuranceconcepts.com'; 'ARose@pm-law.com'; 'mrmlaw@comcast.net'; 'jlliantoni@gmail.com'; 'lisa.friedstein@gmail.com'; 'psimon@stpcorp.com'; 'iviewit@iviewit.tv'; Donald Tescher  
**Cc:** Robert Spallina  
**Subject:** RE: SERVICE OF COURT DOCUMENT - CASE NO.: 502012CP004391XXXXSB

Court Identity:	IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA
Case No.	50 2012 CP 004391 XXXX SB
Initial Parties:	IN RE: ESTATE OF SIMON L. BERNSTEIN
Document Being Served:	CONSENT AND JOINDER TO MOTION TO WITHDRAW AS COUNSEL OF RECORD
Sender's Name	ROBERT L. SPALLINA, ESQ.
Sender's Firm	TESCHER & SPALLINA, P.A.
Sender's Phone Number:	561-997-7008

Kimberly Moran, Legal Assistant  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF SIMON L. BERNSTEIN,

PROBATE DIVISION

Deceased.

CASE NO. 502012CP004391XXXXSB

\_\_\_\_\_  
ELIOT IVAN BERNSTEIN, PRO SE

DIVISION: IY (COLIN)

Petitioner

vs.

TESCHER & SPALLINA, P.A., (and all parties, associates and of counsel); ROBERT L. SPALLINA (both personally and professionally); DONALD R. TESCHER (both personally and professionally); THEODORE STUART BERNSTEIN (as alleged personal representative, trustee, successor trustee) (both personally and professionally); et. al.

Respondents.  
\_\_\_\_\_

**CONSENT AND JOINDER  
TO MOTION TO WITHDRAW AS COUNSEL OF RECORD**

I, ROBERT L. SPALLINA, ESQ., as co-personal representative of the above-referenced estate, as counsel for the co-personal representative, Donald R. Tescher, and as a respondent, both personally and professionally, hereby consent to and join in the Motion to Withdraw as Counsel of Record filed by Mark R. Manceri, Esq. and Mark. R. Manceri, P.A., on January 10, 2014, which motion has been set for hearing on January 23, 2014, at 8:45 a.m.

DATED this 02 day of January, 2014.

TESCHER & SPALLINA, P.A. \_\_\_\_\_

By: \_\_\_\_\_

ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
4855 Technology Way, St. 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
rspallina@tescherspallina.com  
kmoran@tescherspallina.com



**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by e-mail to the designated address(es) and U.S. Mail, as noted, to all parties on the following Service List, this 27 day of January, 2014.



---

Robert L. Spallina, Esq.

**SERVICE LIST**

Theodore Stuart Bernstein (e-mail)  
Life Insurance Concepts  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, Florida 33487

Alan B. Rose, Esq. (E-mail)  
Page Mrachek Fitzgerald Rose Konopka &  
Dow PA  
505 S Flagler Dr Ste 600  
West Palm Beach, Florida 33401

Eliot Bernstein (U.S. Mail)  
2753 NW 34<sup>th</sup> Street  
Boca Raton, Florida 33434

Lisa Sue Friedstein (U.S. Mail)  
2142 Churchill Lane  
Highland Park, Illinois 60035

Pamela Beth Simon (U.S. Mail)  
950 North Michigan Avenue, Suite 2603  
Chicago, Illinois 60611

Jill Iantoni (U.S. Mail)  
2101 Magnolia Lane  
Highland Park, Illinois 60035

Donald R. Tescher (E-mail)  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

Mark R. Manceri, Esq. (E-mail)  
Mark. R. Manceri, P.A.  
2929 East Commercial Boulevard, Ste. 702  
Fort Lauderdale, Florida 33308

**Kimberly Moran**

**From:** eservice@myflcourtagency.com  
**Sent:** Wednesday, January 22, 2014 12:46 PM  
**Subject:** SERVICE OF COURT DOCUMENT - CASE NUMBER 502012CP004391XXXXSB

This is an automatic e-mail message generated by the ePortal system.  
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**Notice of Electronic Filing**

The following transaction was entered on 01/22/2014 12:45:28 PM ET.

**Court:** Fifteenth Judicial Circuit in and for Palm Beach County, FL  
**Case #:** 502012CP004391XXXXSB  
**Case Style:** IN RE: Estate of Not Available  
**Document Title:** Motion  
  
**Filer:** Robert L. Spallina 561-997-7008

**Notice has been electronically mailed to:**

Name	Primary Email	Alternate Email 1
Mark R Manceri	<a href="mailto:mrmlaw@comcast.net">mrmlaw@comcast.net</a>	<a href="mailto:mrmlaw1@gmail.com">mrmlaw1@gmail.com</a>
Robert L. Spallina	<a href="mailto:rspallina@tescherspallina.com">rspallina@tescherspallina.com</a>	<a href="mailto:kmoran@tescherspallina.com">kmoran@tescherspallina.com</a>

**Notice is not sent to:**

Name	Primary Email	Alternate Email 1
Peter M. Feaman, Esq.	<a href="mailto:service@feamanlaw.com">service@feamanlaw.com</a>	<a href="mailto:mkoskey@feamanlaw.com">mkoskey@feamanlaw.com</a>



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- Existing Case
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Welcome - Robert L. Spallina  
Last signed in on - 01/07/2014 02:38:09 PM

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- [Administrative Order 2.312 Electronic Filing of Documents Read More ...](#)

Filing Received Confirmation

**1 document is successfully submitted for filing to Trial Court for Palm Beach County, Florida Probate Division  
Uniform Case # you have provided is 502012CP004391XXXXSB  
Clerk Case # you have provided is 2012CP004391  
Reference # for this filing is 9416358**

**Important: If you should contact the court about any document in this filing, please provide this Filing # to help us locate this filing.**

You may want to print this page for your records. [Print](#)

Recent Filings

Filing #	UCN	Clerk Case #	Status	County	Division	Submission Date	Completion Date/Remarks
9416358	502012CP004391XXXXSB	2012CP004391	Received	Palm Beach	Probate	01/22/2014 12:45:28 PM	
9416201	502011CP000653XXXXSB	2011CP000653	Pending Filing	Palm Beach	Probate	01/22/2014 12:42:54 PM	
9414158	502012CA013933XXXXMB	2012CA013933	Validating Filing	Palm Beach	Circuit Civil	01/22/2014 12:12:25 PM	

[Refresh](#)

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**AMENDED INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this Amended Inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
 File No. 502012CP004391IZXXXX SB  
 AMENDED INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491.27
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00

TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE \$ 1,155,719.40

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

Estate of Simon Bernstein  
File No. 502012CP0043911ZXXXX SB  
AMENDED INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 28<sup>th</sup> day of Dec, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF SHIRLEY BERNSTEIN, PROBATE DIVISION

Deceased.

CASE NO: 502011CP000653XXXXSB

ELIOT IVAN BERNSTEIN, PRO SE

DIVISION: COLIN

Petitioner

vs.

TESCHER & SPALLINA, P.A., (and all parties associates and of counsel); ROBERT L. SPALLINA (both personally & professionally); DONALD R. TESCHER (both personally & professionally); THEODORE STUART BERNSTEIN (as alleged personal representative, trustee, successor trustee) (both personally and professionally); and JOHN and JANE DOE'S (1-5000),

Respondents.

ORDER ON STATUS CONFERENCE

THIS CAUSE came before the Court on January 2, 2014, on the Status Conference set pursuant to the instructions of the Court and the Court having reviewed the file and heard the argument(s) of the interested persons or their counsel and being otherwise fully advised in the premises, it is hereupon, ORDERED AND ADJUDGED, as follows:

1. The motion to Transfer the Estate of Simon Bernstein currently pending before Judge French to Judge Colin is granted.
2. The Estate of Simon Bernstein shall retain

CASE NO: 502011CP000653XXXXSB

It's separate Case number and the Estate of Shirley Feaman shall retain it's separate Case number.

3. All future pleadings or papers in both Estates shall be filed in Judge Colin's Division who shall <sup>have</sup> exclusive jurisdiction over both Estates from the date of this Order.

DONE AND ORDERED in Chambers, at Delray Beach, Palm Beach County,

Florida, this 2 day of January, 2014.

Copies furnished to:  
Mark R. Manceri, Esq.  
Peter Feaman, Esq.  
Eliot Ivan Bernstein  
All Interested Persons

  
HONORABLE MARTIN H. COLIN  
CIRCUIT COURT JUDGE



7010 1870 0001 8551 2040

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 Bernstein Amended Inventory  
 Lisa S. Friedstein  
 Street, Apt. No.,  
 or PO Box No. 2142 Churchill Lane  
 City, State, ZIP+4  
 Highland Park IL 60035

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 Bernstein Amended Inventory  
 Alexandra Bernstein  
 Street, Apt. No.,  
 or PO Box No. 3000 Washington Blvd Apt 424  
 City, State, ZIP+4  
 Arlington VA 22201

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Total Postage & Fees	\$	

Sent To  
 Bernstein Amended Inventory  
 Eliot Bernstein  
 Street, Apt. No.,  
 or PO Box No. 2753 NW 34th Street  
 City, State, ZIP+4  
 Boca Raton FL 33434

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Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To  
 Bernstein Amended Inventory  
 Jill Lantoni  
 Street, Apt. No.,  
 or PO Box No. 2101 Magnolia Lane  
 City, State, ZIP+4  
 Highland Park IL 60035

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Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To  
 Bernstein Amended Inventory  
 led S. Bernstein  
 Street, Apt. No.,  
 or PO Box No. 880 Berkeley Street  
 City, State, ZIP+4  
 Boca Raton FL 33487

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Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To  
 Bernstein Amended Inventory  
 Pamela Simon  
 Street, Apt. No.,  
 or PO Box No. 950 North Michigan Ave #2603  
 City, State, ZIP+4  
 Chicago IL 60608

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
1. Article Addressed to: Lisa S. Friedstein 2142 Churchill Lane Highland Park IL 60035	B. Received by (Printed Name) <i>LISA FRIEDSTEIN</i> C. Date of Delivery
2. Article Number (Transfer from service label)	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No
Simon Bernstein Amended Inventory	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes
	7010 1870 0001 8551 2040

PS Form 3811 February 2004

Domestic Return Receipt

102595-02-M-1540

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<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p><i>Revenue Deals</i></p> <p>B. Received by (Printed Name) C. Date of Delivery</p>
<p>1. Article Addressed to:</p> <p>Pamela Simon            950 North Michigan Avenue            Suite 2603            Chicago, IL 60606</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes            If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>Simon Bernstein Amended Inventory</p> <p>2. Article Number            (Transfer from service label)</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7010 1870 0001 8551 2071</p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: Jill Iantoni 2101 Magnolia Lane Highland Park IL 60035	B. Received by (Printed Name) Jill Iantoni	C. Date of Delivery 1/2/14
2. Article Number (Transfer from service label) Simon Bernstein Amended Inventory	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
	7010 1870 0001 8551 2057	

PS Form 3811 February 2004

Domestic Return Receipt

102595-02-M-154ñ

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
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<p>1. Article Addressed to:</p> <p>Alexandra Bernstein  3000 Washington Blvd.  Apt. 424  Arlington, VA 22201</p> <p><u>Simon Bernstein Amended Inventory</u></p>	<p>B. Received by (Printed Name)  Ira Flour</p>	<p>C. Date of Delivery</p>
<p>2. Article Number  (Transfer from service la) 7010 1870 0001 8551 2033</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes  If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: Eliot Bernstein 2753 NW 34th Street Boca Raton FL 33434	B. Received by (Printed Name) C. Bernstein	C. Date of Delivery 12/30/13
2. Article Number (Transfer from service label) Simon Bernstein Amended Inventory	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
	7010 1870 0001 8551 2064	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP0043911ZXXXXSB  
Deceased.

**AMENDED INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this Amended Inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
 File No. 502012CP004391HZXXXX SB  
 AMENDED INVENTORY

## PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491.27
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
<b>TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE</b>	<b>\$ <u>1,155,719.40</u></b>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

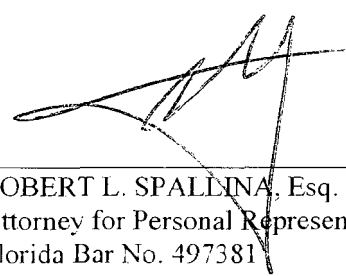




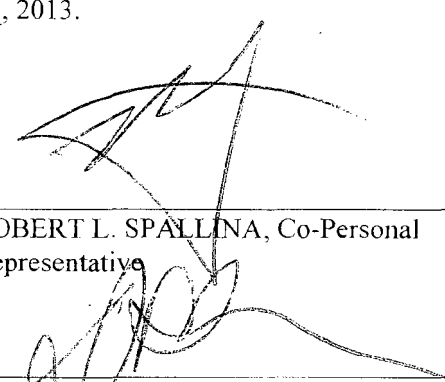
Estate of Simon Bernstein  
File No. 502012CP0043911ZXXXX SB  
AMENDED INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 21<sup>st</sup> day of Dec, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative



**Kimberly Moran**

---

**From:** noreply@myflcourtaccess.com  
**Sent:** Friday, December 27, 2013 9:59 AM  
**Subject:** Filing Received

Dear Robert L. Spallina:

This email verifies the receipt of 1 document submitted by you to Palm Beach Probate

UCN: 502012CP004391XXXXSB  
Clerk Case #: 2012CP004391  
Case Style: IN RE: Estate of Not Available  
Document Title: Inventory - Estate  
Matter #:  
Total Filing Fees: \$0.00  
Statutory Convenience Fee: \$0.00  
Total Paid: \$0.00  
Paid By: No Payment Required  
MyFloridaCounty Receipt #:

**The E-Portal reference number of this filing is: 8620917.** Please reference this

We will notify you when processing is complete.

This is a non-monitored email. Do not reply directly to it. If you have any questions  
Probate division.

Thank you,  
The Florida Courts E-Filing Portal

12/27/2013

TS004215

LAW OFFICES  
**TESCHER & SPALLIN,**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2033

12 2 1  
28 3 1  
66 4 3  
UNITED STATES  
06.110  
PB8678131  
DEC 27 13  
BOCA RATON, FL 33431

Alexandra Bernstein  
3000 Washington Blvd.  
Apt. 424  
Arlington, VA 22201

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN,**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2040

12 7 1  
28 3 1  
66 4 2  
UNITED STATES  
06.110  
PB8678131  
DEC 27 13  
BOCA RATON, FL 33431

Lisa S. Friedstein  
2142 Churchill Lane  
Highland Park, IL 60035

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN,**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2057

16 0 1  
28 3 1  
66 4 1  
UNITED STATES  
06.110  
PB8678131  
DEC 27 13  
BOCA RATON, FL 33431

Jill Iantoni  
2101 Magnolia Lane  
Highland Park, IL 60035

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN,**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2064

12 0 1  
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66 4 0  
UNITED STATES  
06.110  
PB8678131  
DEC 27 13  
BOCA RATON, FL 33431

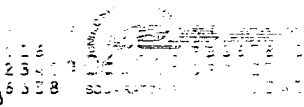
Eliot Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2088



Ted S. Bernstein  
880 Berkeley Street  
Boca Raton, FL 33487

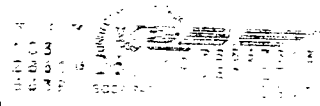
**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2071



Pamela B. Simon  
950 North Michigan Avenue  
Suite 2603  
Chicago, IL 60606

\*\*\* FILED: PALM BEACH COUNTY, FL SHARON BOCK, CLERK. \*\*\*

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
 File No. 502012CP004391IZXXXX SB  
 INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	<u>\$ 63,205.00</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES	\$ <u>131,476.92</u>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

ADD'L Inv Assets

US Life Proceeds - 59,800.00  
 JP Morgan Inv. - 67,402.08  
 Monarch Life Proceeds - 4,000.00  
 C. M. C. Life Proceeds - 7,665.00  
 BERNSTEIN Family Retire, Note - 355,000.00


↑  
 Promissory Note



Estate of Simon Bernstein  
File No. 502012CP004391ZXXXX SB  
INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 11 day of June, 2013.



---

ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



---

ROBERT L. SPALLINA, Co-Personal  
Representative



---

DONALD R. TESCHER, Co-Personal  
Representative



Estate of Simon Bernstein  
 File No. 502012CP0043911ZXXXX SB  
 AMENDED INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491. <sup>27</sup> <del>00</del> ..
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE	<u>\$ 1,155,719.40</u>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*





Estate of Simon Bernstein  
 File No. 502012CP0043911ZXXXX SB  
 AMENDED INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	67,402.08
JP Morgan (W32585007)	519,266.37
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Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE \$ <u>1,145,630.40</u>	

77481

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



Estate of Simon Bernstein  
File No. 502012CP004391IZXXXX SB  
AMENDED INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
--------------------	------------------------------------

Legacy Bank of Florida - Acct. Ending 2587

*JPMF 384.25*  
\$384.25  
*1599.48*  
~~1,599.40~~ *206.67*

Wells Fargo - Acct. Ending 1945

~~1,599.40~~ *206.67*

Sabadell Bank - Acct. Ending 9414

15,153.18

LIC Holdings, Inc. (33% ownership)

UNDETERMINED

Furniture, furnishings, household goods and personal effects

51,135.00

Jewelry

63,205.00

US Life Proceeds

50,800.08

JP Morgan ~~IRA~~ - *Acct. End.*

67,402.08

Monarch Life Proceeds

4,000.00

Cincinnati Life Proceeds

7,685.00

Bernstein Family Realty, LLC (Promissory Note)

365,000.00

*fr ~*  
*not including accrued interest*

TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES \$ 626,364.08

*add*  
*JPMorgan IRA acct*

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

*1,145,630.40*



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
 File No. 502012CP0043911ZXXXX SB  
 INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	<u>\$ 63,205.00</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES \$ <u>131,476.92</u>	

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

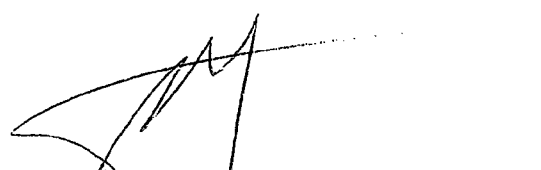
Estate of Simon Bernstein  
File No. 502012CP004391IZXXXX SB  
INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

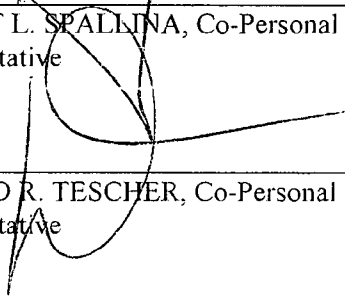
Signed on this 11 day of JUNE, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bemstein  
File No. 502012CP0043911ZXXXX SB  
INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	<u>\$ 63,205.00</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES	\$ <u>131,476.92</u>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

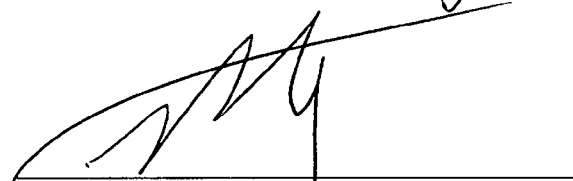
*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



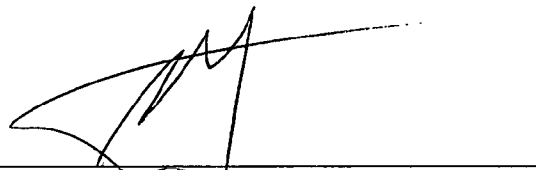
Estate of Simon Bernstein  
File No. 502012CP004391IZXXXX SB  
INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 11 day of June, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative





IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
 File No. 502012CP004391IZXXXX SB  
 INVENTORY

## PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	<u>\$ 63,205.00</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES	\$ <u>131,476.92</u>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

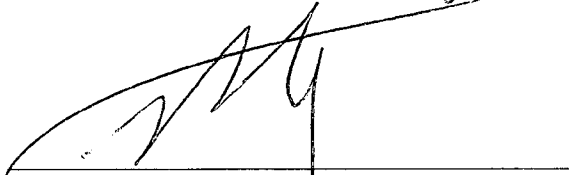
*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



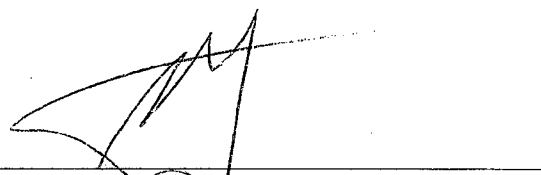
Estate of Simon Bernstein  
File No. 502012CP0043911ZXXXX SB  
INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

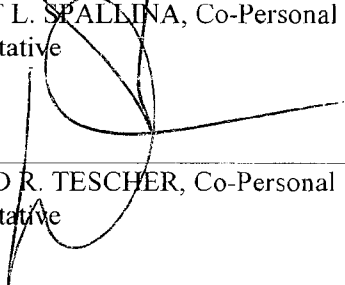
Signed on this 11 day of June, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Simon Bernstein  
File No. 502012CP004391IZXXXX SB  
INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Furniture, furnishings, household goods and personal effects	\$ _____
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES \$ \$ =	

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this \_\_\_\_ day of \_\_\_\_\_, 2012.

---

ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

---

ROBERT L. SPALLINA, Co-Personal Representative

---

DONALD R. TESCHER, Co-Personal Representative



**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Inventory was furnished by U.S. certified mail to:

Florida Department of Revenue  
5050 W. Tennessee St., Bldg. K  
Tallahassee, FL 32399-0100

on this \_\_\_\_\_ day of \_\_\_\_\_, 2012.

TESCHER & SPALLINA, P.A.  
Attorneys for the Personal Representative  
of the Estate of Simon Bernstein  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: (561) 997-7008

BY: \_\_\_\_\_  
ROBERT L. SPALLINA, ESQ.  
Florida Bar No. 497381



**IN THE CIRCUIT COURT IN AND FOR PALM BEACH COUNTY, FLORIDA****IN RE: ESTATE OF SIMON BERNSTEIN, Deceased****CASE NO. 50 2012 CP 004391 IZ XXXX SB**

Judge: James L. Martz

Room #:

Telephone: 561-330-1750

Clerk's Office Tel.: 561-274-1588

For **Ex Parte**, request file at [www.15thcircuit.com/probate](http://www.15thcircuit.com/probate) by 2:00 the day prior of UMC

DOD: 09/13/2012

SS#: 371-32-5211

Estate ID: 30-6329442

Trust ID: 30-6329441

Our File No. **11187.006**

No.	Description	Filing Date
1.	Will of Simon Bernstein	October 2, 2012
2.	Certificate of Death	October 2, 2012
3.	Petition for Administration	October 2, 2012
4.	Oath of PR, Designation of Resident Agent, and Acceptance (RLS)	October 2, 2012
5.	Oath of PR, Designation of Resident Agent, and Acceptance (DRT)	October 2, 2012
6.	Order Admitting Will to Probate and Appointing Personal Representative	October 2, 2012
7.	Letters of Administration	October 2, 2012
8.	Notice of Trust	October 2, 2012
9.	Designation of Email Addresses Pursuant to Rule 2.516	October 2, 2012
10.	Notice of Filing Proof of Publication of Notice of Administration	November 20, 2012
11.	Notice of Filing Proof of Publication of Notice to Creditors	November 20, 2012
12.	Petition for Extension of Time to File Inventory	December 13, 2012
13.	Order Extending Time to File Inventory	PENDING
14.	Notice of Filing Proof of Service of Notice to Creditors upon AHCA	January 23, 2013
15.	Notice of Filing Proof of Service of Notice to Creditors upon Known Creditors	January 23, 2013
16.	Objection to Claim of William E. Stansbury	February 4, 2013

LAW OFFICES

TESCHER & SPALLINA, P.A.

CHECK DEPOSIT: \_\_\_\_\_

TRUST: \_\_\_\_\_

DATE: 10/1/12

CHECK REQUEST:  \_\_\_\_\_

FIRM:  \_\_\_\_\_

CLIENT CHARGE: \_\_\_\_\_

CLIENT/FILE: Bernstein FILE No.: 11187.006

PAYEE/PAYOR: Clerk of the Circuit Court

AMOUNT: \$419.00 PAYMENT FOR: opening probate fees and cert copies

SPECIAL INSTRUCTIONS: \_\_\_\_\_

PERSON REQUESTING/ATTORNEY: \_\_\_\_\_

POSTED: \_\_\_\_\_ DATE: \_\_\_\_\_ BY: \_\_\_\_\_

<b>TESCHER &amp; SPALLINA, P.A.</b> OPERATING ACCOUNT 4855 TECHNOLOGY WAY SUITE 720 BOCA RATON, FL 33431		5583 <small>EZShield® Check Fraud Protection for Business</small> 63-964-670
PAY TO THE ORDER OF <u>Clerk of the Circuit Court</u>		DATE <u>10/1/12</u>
<u>Four hundred Nineteen &amp; <sup>NO</sup>100</u>		<u>\$ 419.00</u>
FOR <u>Bernstein 11187.006</u>		DOLLARS <input type="checkbox"/> <small>Security Features included. Details on Back.</small>
BNY MELLON <small>Mellon United National Bank          Boca Raton, Florida</small>		<u>Kimberly Moran</u> <small>MP</small>
@005583@ :067009646: 0221004765@		



Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Phone: (561) 997-7008

**EX PARTE SLIP**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA  
PROBATE DIVISION

DATE: September 27, 2012

CASE NO.: \_\_\_\_\_ STYLE: Estate of Simon L. Bernstein


-----  
Conformed copies: 1 Mailed: \_\_\_\_\_ Stamped Envelope Enclosed: Yes  
Certified copies: 6 Mailed: \_\_\_\_\_  
Check in the amount of \$419.00 for:  
Filing fee \$401.00 Certified copies \$18.00  
-----

MEMO TO JUDGE OR EX PARTE CLERK

Enclosed for filing are the following:

- 1) Will of Simon L. Bernstein (**please provide a receipt for the Will**);
- 2) Certificate of Death;
- 3) Petition for Administration;
- 4) Oath of Personal Representative, Designation of Resident Agent, and Acceptance
- 5) Notice of Trust;
- 6) Proposed Order Admitting Will to Probate and Appointing Personal Representative (**one conformed copy requested**);
- 7) Proposed Letters of Administration (**6 certified copies requested**); and
- 8) Designation of Email Addresses Pursuant to Rule 2.516.

Thank you for your courtesies in this matter.

Tescher & Spallina, PA  
  
By: \_\_\_\_\_  
Robert L. Spallina, Esquire



RECYCLED PAPER



TO REORDER CALL 954-846-9399



RECYCLED PAPER



TO REORDER CALL 954-846-9399



TO REORDER CALL 954-846-9399



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TO REORDER CALL 954-846-9399



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**G/S LEGAL**  
OFFICE PRODUCTS & SUPPLIES  
AN ALLSOUTH CO. COMPANY  
SINCE 1977



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TO REORDER CALL 954-846-9399





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TO REORDER CALL 954-846-9399



TO REORDER CALL 954-846-9399



RECYCLED PAPER



**G/S LEGAL**  
OFFICE PRODUCTS & SUPPLIES  
AN ALLIANCE LEGAL COMPANY

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN, File No. 50 2012 CP 004391 IZ XXXX SB  
Deceased.

**OBJECTION TO CLAIM OF  
WILLIAM E. STANSBURY**

ROBERT L. SPALLINA and DONALD R. TESCHER, being co-personal representatives of the above estate, by and through his undersigned counsel, hereby objects to the Claim of William E. Stansbury in excess of \$2.5 million dollars, filed in this proceeding.

The claimant is limited to a period of thirty (30) days from the date of service of this objection within which to bring an action on the Claim, as provided in Section 733.705 of the Florida Probate Code. *An "action" means an action separate from this probate proceeding in the appropriate court. "Service" of this Objection, if made by mail, is complete upon mailing (and the date is noted below); however, an additional five (5) days are added to the initial thirty (30) day period.*

IF YOU FAIL TO BRING SUCH AN ACTION WITHIN THE TIME STATED, NO ACTION OR PROCEEDING ON THE CLAIM MAY BE BROUGHT AGAINST THE PERSONAL REPRESENTATIVE, AND THE CLAIM IS THEREAFTER FOREVER BARRED WITHOUT ANY COURT ORDER.

I CERTIFY that a copy of this Objection to Claim was mailed by United States registered or certified mail, return receipt requested, postage prepaid, to the Claimant at the following address: Peter M. Feaman, Esq., 3615 West Boynton Beach Blvd., Boynton Beach, FL 33436, this 4 day of February, 2013.

Respectfully Submitted,

TESCHER & SPALLINA, P.A.

By: \_\_\_\_\_

ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 49738  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
email: rspallina@tescherspallina.com

N:\WPDATA\estate\Bernstein, Simon\ pleadings\Obj to Claim - Stansbury.wpd



Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Phone: (561) 997-7008

**EX PARTE SLIP**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA  
PROBATE DIVISION

DATE: February 4, 2013

CASE NO.: 502012CP004391IZXXXX SB STYLE: Estate of Simon L. Bernstein

-----  
Conformed copies: \_\_\_\_\_ Mailed: \_\_\_\_\_ Stamped Envelope Enclosed: \_\_\_\_\_  
Certified copies: \_\_\_\_\_ Mailed: \_\_\_\_\_  
Check in the amount of \_\_\_\_\_ for:  
Filing fee \_\_\_\_\_ Certified copies \_\_\_\_\_  
-----

MEMO TO JUDGE OR EX PARTE CLERK

Enclosed for filing is the Objection to Claim of William E. Stansbury.

Thank you for your courtesies in this matter.

Tescher & Spallina, PA

By: Robert L. Spallina/km  
Robert L. Spallina, Esquire



RECYCLED PAPER



TO REORDER CALL 954-846-9399

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. 502012CP004391 IZ XXXX SB  
Deceased.

**NOTICE OF FILING PROOF OF SERVICE OF  
NOTICE TO CREDITORS UPON CREDITORS**

I CERTIFY THAT ON December 17, 2012, a copy of the attached Notice to Creditors was mailed by United States certified mail, return receipt requested, postage prepaid, or was delivered in a manner permitted by Fla. Prob. R. 5.040(a), to:

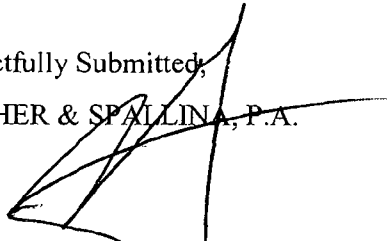
See Attached

Signed receipt or other evidence that delivery was made to, or refused by, the addressee or the addressee's agent are attached.

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on Jan 22, 2013 .

Respectfully Submitted,  
TESCHER & SPALLINA, P.A.

By:   
ROBERT L. SPALLINA, ESQUIRE  
Attorney for Personal Representatives  
Florida Bar No. Florida Bar No. 497381  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
(561) 997-7008  
rspallina@tescherspallina.com

MSWPDATA\Krisler\Demarcin, Simon\Pleadings\Notice of Filing Proof of Service of NTC upon credr.wp

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">American Pioneer Life Insurance PO Box 13090 Pensacola, FL 32591-3090</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span></p> <p>B. Received by (Printed Name) <span style="float: right;">Date of Delivery</span></p> <p>C. <i>Rox</i> <i>Rox</i> <i>Michael</i> <i>Dec 15 2011</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7800</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

*Est of Simon Bernstein - Notice to Creditors*

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">American Pioneer Life Ins. Company PO Box 504518 St. Louis, MO 63150-4518</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span></p> <p>X <i>MM DAVIS</i></p> <p>B. Received by (Printed Name) <span style="float: right;">Date of Delivery</span></p> <p>C. <i>63155</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p style="text-align: center;"><b>DEC 20 2012</b> LOCKBOX SECTION</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7794</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

*Est of Simon Bernstein - Notice to Creditors*

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">Wells Fargo Bank PO Box 660930 Dallas, TX 75266-0930</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span></p> <p>x <i>Edgar Ramirez</i></p> <p>B. Received by (Printed Name) <span style="float: right;">Date of Delivery</span></p> <p>C. <i>DEC 19 2012</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7756</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

*Bernstein Est - Ntc to Creditors*



Case 1:13-cv-03643 Document 12-13

Filed 08/27/2016 Page 1100

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to:  Wells Fargo Bank PO Box 4233 Portland, OR 97208-4233		B. Received by (Printed Name) <i>Snyder</i>	
		C. Date of Delivery DEC 20 2012	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label)		7010 1870 0001 8550 7749	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

*Bernstein Est - Ntc to Creditors*

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
American Express PO Box 360001 Fort Lauderdale, FL 33336-0001		B. Received by (Printed Name) <i>Paulette Stennett</i>	
		C. Date of Delivery 12-19-12	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label)		7010 1870 0001 8550 7732	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

*Bernstein Est - Notice to Creditors*

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee	
American Express PO Box 297812 Fort Lauderdale, FL 33329-7812		B. Received by (Printed Name) 	
		C. Date of Delivery 	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label)		7010 1870 0001 8550 7787	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

*Est of Simon Bernstein - Notice to Creditors*

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">American Express PO Box 297879 Fort Lauderdale, FL 33329-7879</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <b>X</b> _____ <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____ C. Date of Delivery _____</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7817</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

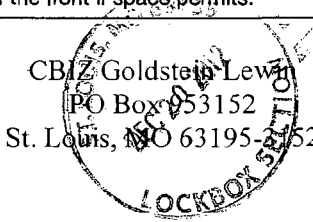
*Est of Simon Bernstein - Ntc to Creditors*

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">Chase Card Services PO Box 15298 Wilmington, DE 19850</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <b>X</b> <i>Manny Cruz</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <b>Manny Cruz</b> C. Date of Delivery _____</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7725</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

*Bernstein Estate - Notice to Creditors*

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="text-align: center;">CBIZ Goldstein Lewis PO Box 53152 St. Louis, MO 63195-2152</p>	<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <b>X</b> _____ <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <b>ANDREW HORN</b> C. Date of Delivery _____</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label) <b>7010 1870 0001 8550 7770</b></p>	
<p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

*Est of Simon Bernstein - Notice to Creditors*





RECYCLED PAPER



TO REORDER CALL 954-846-9399

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN File No. 502012CP004391IZXXXXSB

Deceased.

**NOTICE OF FILING  
PROOF OF SERVICE OF  
NOTICE TO CREDITORS UPON THE AGENCY FOR  
HEALTH CARE ADMINISTRATION**

I CERTIFY THAT ON December 17, 2012, a copy of the attached Notice to Creditors was mailed by United States certified mail, return receipt requested, postage prepaid, or was delivered in a manner permitted by Fla. Prob. R. 5.040(a), to:

Agency For Health Care Administration  
c/o FL TPL Recovery Unit  
P.O. Box 12188  
Tallahassee, FL 32317

Signed receipt or other evidence that delivery was made to, or refused by, the addressee or the addressee's agent are attached.

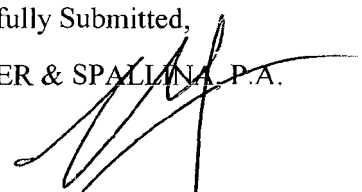
Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on Jan 22, 2013.

Respectfully Submitted,

TESCHER & SPALLINA, P.A.

By:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
rspallina@tescherspallina.com

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN, File No. 502012CP004391 I Z XXXX5B

Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of SIMON L. BERNSTEIN, deceased, whose date of death was September 13, 2012, File Number 502012CP004391 I Z XXXX5B, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Attn: Probate Division, Room 170, Delray Beach, FL 33444. The names of the personal representative and the personal representative's attorney and his address are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

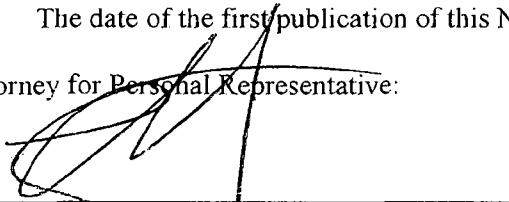
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is October 16, 2012.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 049738  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Personal Representative:

ROBERT L. SPALLINA  
7387 Wisteria Avenue  
Parkland, FL 33076  
  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <input checked="" type="checkbox"/> <b>X</b> <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span>	
1. Agency For Health Care Administration c/o FL TPL Recovery Unit P.O. Box 12188 Tallahassee, FL 32317	B. Received by (Printed Name) DEC 2 2012	C. Date of Delivery
	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, list delivery address below: <input type="checkbox"/> No Rec'd by Xerox	
2. Article Number (Transfer from service label)	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
Bernstein Est - Notice to Creditors	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes 7010 1870 0001 8550 7718	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Phone: (561) 997-7008

**EX PARTE SLIP**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA  
PROBATE DIVISION

DATE: January 22, 2013

CASE NO.: 502012CP004391IZXXXX SB                      STYLE: Estate of Simon L. Bernstein

-----  
Conformed copies: \_\_\_\_\_ Mailed: \_\_\_\_\_ Stamped Envelope Enclosed: \_\_\_\_\_  
Certified copies: \_\_\_\_\_ Mailed: \_\_\_\_\_  
Check in the amount of \_\_\_\_\_ for:  
Filing fee \_\_\_\_\_ Certified copies \_\_\_\_\_  
-----

MEMO TO JUDGE OR EX PARTE CLERK

Enclosed for filing are the following:

- 1. Notice of Filing Proof of Service of Notice to Creditors Upon the Agency for Healthcare Administration; and
- 2. Notice of Filing Proof of Service of Notice to Creditors Upon Known Creditors.

Thank you for your courtesies in this matter.

Tescher & Spallina, P.A.  
By: \_\_\_\_\_  
Robert L. Spallina, Esquire



RECYCLED PAPER



TO REORDER CALL 954-846-9399



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN, File No. 50 2012 CP 004391 IZ XXXX SB  
Deceased.

**ORDER EXTENDING TIME TO FILE INVENTORY**

THIS CAUSE, having come before the Court upon the Petition of Robert L. Spallina and Donald R. Tescher, as co-personal representatives of the Estate of Simon Bernstein, deceased, for an extension of time to file the Inventory of the estate, and the Court having reviewed the Petition and being otherwise duly advised in the premises it is hereby

ADJUDGED that an extension of time is granted up until \_\_\_\_\_ in which to file the Inventory in this cause.

DONE AND ORDERED in Chambers at Delray Beach, Palm Beach County, Florida, this \_\_\_\_\_ day of \_\_\_\_\_, 2012.

\_\_\_\_\_  
Circuit Judge

cc: Robert L. Spallina, Esquire

N:\WPDATA\casico\Bernstein, Simon\Pleadings\Extend Inventory Ord.wpd





TO REORDER CALL 954-846-9399



RECYCLED PAPER



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN, File No. 502012 CP 004391 IZ XXXX SB  
Deceased.

**PETITION FOR EXTENSION OF TIME TO FILE  
INVENTORY**

PETITIONERS, Robert L. Spallina and Donald R. Tescher, as co-personal representatives of the Estate of Simon L. Bernstein, deceased, through undersigned counsel, files this Petition for Extension of Time to File Inventory, as grounds therefor would state as follows:

1. Petitioners were appointed co-personal representatives of the Estate of Simon L. Bernstein through Letters of Administration entered October 2, 2012.
2. In accordance with Florida law, the Inventory of the estate is due on or before December 2, 2012.
3. The estate has been delayed in receiving valuation information necessary to complete the Inventory.

WHEREFORE, Petitioner requests an extension of time of sixty (60) days to file the Inventory in this cause.

UNDER PENALTIES OF PERJURY, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

SIGNED on the 13<sup>th</sup> day of December, 2012.

Respectfully Submitted,  
TESCHER & SPALLINA, P.A.

By: \_\_\_\_\_  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 0497381  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

N:\WPDATA\A\estato\Bernstein, Simon\Pleadings\Extend Time to File Inv Pet.wpd



Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Phone: (561) 997-7008

**EX PARTE SLIP**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA  
PROBATE DIVISION

DATE: December 13, 2012

CASE NO.: \_\_\_\_\_ STYLE: Estate of Simon L. Bernstein

-----  
Conformed copies:   1   Mailed: \_\_\_\_\_ Stamped Envelope Enclosed:   Yes    
Certified copies: \_\_\_\_\_ Mailed: \_\_\_\_\_  
Check in the amount of \_\_\_\_\_ for:  
Filing fee \_\_\_\_\_ Certified copies \_\_\_\_\_  
-----

MEMO TO JUDGE OR EX PARTE CLERK

Enclosed is a Petition for Extension of Time to File Inventory. We are also enclosing a proposed Order Extending Time to File Inventory. Please provide one conformed copy of the Order.

Thank you for your courtesies in this matter.

Tescher & Spallina, P.A.  
By: \_\_\_\_\_  
Robert L. Spallina, Esquire



RECYCLED PAPER



TO REORDER CALL 954-846-9399

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON BERNSTEIN, File No.: 50 2012 CP 004391 IZ XXXX SB  
Deceased.

**NOTICE OF FILING  
PROOF OF PUBLICATION  
OF NOTICE TO CREDITORS**

ROBERT L. SPALLINA and DONALD R. TESCHER, as co-Personal Representatives of the Estate of Simon Bernstein, deceased, by and through the undersigned attorney, files herewith the Proof of Publication of the Notice to Creditors with reference to the above-styled Estate.

Dated this 20<sup>th</sup> day of November, 2012.

Respectfully Submitted,

TESCHER & SPALLINA, P.A.

By: 

ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 0497381  
Attorney for Personal Representative  
Florida Bar No. 121086  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

N:\WPDATA\erica\Bernstein, Simon\Filing\Proof of Filing Proof of Publication of Ntc to Cred.wpd

# PALM BEACH DAILY BUSINESS REVIEW

Published Daily except Saturday, Sunday and  
Legal Holidays  
West Palm Beach, Palm Beach County, Florida

STATE OF FLORIDA  
COUNTY OF PALM BEACH:

Before the undersigned authority personally appeared N. LYONS, who on oath says that he or she is the LEGAL CLERK, Legal Notices of the Palm Beach Daily Business Review f/k/a Palm Beach Review, a newspaper published at West Palm Beach in Palm Beach County, Florida; that the attached copy of advertisement, being a Legal Advertisement of Notice in the matter of

502012CP004391XXXXSB  
NOTICE TO CREDITORS  
IN RE: ESTATE OF SIMON L. BERNSTEIN, DECEASED

in the CIRCUIT Court,  
was published in said newspaper in the issues of

10/16/2012 10/23/2012

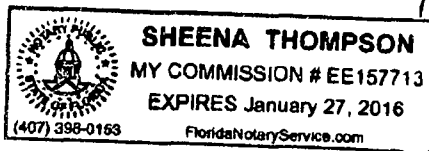
Affiant further says that the said Palm Beach Daily Business Review is a newspaper published at Palm Beach, in said Palm Beach County, Florida and that the said newspaper has heretofore been continuously published in said Palm Beach County, Florida, and has been entered as second class mail matter at the post office in West Palm Beach in said Palm Beach County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and subscribed before me this

23 day of OCTOBER, A.D. 2012

(SEAL)

N. LYONS personally known to me



## NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR  
PALM BEACH COUNTY, FL  
PROBATE DIVISION  
File No. 502012CP004391-  
XXXXSB

IN RE: ESTATE OF  
SIMON L. BERNSTEIN,  
Deceased.

The administration of the estate of SIMON L. BERNSTEIN, deceased, whose date of death was September 13, 2012, File Number 502012CP-004391XXXXSB, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Attn: Probate Division, Room 170, Delray Beach, FL 33444. The names of the personal representative and the personal representative's attorney and his address are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is October 16, 2012.

Personal Representative:

**ROBERT L. SPALLINA**

7387 Wisteria Avenue  
Parkland, FL 33076

**DONALD R. TESCHER**

2600 Whispering Oaks Lane  
Delray Beach, FL 33445

Attorney for Personal

Representative:

**ROBERT L. SPALLINA, ESQUIRE**

Florida Bar No. 0497381

**TESCHER & SPALLINA, P.A.**

4855 Technology Way, Ste. 720

Boca Raton, FL 33431

561-997-7008

Primary:

[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

Secondary:

[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

10/16-23

12-7-74/1964019P

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN, File No. 502012CP004391TZXXXX5B

Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of SIMON L. BERNSTEIN, deceased, whose date of death was September 13, 2012, File Number 502012CP004391TZXXXX5B, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Attn: Probate Division, Room 170, Delray Beach, FL 33444. The names of the personal representative and the personal representative's attorney and his address are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is October 16, 2012.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 049738  
Teschler & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Personal Representative:

ROBERT L. SPALLINA  
7387 Wisteria Avenue  
Parkland, FL 33076  
  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445





Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Phone: (561) 997-7008

**EX PARTE SLIP**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA  
PROBATE DIVISION

DATE: November 20, 2012

CASE NO.: \_\_\_\_\_ STYLE: Estate of Simon L. Bernstein

-----  
Conformed copies: \_\_\_\_\_ Mailed: \_\_\_\_\_ Stamped Envelope Enclosed: \_\_\_\_\_  
Certified copies: \_\_\_\_\_ Mailed: \_\_\_\_\_  
Check in the amount of \_\_\_\_\_ for:  
Filing fee \_\_\_\_\_ Certified copies \_\_\_\_\_  
-----

MEMO TO JUDGE OR EX PARTE CLERK

Enclosed for filing are the following:

- 1. Notice of Filing Proof of Publication of Notice to Creditors; and
- 2. Notice of Filing Proof of Publication of Notice of Administration.

Thank you for your courtesies in this matter.

Tescher & Spallina, PA

By: \_\_\_\_\_

Robert L. Spallina, Esquire

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. 502012CP004391TZXXXKSB  
Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of SIMON L. BERNSTEIN, deceased, whose date of death was September 13, 2012, File Number 502012CP004391TZXXXKSB, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Attn: Probate Division, Room 170, Delray Beach, FL 33444. The names of the personal representative and the personal representative's attorney and his address are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

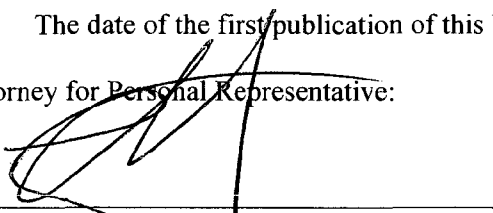
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is October 16, 2012.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 0497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Personal Representative:

ROBERT L. SPALLINA  
7387 Wisteria Avenue  
Parkland, FL 33076  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445





TO REORDER CALL 954-846-9399



RECYCLED PAPER



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON BERNSTEIN, File No.: 502012CP004391 IZ XXXX SB  
Deceased.

**NOTICE OF FILING  
PROOF OF PUBLICATION  
OF NOTICE OF ADMINISTRATION**

ROBERT L. SPALLINA and DONALD R. TESCHER, as co-Personal Representatives of the Estate of Simon Bernstein, deceased, by and through the undersigned attorney, files herewith the Proof of Publication of the Notice of Administration with reference to the above-styled Estate.

Dated this 20<sup>th</sup> day of November, 2012.

Respectfully Submitted,

TESCHER & SPALLINA, P.A.

By: 

ROBERT L. SPALLINA, ESQUIRE

Florida Bar No. 0497381

Attorney for Personal Representative

Florida Bar No. 121086

4855 Technology Way, Ste. 720

Boca Raton, FL 33431

561-997-7008

Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

# PALM BEACH DAILY BUSINESS REVIEW

Published Daily except Saturday, Sunday and  
Legal Holidays  
West Palm Beach, Palm Beach County, Florida

STATE OF FLORIDA  
COUNTY OF PALM BEACH:

Before the undersigned authority personally appeared N. LYONS, who on oath says that he or she is the LEGAL CLERK, Legal Notices of the Palm Beach Daily Business Review f/k/a Palm Beach Review, a newspaper published at West Palm Beach in Palm Beach County, Florida; that the attached copy of advertisement, being a Legal Advertisement of Notice in the matter of

502012CP004391XXXXSB  
NOTICE OF ADMINISTRATION  
IN RE: ESTATE OF SIMON L. BERNSTEIN, DECEASED

in the CIRCUIT Court,  
was published in said newspaper in the issues of

10/16/2012 10/23/2012

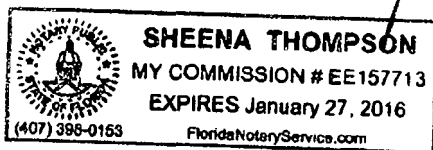
Affiant further says that the said Palm Beach Daily Business Review is a newspaper published at Palm Beach, in said Palm Beach County, Florida and that the said newspaper has heretofore been continuously published in said Palm Beach County, Florida, and has been entered as second class mail matter at the post office in West Palm Beach in said Palm Beach County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and subscribed before me this

23 day of OCTOBER A.D. 2012

(SEAL)

N. LYONS personally known to me



## NOTICE OF ADMINISTRATION

IN THE CIRCUIT COURT FOR  
PALM BEACH COUNTY, FL  
PROBATE DIVISION

File No. 502012CP004391-  
XXXXSB

IN RE: ESTATE OF  
SIMON L. BERNSTEIN,  
Deceased.

The administration of the estate of SIMON L. BERNSTEIN, deceased, File Number 502012CP-004391XXXXSB is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Delray Beach, Florida 33444. The decedent's Will, which is dated July 25, 2012, has been admitted to probate. The name and address of the personal representative and the personal representative's attorney are set forth below.

A beneficiary of a Will or Codicil described above is not required to have an attorney or to file and document in order to receive the inheritance provided in that Will or Codicil.

Any interested person on whom a copy of this Notice of Administration is served who challenges the validity of the Will and/or Codicil, qualifications of the personal representative, venue, or jurisdiction of the court, is required to file any objection with the court following the form and procedure provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY LAW, which is on or before the date that is three (3) months after the date of service of a copy of the Notice of Administration on that person, or those objections are forever barred.

A petition for determination of exempt property is required to be filed by or on behalf of any person entitled to exempt property under Section 732.402 of the Florida Probate Code WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is four (4) months after the date of service of a copy of the Notice of Administration on that person or the date that is forty (40) days after the date or termination of any proceeding involving the construction, admission to probate, or validity of the Will and/or Codicil or involving any other matter affecting any part of the exempt property, or the right of the personal to exempt property is deemed to have been waived.

Any election to take an elective share must file be filed WITHIN THE TIME REQUIRED BY LAW, which is on or before the earlier of the date that is six (6) months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact

or a guardian of the property of the surviving spouse, or the date that is two (2) years after the date of the decedent's death.

Co-Personal Representatives:  
**ROBERT L. SPALLINA**  
7387 Wisteria Ave.  
Parkland, FL 33076  
**DONALD R. TESCHER**  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445

Attorney for Personal Representative:  
**ROBERT L. SPALLINA, ESQUIRE**  
Florida Bar No. 497381  
**TESCHER & SPALLINA, P.A.**  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008

Primary:  
[rspallina@rescherspallina.com](mailto:rspallina@rescherspallina.com)  
Secondary:  
[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)  
10/16-23 12-7-73/1964015P

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 502012CP004391  
IZ XXXKSB

Deceased.

**NOTICE OF ADMINISTRATION**

The administration of the estate of SIMON L. BERNSTEIN, deceased, File Number 502012CP004391 IZ is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Delray Beach, Florida 33444. The decedent's Will, which is dated July 25, 2012, has been admitted to probate. The name and address of the personal representative and of the personal representative's attorney are set forth below. XXX;

A beneficiary of a Will or Codicil described above is not required to have an attorney or to file and document in order to receive the inheritance provided in that Will or Codicil.

Any interested person on whom a copy of this Notice of Administration is served who challenges the validity of the Will and/or Codicil, qualifications of the personal representative, venue, or jurisdiction of the court, is required to file any objection with the court following the form and procedure provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY LAW, which is on or before the date that is three (3) months after the date of service of a copy of the Notice of Administration on that person, or those objections are forever barred.

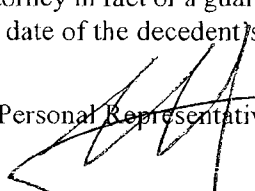
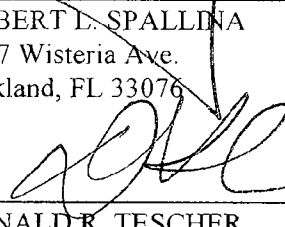
A petition for determination of exempt property is required to be filed by or on behalf of any person entitled to exempt property under Section 732.402 of the Florida Probate Code WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is four (4) months after the date of service of a copy of the Notice of Administration on that person or the date that is forty (40) days after the date of termination of any proceeding involving the construction, admission to probate, or validity of the Will and/or Codicil or involving any other matter affecting any part of the exempt property, or the right of the personal to exempt property is deemed to have been waived.

Any election to take an elective share must be filed WITHIN THE TIME REQUIRED BY LAW, which is on or before the earlier of the date that is six (6) months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact or a guardian of the property of the surviving spouse, or the date that is two (2) years after the date of the decedent's death.

Attorney for Personal Representative:

  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Co-Personal Representatives:

  
ROBERT L. SPALLINA  
7387 Wisteria Ave.  
Parkland, FL 33076  
  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 502012CP004341  
IZ XXXX56

Deceased.

**NOTICE OF ADMINISTRATION**

The administration of the estate of SIMON L. BERNSTEIN, deceased, File Number 502012CP004341 IZ is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is Palm Beach South County Courthouse, 200 W. Atlantic Avenue, Delray Beach, Florida 33444. The decedent's Will, which is dated July 25, 2012, has been admitted to probate. The name and address of the personal representative and of the personal representative's attorney are set forth below. XXXX5

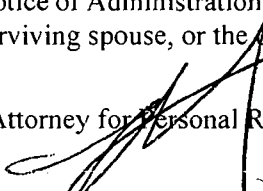
A beneficiary of a Will or Codicil described above is not required to have an attorney or to file and document in order to receive the inheritance provided in that Will or Codicil.

Any interested person on whom a copy of this Notice of Administration is served who challenges the validity of the Will and/or Codicil, qualifications of the personal representative, venue, or jurisdiction of the court, is required to file any objection with the court following the form and procedure provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY LAW, which is on or before the date that is three (3) months after the date of service of a copy of the Notice of Administration on that person, or those objections are forever barred.

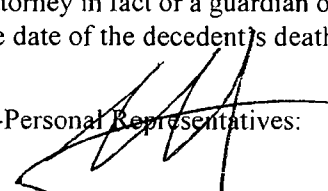
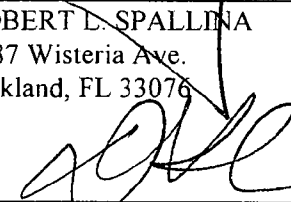
A petition for determination of exempt property is required to be filed by or on behalf of any person entitled to exempt property under Section 732.402 of the Florida Probate Code WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is four (4) months after the date of service of a copy of the Notice of Administration on that person or the date that is forty (40) days after the date of termination of any proceeding involving the construction, admission to probate, or validity of the Will and/or Codicil or involving any other matter affecting any part of the exempt property, or the right of the personal to exempt property is deemed to have been waived.

Any election to take an elective share must be filed WITHIN THE TIME REQUIRED BY LAW, which is on or before the earlier of the date that is six (6) months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact or a guardian of the property of the surviving spouse, or the date that is two (2) years after the date of the decedent's death.

Attorney for Personal Representative:

  
\_\_\_\_\_  
ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)

Co-Personal Representatives:

  
\_\_\_\_\_  
ROBERT L. SPALLINA  
7387 Wisteria Ave.  
Parkland, FL 33076  
  
\_\_\_\_\_  
DONALD R. TESCHER  
2600 Whispering Oaks Lane  
Delray Beach, FL 33445



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TO REORDER CALL 954-846-9399



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN, File No. \_\_\_\_\_

Deceased.

**DESIGNATION OF EMAIL ADDRESSES  
PURSUANT TO RULE 2.516**

The undersigned counsel, as attorney for Robert L. Spallina and Donald R. Tescher, hereby designates, pursuant to Florida Rule of Judicial Administration 2.516(b)(1) the following e-mail addresses for purpose of service of pleadings and other papers in this case:

Primary Email Address: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

Secondary Email Address: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 0497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)





8

TO REORDER CALL 954-846-9399



RECYCLED PAPER



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
 IN RE: ESTATE OF PROBATE DIVISION  
 SIMON L. BERNSTEIN, File No. \_\_\_\_\_  
 Deceased.

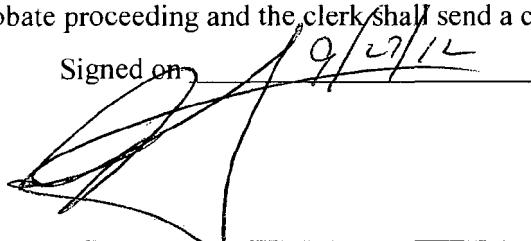
**NOTICE OF TRUST**

SIMON L. BERNSTEIN, a resident of Palm Beach County, Florida, who died on September 13, 2012, was the settlor of a trust entitled: SIMON L. BERNSTEIN TRUST AGREEMENT dated July 25, 2012, which is a trust described in Section 733.707(3) of the Florida Statutes, and is liable for the expenses of the administration of the decedent's estate and enforceable claims of the decedent's creditors to the extent the decedent's estate is insufficient to pay them, as provided in Section 733.607(2) of the Florida Statutes.

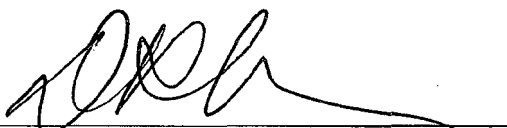
The name and address of the Trustees are set forth below.

The clerk shall file and index this Notice of Trust in the same manner as a caveat, unless there exists a probate proceeding for the settlor's estate in which case this Notice of Trust must be filed in the probate proceeding and the clerk shall send a copy to the personal representative.

Signed on 9/27/12, 2012.



ROBERT L. SPALLINA, Co-Trustee  
 7387 Wisteria Avenue  
 Parkland, FL 33076



DONALD R. TESCHER, Co-Trustee  
 2600 Whispering Oaks Lane  
 Delray Beach, FL 33445

Copy mailed to attorney for the Personal Representative on

\_\_\_\_\_  
 CLERK OF THE CIRCUIT COURT

By: \_\_\_\_\_

**MUST BE FILED IN DUPLICATE**





RECYCLED PAPER



TO REORDER CALL 954-846-9399

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN, File No. \_\_\_\_\_

Deceased.

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this \_\_\_\_ day of \_\_\_\_\_, 2012.

Estate must be closed 12 months from the date of order

**SIGNED & DATE**

**OCT 02 2012**

Circuit Judge **JUDGE JAMES L. MARTZ**





RECYCLED PAPER



TO REORDER CALL 954-846-9399

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. \_\_\_\_\_

Deceased.

**ORDER ADMITTING WILL TO PROBATE  
AND APPOINTING PERSONAL REPRESENTATIVE**

The instrument presented to this court as the Last Will of Simon L. Bernstein, deceased, having been executed in conformity with law, and made self-proved by the acknowledgment of the decedent and the affidavits of the witnesses, each made before an officer authorized to administer oaths and evidenced by the officer's certificate attached to or following the will in the form required by law, and no objection having been made to its probate, and the court finding that the decedent died on September 13, 2012, and that Robert L. Spallina and Donald R. Tescher are qualified under the laws of the State of Florida to serve as co-personal representatives, it is

ADJUDGED that the Will dated July 25, 2012, and attested by Robert L. Spallina and Kimberly Moran as subscribing and attesting witnesses, is admitted to probate according to law as the Last Will of the decedent, and it is further

ADJUDGED that Robert L. Spallina and Donald R. Tescher are appointed as co-personal representatives of the estate of the decedent, and that upon taking the prescribed oath, filing designation of resident agent and acceptance, and entering into bond in the sum of \$ 10, Letters of Administration shall be issued.

ORDERED on \_\_\_\_\_

Estate must be closed 12  
months from the date of order

**SIGNED & DATE**  
OCT 02 2012

\_\_\_\_\_  
Circuit Judge **JUDGE JAMES L. MARTZ**

cc: Robert L. Spallina, Esquire





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TO REORDER CALL 954-846-9399



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. \_\_\_\_\_  
Deceased.

**OATH OF PERSONAL REPRESENTATIVE  
DESIGNATION OF RESIDENT AGENT, AND ACCEPTANCE**

STATE OF FLORIDA  
COUNTY OF PALM BEACH

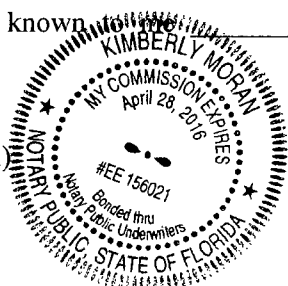
I, DONALD R. TESCHER (Affiant), state under oath that:

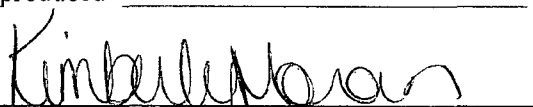
1. I have been appointed co-personal representative of the estate of SIMON L. BERNSTEIN, deceased.
2. I will faithfully administer the estate of the decedent according to law.
3. My place of residence is 2600 Whispering Oaks Lane, Delray Beach, FL 33445, and my post office address is 4855 Technology Way, Suite 720, Boca Raton, FL 33431.
4. I designate myself, a member of The Florida Bar, a resident of Broward County, Florida, whose place of residence is 2600 Whispering Oaks Lane, Delray Beach, FL 33445, and whose post office address is 4855 Technology Way, Suite 720, Boca Raton, Florida 33431, together with my partner, ROBERT L. SPALLINA, ESQ., a member of The Florida Bar, a resident of Palm Beach County, Florida, whose place of residence is 7387 Wisteria Avenue, Parkland, Florida 33076, and whose post office address is 4855 Technology Way, Suite 720, Boca Raton, Florida 33431, as agents for the service of process or notice in any action against us, either in our representative capacity, or personally, if the personal action accrued in the administration of the estate.

  
DONALD R. TESCHER, Affiant

Sworn to and subscribed to before me on October 1, 2012, by Affiant, who is personally known to me or who produced \_\_\_\_\_ as identification.

(Affix Notarial Seal)



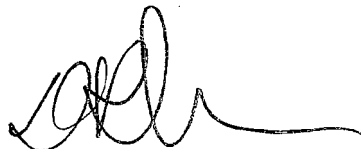
  
Notary Public State of Florida



**ACCEPTANCE**

I CERTIFY that I am a permanent resident of Broward County, Florida, residing at the place indicated above. I hereby accept the foregoing designation as Resident Agent.

Signed on Oct. 1, 2012.



\_\_\_\_\_  
DONALD R. TESCHER, Resident Agent





4



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TO REORDER CALL 954-846-9399

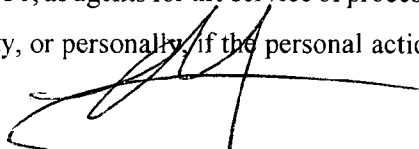
IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. \_\_\_\_\_  
Deceased.

**OATH OF PERSONAL REPRESENTATIVE  
DESIGNATION OF RESIDENT AGENT, AND ACCEPTANCE**

STATE OF FLORIDA  
COUNTY OF PALM BEACH

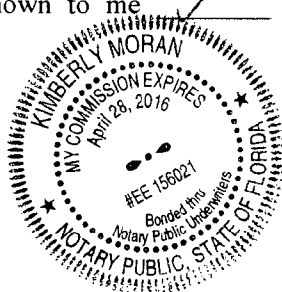
I, ROBERT L. SPALLINA (Affiant), state under oath that:

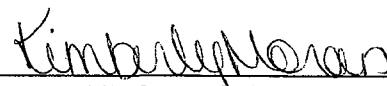
1. I have been appointed co-personal representative of the estate of SIMON L. BERNSTEIN, deceased.
2. I will faithfully administer the estate of the decedent according to law.
3. My place of residence is 7387 Wisteria Avenue, Parkland, FL 33076, and my post office address is 4855 Technology Way, Suite 720, Boca Raton, FL 33431.
4. I designate myself, a member of The Florida Bar, a resident of Broward County, Florida, whose place of residence is 7387 Wisteria Avenue, Parkland, Florida 33076, and whose post office address is 4855 Technology Way, Suite 720, Boca Raton, Florida 33431, together with my partner, DONALD R. TESCHER, ESQ., a member of The Florida Bar, a resident of Palm Beach County, Florida, whose place of residence is 2600 Whispering Oaks Lane, Delray Beach, FL 33445 and whose post office address is 4855 Technology Way, Suite 720, Boca Raton, Florida 33431, as agents for the service of process or notice in any action against us, either in our representative capacity, or personally, if the personal action accrued in the administration of the estate.

  
\_\_\_\_\_  
ROBERT L. SPALLINA, Affiant

Sworn to and subscribed to before me on September 28, 2017 by Affiant, who is personally known to me \_\_\_\_\_ or who produced \_\_\_\_\_ as identification.

(Affix Notarial Seal)



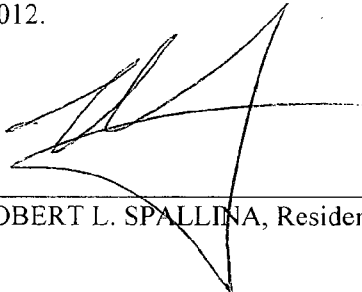
  
\_\_\_\_\_  
Notary Public State of Florida



**ACCEPTANCE**

I CERTIFY that I am a permanent resident of Broward County, Florida, residing at the place indicated above. I hereby accept the foregoing designation as Resident Agent.

Signed on 9/29, 2012.



\_\_\_\_\_  
ROBERT L. SPALLINA, Resident Agent



TO REORDER CALL 954-846-9399



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IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION 12

SIMON L. BERNSTEIN,

File No. 502012CP00 4391 X X X S B

Deceased.

**PETITION FOR ADMINISTRATION**  
(testate Florida resident)

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED  
OCT - 2 2012  
SHARON R. BOCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

Petitioners, ROBERT L. SPALLINA and DONALD R. TESCHER, allege:

1. Petitioners have an interest in the above estate as the named co-personal representatives under the decedent's Will. The Petitioner's addresses are 7387 Wisteria Avenue, Parkland, FL 33076 and 2600 Whispering Oaks Lane, Delray Beach, FL 33445, respectively, and the name and office address of petitioners' attorney is set forth at the end of this Petition.

2. Decedent, SIMON L. BERNSTEIN, whose last known address was 7020 Lions Head Lane, Boca Raton, Florida 33496, whose age was 76, and whose social security number is xxx-xx-5211, died on September 13, 2012, at his home at 7020 Lions Head Lane, Boca Raton, Florida 33496, and on the date of death decedent was domiciled in Palm Beach County, Florida.

3. So far as is known, the names of the beneficiaries of this estate and of decedent's surviving spouse, if any, their addresses and relationship to decedent, and the dates of birth of any who are minors, are:

NAME	ADDRESS	RELATIONSHIP	BIRTH DATE (if Minor)
Ted S. Bernstein	880 Berkeley Street Boca Raton, FL 33487	son	adult
Pamela B. Simon	950 North Michigan Ave. Suite 2603 Chicago, IL 60606	daughter	adult
Eliot Bernstein	2753 NW 34 <sup>th</sup> St. Boca Raton, FL 33434	son	adult
Jill Iantoni	2101 Magnolia Lane Highland Park, IL 60035	daughter	adult



Lisa S. Friedstein 2142 Churchill Lane daughter adult  
Highland Park, IL 60035

Robert L. Spallina and Donald R. Tescher, 4855 Technology Way, Trust  
co-Trustees of the Simon L. Bernstein Suite 720  
Amended and Restated Trust Agreement Boca Raton, FL 33431  
dated July 25, 2012

4. Venue of this proceeding is in this county because decedent was a resident of Palm Beach County at the time of his death.

5. Robert L. Spallina and Donald R. Tescher, whose addresses are listed above, and who are qualified under the laws of the State of Florida to serve as co-personal representatives of the decedent's estate are entitled to preference in appointment as co-personal representatives because they are the persons designated to serve as co-personal representatives under the decedent's Will.

6. The nature and approximate value of the assets in this estate are: tangible and intangible assets with an approximate value of less than \$ Unknown.

7. This estate will not be required to file a federal estate tax return.

8. The original of the decedent's last will, dated July 25, 2012, is being filed simultaneously with this Petition with the Clerk of the Court for Palm Beach County, Florida.

9. Petitioner is unaware of any unrevoked will or codicil of decedent other than as set forth in paragraph 8.

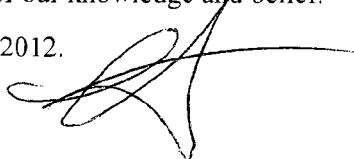
Petitioner requests that the decedent's Will be admitted to probate and that Robert L. Spallina and Donald R. Tescher be appointed as co-personal representatives of the estate of the decedent.

Under penalties of perjury, we declare that we have read the foregoing Petition for Administration, and the facts alleged are true, to the best of our knowledge and belief.

Signed on Oct. 1, 2012.

Respectfully Submitted,  
TESCHER & SPALLINA, P.A.

By:  
ROBERT L. SPALLINA, ESQUIRE  
Attorney for Petitioner  
Florida Bar No. 0497381  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Email: rspallina@tescherspallina.com

  
Robert L. Spallina, Petitioner

  
Donald R. Tescher, Petitioner







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TO REORDER CALL 954-846-9399

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

SSN: 371-32-5211

BIRTHPLACE: FLINT, MICHIGAN

PLACE WHERE DEATH OCCURRED: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian

American Indian or Alaskan Native--Tribe:  Japanese  Korean  Vietnamese

Guamanian or Chamorro  Samoan  Other Pacific Isl:

Other Asian:  Other:  Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK  
BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152  
19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (if other than Certifier): NOT ENTERED

*C. Meade Grijp*

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

REQ: 2013124648

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT.



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DH FORM 1946 (04-10)



VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED



RECYCLED PAPER



TO REORDER CALL 954-846-9399

WILL OF  
SIMON L. BERNSTEIN

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED

OCT - 2 2012

SHARON R. BOCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

*Prepared by:*

Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720, Boca Raton, Florida 33431  
(561) 997-7008  
[www.tescherspallina.com](http://www.tescherspallina.com)

LAW OFFICES  
TESCHER & SPALLINA, P.A.

**WILL OF**

**SIMON L. BERNSTEIN**

I, SIMON L. BERNSTEIN, of Palm Beach County, Florida, hereby revoke all my prior Wills and Codicils and make this Will. I am a widower, but in the event that I marry subsequent to the execution of this Will, I specifically make no provision for my spouse. My children are TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN.

**ARTICLE I. TANGIBLE PERSONAL PROPERTY**

I give such items of my tangible personal property to such persons as I may designate in a separate written memorandum prepared for this purpose. I give to my children who survive me, divided among them as they agree, or if they fail to agree, divided among them by my Personal Representatives in as nearly equal shares as practical my personal effects, jewelry, collections, household furnishings and equipment, automobiles and all other non-business tangible personal property other than cash, not effectively disposed of by such memorandum, and if no child of mine survives me, this property shall pass with the residue of my estate.

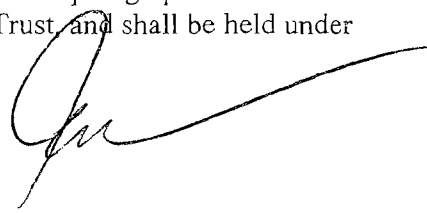
**ARTICLE II. EXERCISE OF POWER OF APPOINTMENT**

Under Subparagraph E.1. of Article II. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, (the "*Shirley Trust*"), I was granted a special power of appointment upon my death to direct the disposition of the remaining assets of the Marital Trust and the Family Trust established under the Shirley Trust. Pursuant to the power granted to me under the Shirley Trust, upon my death, I hereby direct the then serving Trustees of the Marital Trust and the Family Trust to divide the remaining trust assets into equal shares for my then living grandchildren and distribute said shares to the then serving Trustees of their respective trusts established under Subparagraph II.B. of my Existing Trust, as referenced below, and administered pursuant to Subparagraph II.C. thereunder.

**ARTICLE III. RESIDUE OF MY ESTATE**

I give all the residue of my estate, including my homestead, to the Trustee then serving under my revocable Trust Agreement dated May 20, 2008, as amended and restated from time to time and on even date herewith (the "*Existing Trust*"), as Trustee without bond, but I do not exercise any powers of appointment held by me except as provided in Article II., above, and in the later paragraph titled "Death Costs." The residue shall be added to and become a part of the Existing Trust and shall be held under

LAST WILL  
OF SIMON L. BERNSTEIN



LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

the provisions of said Agreement in effect at my death, or if this is not permitted by applicable law or the Existing Trust is not then in existence, under the provisions of said Agreement as existing today. If necessary to give effect to this gift, but not otherwise, said Agreement as existing today is incorporated herein by reference.

#### ARTICLE IV. PERSONAL REPRESENTATIVES

1. **Appointment and Bond.** I appoint ROBERT L. SPALLINA and DONALD R. TESCHER to serve together as my co-Personal Representatives, or either of them alone as Personal Representative if either of them is unable to serve (the "*fiduciary*"). Each fiduciary shall serve without bond and have all of the powers, privileges and immunities granted to my fiduciary by this Will or by law, provided, however, that my fiduciary shall exercise all powers in a fiduciary capacity.

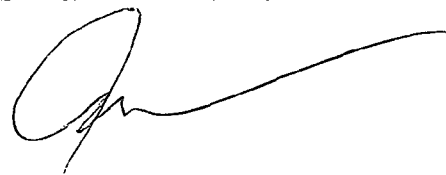
2. **Powers of Personal Representatives.** My fiduciary may exercise its powers without court approval. No one dealing with my fiduciary need inquire into its authority or its application of property. My fiduciary shall have the following powers:

a. **Investments.** To sell or exchange at public or private sale and on credit or otherwise, with or without security, and to lease for any term or perpetually, any property, real and personal, at any time forming a part of my probate estate (the "*estate*"); to grant and exercise options to buy or sell; to invest or reinvest in real or personal property of every kind, description and location; and to receive and retain any such property whether originally a part of the estate, or subsequently acquired, even if a fiduciary is personally interested in such property, and without liability for any decline in the value thereof; all without limitation by any statutes or judicial decisions, whenever enacted or announced, regulating investments or requiring diversification of investments.

b. **Distributions or Divisions.** To distribute directly to any beneficiary who is then entitled to distribution under the Existing Trust; to make any division or distribution pro rata or non-pro rata, in cash or in kind; and to allocate undivided interests in property and dissimilar property (without regard to its tax basis) to different shares, and to make any distribution to a minor or any other incapacitated person directly to such person, to his or her legal representative, to any person responsible for or assuming his or her care, or in the case of a minor to an adult person or an eligible institution (including a fiduciary) selected by my fiduciary as custodian for such minor under the Uniform Transfers to Minors Act or similar provision of law. The receipt of such payee is a complete release to the fiduciary.

c. **Management.** To manage, develop, improve, partition or change the character of or abandon an asset or interest in property at any time; and to make ordinary and extraordinary repairs, replacements, alterations and improvements, structural or otherwise.

d. **Borrowing.** To borrow money from anyone on commercially reasonable terms, including a fiduciary, beneficiaries and other persons who may have a direct or indirect interest in the



estate; and to mortgage, margin, encumber and pledge real and personal property of the estate as security for the payment thereof, without incurring any personal liability thereon and to do so for a term within or extending beyond the terms of the estate and to renew, modify or extend existing borrowing on similar or different terms and with the same or different security without incurring any personal liability; and such borrowing from my fiduciary may be with or without interest, and may be secured with a lien on the estate assets or any beneficiary's interest in said assets.

e. Lending. To extend, modify or waive the terms of any obligation, bond or mortgage at any time forming a part of the estate and to foreclose any such mortgage; accept a conveyance of encumbered property, and take title to the property securing it by deed in lieu of foreclosure or otherwise and to satisfy or not satisfy the indebtedness securing said property; to protect or redeem any such property from forfeiture for nonpayment of taxes or other lien; generally, to exercise as to such bond, obligation or mortgage all powers that an absolute owner might exercise; and to loan funds to beneficiaries at commercially reasonable rates, terms and conditions.

f. Abandonment of Property. To abandon any property or asset when it is valueless or so encumbered or in such condition that it is of no benefit to the estate. To abstain from the payment of taxes, liens, rents, assessments, or repairs on such property and/or permit such property to be lost by tax sale, foreclosure or other proceeding or by conveyance for nominal or no consideration to anyone including a charity or by escheat to a state; all without personal liability incurred therefor.

g. Real Property Matters. To subdivide, develop or partition real estate; to dedicate the same to public use; to make or obtain the location of any plats; to adjust boundaries; to adjust differences in valuations on exchange or partition by giving or receiving consideration; and, to grant easements with or without consideration as they may determine; and to demolish any building, structures, walls and improvements, or to erect new buildings, structures, walls and improvements and to insure against fire and other risks.

h. Claims. To enforce, compromise, adjust, arbitrate, release or otherwise settle or pay any claims or demands by or against the estate.

i. Business Entities. To deal with any business entity or enterprise even if a fiduciary is or may be a fiduciary of or own interests in said business entity or enterprise, whether operated in the form of a corporation, partnership, business trust, limited liability company, joint venture, sole proprietorship, or other form (all of which business entities and enterprises are referred to herein as "**Business Entities**"). I vest the fiduciary with the following powers and authority in regard to Business Entities:

i. To retain and continue to operate a Business Entity for such period as the fiduciary deems advisable;

ii. To control, direct and manage the Business Entities. In this connection, the fiduciary, in its sole discretion, shall determine the manner and extent of its active participation in the

operation and may delegate all or any part of its power to supervise and operate to such person or persons as the fiduciary may select, including any associate, partner, officer or employee of the Business Entity;

iii. To hire and discharge officers and employees, fix their compensation and define their duties; and similarly to employ, compensate and discharge agents, attorneys, consultants, accountants, and such other representatives as the fiduciary may deem appropriate; including the right to employ any beneficiary or fiduciary in any of the foregoing capacities;

iv. To invest funds in the Business Entities, to pledge other assets of the estate or a trust as security for loans made to the Business Entities, and to lend funds from my estate or a trust to the Business Entities;

v. To organize one or more Business Entities under the laws of this or any other state or country and to transfer thereto all or any part of the Business Entities or other property of my estate or a trust, and to receive in exchange such stocks, bonds, partnership and member interests, and such other securities or interests as the fiduciary may deem advisable;

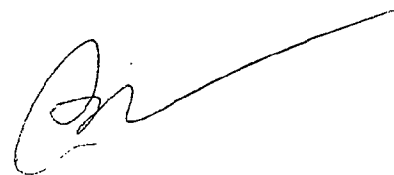
vi. To treat Business Entities as separate from my estate or a trust. In a fiduciary's accounting to any beneficiary, the fiduciary shall only be required to report the earnings and condition of the Business Entities in accordance with standard business accounting practice;

vii. To retain in Business Entities such net earnings for working capital and other purposes of the Business Entities as the fiduciary may deem advisable in conformity with sound business practice;

viii. To sell or liquidate all or any part of the Business Entities at such time and price and upon such terms and conditions (including credit) as the fiduciary may determine. My fiduciary is specifically authorized and empowered to make such sale to any person, including any partner, officer, or employee of the Business Entities, a fiduciary, or to any beneficiary; and

ix. To guaranty the obligations of the Business Entities, or pledge assets of the estate or a trust to secure such a guaranty.

j. Life Insurance. With respect to any life insurance policies constituting an asset of the estate to pay premiums; to apply dividends in reduction of such premiums; to borrow against the cash values thereof; to convert such policies into other forms of insurance including paid-up insurance; to exercise any settlement options provided in any such policies; to receive the proceeds of any policy upon its maturity and to administer such proceeds as a part of the principal of the estate or trust; and in general, to exercise all other options, benefits, rights and privileges under such policies; provided, however, no fiduciary other than a sole fiduciary may exercise any incidents of ownership with respect to policies of insurance insuring the fiduciary's own life.





k. Reimbursement. To reimburse itself from the estate for all reasonable expenses incurred in the administration thereof.

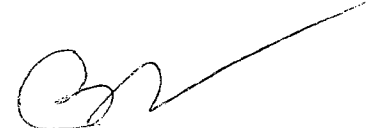
l. Voting. To vote and give proxies, with power of substitution to vote, stocks, bonds and other securities, or not to vote a security.

m. Ancillary Administration. To appoint or nominate, and replace with or without cause, any persons or corporations, including itself, as ancillary administrators to administer property in other jurisdictions, with the same powers, privileges and immunities as my fiduciary and without bond.

n. Tax Elections. To file tax returns, and to exercise all tax-related elections and options at their discretion, without compensating adjustments or reimbursements between any accounts or any beneficiaries.

3. Survivorship. A beneficiary is not deemed to survive me unless he or she survives me by five days.

4. Death Costs. My fiduciary shall pay (a) from the residuary estate my debts which are allowed as claims against my estate, (b) from the residuary estate my funeral expenses without regard to legal limitations, (c) from the residuary estate the expenses of administering my estate and (d) from the residuary estate other than the portion of the residuary estate qualifying for the marital deduction under the laws then in effect, without apportionment, all estate, inheritance and succession taxes (excluding generation-skipping taxes other than with respect to direct skips), and interest and penalties thereon, due because of my death and attributable to all property whether passing under this Will or otherwise and not required by the terms of the Existing Trust to be paid out of said trust. However, such taxes, penalties and interest payable out of my residuary estate shall not include taxes, penalties and interest attributable to (i) property over which I have a power of appointment granted to me by another person, (ii) qualified terminable interest property held in a trust of which I was the income beneficiary at the time of my death (other than qualified terminable interest property held in a trust for which an election was made under Code Section 2652(a)(3)), and (iii) life insurance proceeds on policies insuring my life which proceeds are not payable to my probate estate. My fiduciary shall not be reimbursed for any such payment from any person or property. However, my fiduciary in its discretion may direct that part or all of said death costs shall be paid by my Trustee as provided in the Existing Trust, and shall give such direction to the extent necessary so that the gifts made in Article I of this Will and the gifts made in any codicil hereto shall not be reduced by said death costs. If the amount of the above-described taxes, and interest and penalties arising by reason of my death (without regard to where payable from under the terms of this paragraph or applicable law) is increased because of the power of appointment granted to me under Subparagraph H.E.1. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, I hereby appoint to my probate estate from the property subject to such power (to the extent allowable under such power) the amount of such increase (calculating such increase at the highest applicable marginal rates) and exercise such power to this extent only, and notwithstanding the other provisions of this paragraph further direct my fiduciary to make payment of such increase in taxes,



interest and penalties to the appropriate taxing authorities from the appointed property or the proceeds thereof. Any trustee holding such appointive property may pay to my fiduciary the amount which my fiduciary certifies as due under this paragraph and is not responsible for the correctness or application of amounts so paid.

5. **Reimbursement for Debts and Expenses.** My fiduciary shall promptly reimburse my friends and members of my family who have disbursed their own funds for the payment of any debts, funeral expenses or costs of administration of my estate.

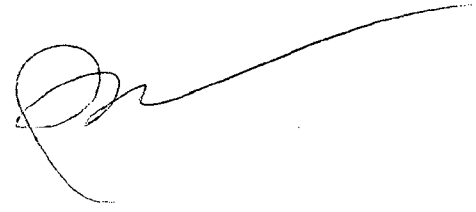
6. **Expenses of Handling Tangible Personal Property.** All expenses incurred by my fiduciary during the settlement of my estate in appraising, storing, packing, shipping, delivering or insuring an article of tangible personal property passing under this Will shall be charged as an expense of administering my estate.

7. **Dealing with Estate.** Each fiduciary may act under this Will even if interested in my estate in an individual capacity, as a fiduciary of another estate or trust (including any trust identified in this Will or created under the Existing Trust) or in any other capacity. Each fiduciary may in good faith buy from, sell to, lend funds to or otherwise deal with my estate.

8. **Spouse.** The term "*spouse*" herein means, as to a designated individual, the person to whom that individual is from time to time married.

9. **Other Beneficiary Designations.** Except as otherwise explicitly and with particularity provided herein, (a) no provision of this Will shall revoke or modify any beneficiary designation of mine made by me and not revoked by me prior to my death under any individual retirement account, other retirement plan or account, or annuity or insurance contract, (b) I hereby reaffirm any such beneficiary designation such that any assets held in such account, plan, or contract shall pass in accordance with such designation, and (c) regardless of anything herein to the contrary, any of such assets which would otherwise pass pursuant to this Will due to the beneficiary designation not having met the requirements for a valid testamentary disposition under applicable law or otherwise shall be paid as a gift made hereunder to the persons and in the manner provided in such designation which is incorporated herein by this reference.

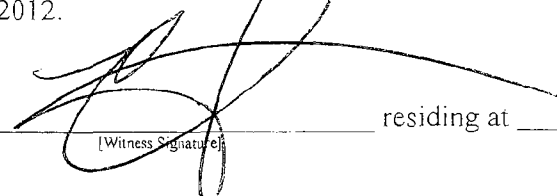
*[remainder of page intentionally left blank]*



I have published and signed this instrument as my Will at Boca Raton, Florida, on the 24 day of July, 2012.

  
SIMON L. BERNSTEIN

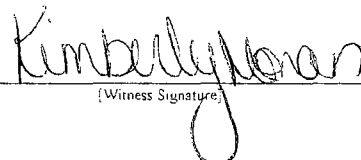
This instrument, consisting of this page numbered 7 and the preceding typewritten pages, was signed, sealed, published and declared by the Testator to be the Testator's Will in our presence, and at the Testator's request and in the Testator's presence, and in the presence of each other, we have subscribed our names as witnesses at Boca Raton, Florida on this 27 day of July, 2012.

  
[Witness Signature]

residing at

**ROBERT L. SPALLINA**  
**7387 WISTERIA AVENUE**  
**PARKLAND, FL 33076**

[Witness Address]

  
[Witness Signature]

residing at

**Kimberly Moran**  
**6362 Las Flores Drive**  
**Boca Raton, FL 33433**

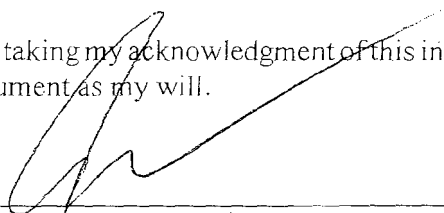
[Witness Address]

State Of Florida

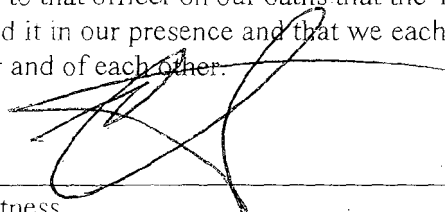
SS.

County Of Palm Beach

I, SIMON L. BERNSTEIN, declare to the officer taking my acknowledgment of this instrument, and to the subscribing witnesses, that I signed this instrument as my will.

  
SIMON L. BERNSTEIN, Testator

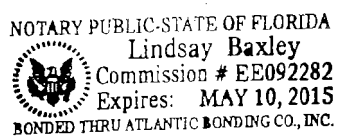
We, Robert L. Spallina and Kimberly Moran, have been sworn by the officer signing below, and declare to that officer on our oaths that the Testator declared the instrument to be the Testator's will and signed it in our presence and that we each signed the instrument as a witness in the presence of the Testator and of each other.

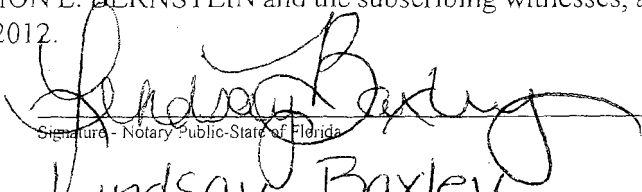
  
Witness

Kimberly Moran  
Witness

Acknowledged and subscribed before me, by the Testator, SIMON L. BERNSTEIN, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and sworn to and subscribed before me by the witnesses, Robert L. Spallina, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and Kimberly Moran, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and subscribed by me in the presence of SIMON L. BERNSTEIN and the subscribing witnesses, all on this 25 day of July, 2012.

[Seal with Commission Expiration Date]



  
Signature - Notary Public State of Florida  
Lindsay Baxley  
Print, type or stamp name of Notary Public

LAST WILL  
OF SIMON L. BERNSTEIN

**Legacy Bank of Florida 2657  
Bernstein Family Realty**

Mhall@LegacyBankFL.com

LEGACY BANK OF FLORIDA  
 2300 GLADES RD SUITE 140W  
 BOCA RATON FL 33431

PAGE: 1  
 ACCOUNT: 10002657 10/31/2011  
 DOCUMENTS: 8

TELEPHONE:561-347-1970

000047

BERNSTEIN FAMILY REALTY LLC 30  
 950 PENINSULA CORP. CRL #3010 0  
 BOCA RATON FL 33487 8

=====

BUSINESS CHECKING ACCOUNT 10002657

=====

MINIMUM BALANCE	1,304.20	LAST STATEMENT 09/30/11	1,715.99
AVERAGE BALANCE	3,067.19	2 CREDITS	10,000.00
		13 DEBITS	9,132.49
		THIS STATEMENT 10/31/11	2,583.50

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
5152947/Incoming Wire Transfer/BERNSTEIN FAMILY INVESTMENT LLLP/OS1 OF 11/10/03	10/03	6,000.00
5212591/Incoming Wire Transfer/SIMON BERNSTEIN/OS1 OF 11/10/14	10/14	4,000.00

----- CHECKS -----

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
603*10/06 100.00	607 10/20 650.00	995268 10/03 73.45
605 10/03 125.00	608*10/17 120.00	995269 10/25 80.00
606 10/11 180.00	610*10/24 52.50	

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
Saint Andrew's FACTS 000000002776360	10/05	5,933.34
FP&L ONLINE PMT CKF759467605POS	10/19	598.67
C.M. LAWN SERVIC ONLINE PMT CKF759467605POS	10/21	150.00
CITY OF BOCA RAT ONLINE PMT CKF759467605POS	10/21	176.53
SAINT ANDREWS SC ONLINE PMT CKF759467605POS	10/21	893.00

\*\*\* CONTINUED \*\*\*



LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 2  
ACCOUNT: 10002657 10/31/2011  
DOCUMENTS: 8

TELEPHONE:561-347-1970

BERNSTEIN FAMILY REALTY LLC

=====

BUSINESS CHECKING ACCOUNT 10002657

=====

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

*****					
*		TOTAL FOR		TOTAL	*
*		THIS PERIOD		YEAR TO DATE	*
-----*					
* TOTAL OVERDRAFT FEES:		.00		105.00	*
-----*					
* TOTAL RETURNED ITEM FEES:		.00		.00	*
*****					

- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
10/03	7,517.54	10/14	5,304.20	10/21	2,716.00
10/05	1,584.20	10/17	5,184.20	10/24	2,663.50
10/06	1,484.20	10/19	4,585.53	10/25	2,583.50
10/11	1,304.20	10/20	3,935.53		



BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

603  
63-1599670

Date: 9/28/11

Pay to the Order of Casey Powell \$ 100  
One hundred and 00/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For depos

①

⑆067015999⑉ 0010002657⑈ 0603 ⑈0000010000⑈

#603 Posted 10/06/11 \$100.00

BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

605  
63-1599670

Date: 9/29/11

Pay to the Order of Cash \$ 125  
One hundred twenty five and 00/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For

①

⑆067015999⑉ 0010002657⑈ 0605 ⑈0000010000⑈

#605 Posted 10/03/11 \$125.00

BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

606  
63-1599670

Date: 10/10/11

Pay to the Order of Sandra Royals \$ 180  
One hundred and eighty and 00/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For

①

⑆067015999⑉ 0010002657⑈ 0606 ⑈0000010000⑈

#606 Posted 10/11/11 \$180.00

BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

607  
63-1599670

Date: 10/14/11

Pay to the Order of Casey Powell Lacrosse \$ 650  
Six hundred and fifty and 00/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For

①

⑆067015999⑉ 0010002657⑈ 0607 ⑈0000065000⑈

#607 Posted 10/20/11 \$650.00

BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

608  
63-1599670

Date: 10/14/11

Pay to the Order of Sandra Royals \$ 120  
One hundred and twenty and 00/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For

①

⑆067015999⑉ 0010002657⑈ 0608 ⑈0000010000⑈

#608 Posted 10/17/11 \$120.00

BERNSTEIN FAMILY REALTY LLC  
800 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

610  
63-1599670

Date: 10/21/11

Pay to the Order of Sandra Royals \$ 52.50  
Fifty two dollars and 50/100 Dollars

LEGACY BANK  
2300 GLADES ROAD - SUITE 1400 BOCA RATON, FL 33431

For

①

⑆067015999⑉ 0010002657⑈ 0610 ⑈0000010000⑈

#610 Posted 10/24/11 \$52.50

Account: PAYMENT \$73.45  
Please Direct Any Questions To: Online Bill Payment Processing Center (800) 361-8586  
September 28, 2011  
LEGACY BANK OF FLORIDA

Pay SEVENTY THREE AND 48/100 DOLLARS \$ \*\*\*\*\*73.45

To: >35w41 8024431 001 060005  
YOUR SECURITY CONNECTION  
1218 S WILLIAM DR STE 12  
LAKE PARK, FL 33403-1951

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆995268⑈ ⑆067015999⑉ 10002657⑈

#995268 Posted 10/03/11 \$73.45

Account: PAYMENT \$80.00  
Please Direct Any Questions To: Online Bill Payment Processing Center (800) 361-8586  
October 21, 2011  
LEGACY BANK OF FLORIDA

Pay EIGHTY AND 00/100 DOLLARS \$ \*\*\*\*\*80.00

To: >09288 80033873 003 080005  
AGRICULTURAL POOL SERVICE  
100 NW 47th St  
BOCA RATON, FL 33432-3826

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆995269⑈ ⑆067015999⑉ 10002657⑈ ⑈0000008000⑈

#995269 Posted 10/25/11 \$80.00





LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 1  
ACCOUNT: 10002657 08/31/2012  
DOCUMENTS: 10

TELEPHONE:561-347-1970

000027

BERNSTEIN FAMILY REALTY LLC 30  
950 PENINSULA CORP. CRL #3010 0  
BOCA RATON FL 33487 10

=====

BUSINESS CHECKING ACCOUNT 10002657

=====

MINIMUM BALANCE 76.01 LAST STATEMENT 07/31/12 2,950.29  
AVERAGE BALANCE 2,078.25 2 CREDITS 12,000.00  
16 DEBITS 9,002.28  
THIS STATEMENT 08/31/12 5,948.01

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
7001872/Incoming Wire Transfer/SIMON BERNSTEIN/OSI OF 12/08/06	08/06	6,000.00
7171104/Incoming Wire Transfer/SIMON BERNSTEIN/OSI OF 12/08/30	08/30	6,000.00

----- CHECKS -----

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
683 08/13 180.00	995320 08/03 135.00	995325 08/28 80.00
684*08/17 180.00	995321 08/01 79.75	995326 08/30 128.00
686*08/22 275.00	995322 08/02 33.00	
688*08/29 175.50	995323*08/09 128.00	

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
FP&L ONLINE PMT CKF759467605POS	08/01	460.62
Saint Andrew's FACTS 000000006074254	08/06	5,552.10
COMCAST ONLINE PMT CKF759467605POS	08/23	287.89
FP&L ONLINE PMT CKF759467605POS	08/23	460.62
CLAUDE MAXIME ONLINE PMT CKF759467605POS	08/27	380.00
CHECK # 685 - BOCA RATON TIRE PURCHASE 685 BOCAFL	08/16	466.80

\*\*\* CONTINUED \*\*\*



LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 2  
ACCOUNT: 10002657 08/31/2012  
DOCUMENTS: 10

TELEPHONE: 561-347-1970

BERNSTEIN FAMILY REALTY LLC

=====
BUSINESS CHECKING ACCOUNT 10002657
=====

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

Table with 4 columns: Description, Total for this period, Total year to date, and asterisks. Rows include TOTAL OVERDRAFT FEES (\$0.00 / \$280.00) and TOTAL RETURNED ITEM FEES (\$0.00 / \$70.00).

DAILY BALANCE

Table with 6 columns: DATE, BALANCE, DATE, BALANCE, DATE, BALANCE. Shows daily balances from 08/01 to 08/09.



BERNSTEIN FAMILY REALTY LLC  
860 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

8/7/12 Date

Pay to the Order of Saint Andrews \$ 180  
One Hundred Eighty and 00/100 Dollars

LEGACY BANK

For Danny Camp

#067015999; 0010002657; 0683 #0000018000

#683 Posted 8/13/12 \$180.00

BERNSTEIN FAMILY REALTY LLC  
860 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

8/14/12 Date

Pay to the Order of Saint Andrews Andy Russo \$ 180  
One Hundred Eighty and 00/100 Dollars

LEGACY BANK

For Danny Bernstein Camp

#067015999; 0010002657; 0684 #0000018000

#684 Posted 8/17/12 \$180.00

BERNSTEIN FAMILY REALTY LLC  
860 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

8/15/12 Date

Pay to the Order of Boca Raton Youth Sports \$ 275  
Two Hundred Seventy Five and 00/100 Dollars

LEGACY BANK

For Danny Bernstein Football

#067015999; 0010002657; 0686

#686 Posted 8/22/12 \$275.00

BERNSTEIN FAMILY REALTY LLC  
860 PENINSULA CORPORATE CIRCLE SUITE 3010  
BOCA RATON, FL 33487

8/24/12 Date

Pay to the Order of A Maculate Cleaners \$ 175.50  
One Hundred Seventy Five and 50/100 Dollars

LEGACY BANK

For Homekeeping Services

#067015999; 0010002657; 0688

#688 Posted 8/29/12 \$175.50

Account: PAYMENT PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$135.00

SHION BERNSTEIN  
860 PENINSULA CORP. CIR. #3010  
BOCA RATON, FL 33487

Please Direct Any Questions To: Online Bill Payment Processing Center (866) 243-2508

July 30, 2012

ONE HUNDRED THIRTY FIVE AND 00/100 DOLLARS \$\*\*\*\*\*135.00

To The Order Of: 38002 2074612 001 080005 00001/00001  
R03N 00N  
1717 SW 1ST WAY STE 14  
DEERFIELD BEACH, FL 33441 6793

Void After 180 DAYS. Signature On File. This check has been authorized by your depositor.

#995320 #067015999; 10002657 #000000995320

#995320 Posted 8/03/12 \$135.00

Account: PAYMENT PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$79.75

SHION BERNSTEIN  
860 PENINSULA CORP. CIR. #3010  
BOCA RATON, FL 33487

Please Direct Any Questions To: Online Bill Payment Processing Center (866) 243-2508

July 30, 2012

SEVENTY NINE AND 75/100 DOLLARS \$\*\*\*\*\*79.75

To The Order Of: 0006 200811 01999 07000 000000000119987  
SHION BERNSTEIN  
860 PENINSULA CORP. CIR. #3010  
BOCA RATON, FL 33487 4698

Void After 180 DAYS. Signature On File. This check has been authorized by your depositor.

#995321 #067015999; 10002657 #0000007975

#995321 Posted 8/01/12 \$79.75

Account: PAYMENT PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$33.00

SHION BERNSTEIN  
860 PENINSULA CORP. CIR. #3010  
BOCA RATON, FL 33487

Please Direct Any Questions To: Online Bill Payment Processing Center (866) 243-2508

July 30, 2012

THIRTY THREE AND 00/100 DOLLARS \$\*\*\*\*\*33.00

To The Order Of: 0006 200811 01999 07000 000000000119987  
PEEL AGG, INC  
2248 SOUTHPORT DR  
BOYNTON BEACH, FL 33472 2978

Void After 180 DAYS. Signature On File. This check has been authorized by your depositor.

#995322 #067015999; 10002657 #000000995322

#995322 Posted 8/02/12 \$33.00

Account: 144235 8486 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$128.00

SHION BERNSTEIN  
860 PENINSULA CORP. CIR. #3010  
BOCA RATON, FL 33487

Please Direct Any Questions To: Online Bill Payment Processing Center (866) 243-2508

August 03, 2012

ONE HUNDRED TWENTY EIGHT AND 00/100 DOLLARS \$\*\*\*\*\*128.00

To The Order Of: CITY OF BOCA RATON WATER DEPT  
PO BOX 660927  
DALLAS, TX 75266 9927

Void After 180 DAYS. Signature On File. This check has been authorized by your depositor.

#995323 #067015999; 10002657 #0000018000

#995323 Posted 8/09/12 \$128.00



ACCOUNT #

Case: 17-3505 Document: 12-13 10002657

Filed: 03/12/2018 PAGE 2 of 1400

Page 1400

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		880.00	
SIMON BERNSTEIN 850 PENINSULA CORP., CRL #3010 BOCA RATON, FL 33487		Please Direct Any Questions To: Online Bill Payment Processing Center 888 363 7888		1600470 0000995325	
		LEGACY BANK OF FLORIDA		August 27, 2012	
Pay to the order of		DOLLARS		\$ *****80.00	
To The Order Of		33750 2128525 001 060005 00001/00005 ADAMS BROS. TOOL SERVICE 100 NW 4TH ST BOCA RATON, FL 33432-3826		VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depositor	
#995325*		⑆067015999⑆ 10002657*		⑆000000000⑆	

#995325 Posted 8/28/12 \$80.00

Account: 144235 6496		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		128.00	
SIMON BERNSTEIN 850 PENINSULA CORP., CRL #3010 BOCA RATON, FL 33487		Please Direct Any Questions To: Online Bill Payment Processing Center 888 363 7888		1596970 0000995326	
		LEGACY BANK OF FLORIDA		August 27, 2012	
Pay to the order of		DOLLARS		\$ *****128.00	
To The Order Of		CITY OF BOCA RATON WATER DEPT PO BOX 650927 DALLAS, TX 75266 0927		VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depositor	
#995326*		⑆067015999⑆ 10002657*		⑆0000012800⑆	

#995326 Posted 8/30/12 \$128.00

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Wednesday, October 24, 2012 10:09 AM  
**To:** 'janet.craig@opco.com'  
**Cc:** Robert Spallina  
**Subject:** Simon Bernstein - FACTS Payment Plan Confirmation

**Attachments:** DOC102412.pdf



DOC102412.pdf  
(30 KB)

Dear Ms. Craig:

Attached is the ACH Instructions sheet executed by Mr. Spallina.

If you have any questions, please do not hesitate to contact us.

Sincerely,

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308



TRUST COMPANY

18 Columbia Turnpike, Florham Park, NJ 07932

Account Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

**ACH Instructions**

This form shall serve as authorization for Oppenheimer Trust Company to establish periodic direct deposit instructions via the Automated Clearing House (ACH) to the designated financial institution listed below. Initiation of these instructions may take approximately 10 business days.

I/we agree that neither Oppenheimer Trust Company nor the Service Agent will be liable for any loss, liability, cost or expense that I/we may incur as a result of acting upon any instructions reasonably believed to be true. I/we further agree that Oppenheimer Trust Company or the Service Agent will not be responsible for any act of omission beyond that imposed by law. Moreover, I/we hereby authorize Oppenheimer Trust Company to initiate credit entries and to initiate debit entries and adjustments for any credit initiated in error to my account at the financial institution named below and for the financial institution to credit and/or debit the same account. These instructions shall be in effect until such time that written authorization is received by Oppenheimer Trust Company to terminate them.

**CHECKING/SAVINGS ACCOUNT INFORMATION (please print)**

Bank/Institution Name Legacy Bank of Florida ABA Number 067015999

Bank/Institution Address 2300 Glades Road  
Suite 140W  
Boca Raton FL 33431

Type (circle one): Checking Savings Account Number: 10002657

Name on Account Bernstein Family Realty, LLC

[Signature] 10/24/12 Robert L. Spallina  
Client Signature Date Client Name (Please Print)

**Important Note:** *Please attach voided check for Oppenheimer Trust Company's records*

## Kimberly Moran

---

**From:** Robert Spallina  
**Sent:** Monday, October 22, 2012 11:51 AM  
**To:** Kimberly Moran  
**Subject:** FW: FACTS Payment Plan Confirmation (6300528)  
**Attachments:** ACH Instructions OTC.doc

Pls prepare for me

---

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Thursday, October 18, 2012 4:33 PM  
**To:** Robert Spallina; 'rachel3584@gmail.com'  
**Cc:** Farrell, Evan  
**Subject:** RE: FACTS Payment Plan Confirmation (6300528)

Robert and Rachel,

I called FACTS Management Company and they will not release information to me. I would appreciate it if Rachel would call them, confirm that the automatic ACH withdrawal has been cancelled and get me a balance due for each of the three boys. Their tuition payments are different and I would like to make each tuition payment from the appropriate trust. My estimate is I will be paying approximately \$9500 from each trust.

I have also attached an ACH form for Robert to complete so that regular monthly transfers can be made to the family LLC. Those transfer will begin once I get the finalized numbers.

Thank you for your assistance.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, October 10, 2012 10:06 AM  
**To:** Craig, Janet  
**Cc:** Farrell, Evan  
**Subject:** FW: FACTS Payment Plan Confirmation (6300528)

Janet – looks like the payment is more than we thought. Other items to follow

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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10/23/2012

TS004316

you.

**From:** Rachel Walker [mailto:rachel3584@gmail.com]  
**Sent:** Wednesday, October 10, 2012 7:19 AM  
**To:** Robert Spallina  
**Subject:** Fwd: FACTS Payment Plan Confirmation (6300528)

Sent from my iPhone

Begin forwarded message:

**From:** FACTS Management Company <noreply2@factsmgt.com>  
**Date:** May 22, 2012, 2:07:33 PM EDT  
**To:** <rachel3584@gmail.com>  
**Subject:** FACTS Payment Plan Confirmation (6300528)

**FACTS Management Company**

**Agreement #: 101**

**Confirmation Notification**

Mr. Simon Bernstein:

05/2

Thank you for using FACTS Management Company to make your payment for Saint Andrew's School. The person responsible for payment on this agreement is Mr. Simon Bernstein.

The following Additional Authorized Parties have been added to the agreement:  
Rachel Walker

The total balance due to Saint Andrew's School is \$55,521.00. Details about your balance are located at the end of this notice.

Your schedule of payments is listed below. Payments will be processed automatically from your checking account with Legacy Bank until the balance is paid in full.

Date	Description	Amount
06/05/2012	Payment	\$5,552.10
07/05/2012	Payment	\$5,552.10
08/06/2012	Payment	\$5,552.10
09/05/2012	Payment	\$5,552.10
10/05/2012	Payment	\$5,552.10
11/05/2012	Payment	\$5,552.10
12/05/2012	Payment	\$5,552.10
01/07/2013	Payment	\$5,552.10
02/05/2013	Payment	\$5,552.10
03/05/2013	Payment	\$5,552.10

**Fee Information:**

A \$30.00 FACTS returned payment fee will be assessed for each returned payment.

**Customer Service and Online Access:**

This confirmation notification is based on the terms of your original agreement. To manage your agreement information or make payments online, go to <https://online.factsmgt.com>. If clicking the link does not work in your email program you can copy the entire link and paste it into the address box of your browser.

Please contact customer service representatives at (866) 441-4637 with any questions. If you have questions regarding the terms of your payment plan, please contact Saint Andrew's-June Shumate/Cherry Fiske at 561-210-2038.

Sincerely,

*FACTS Management Company*

10/23/2012

TS004317



<b>Balance Details</b>		
<b>Name</b>	<b>Description</b>	<b>Amount</b>
Daniel Bernstein	Tuition	\$16,443.00
Jacob Bernstein	Tuition	\$18,639.00
Joshua Bernstein	Tuition	\$20,439.00

*Do NOT reply to this message. Replies will not be read.*

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

Bernstein, Estate of Simon 11187.006  
Correspondence

ARBITRAGE INTERNATIONAL M  
 ATTN: LINDSAY GILES  
 950 PENINSULA CORPORATE CIRCLE  
 SUITE 3010  
 BOCA RATON FL 33487

THE TRUSTEES OF ARBITRAGE INTERNATIONAL  
 MARKETING, INC. 401(K) PLAN

Contract Number: **85339**

**Retirement Account**

Your retirement account value as of 09/30/2012

**\$14,269.34**

July 01, 2012 - September 30, 2012

**Your personal rate of return**

This period	5.18%
For last 12 months	26.31%
Since your account inception (Annualized)	1.88%

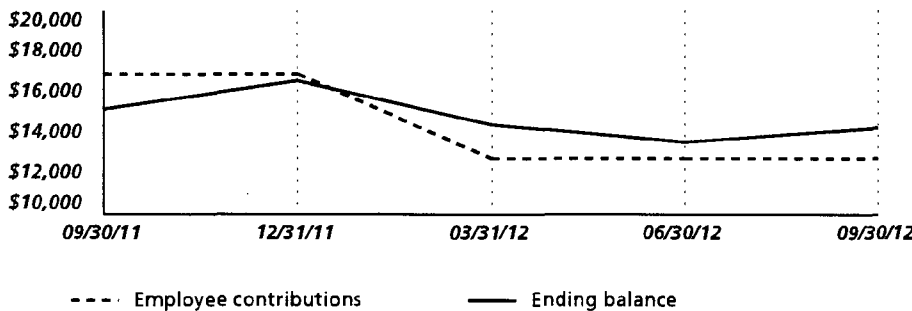
**This period**

<b>Beginning balance</b>	<b>\$13,566.97</b>
Money in	
Employee money	0.00
Net change*	702.37
<b>Ending balance</b>	<b>\$14,269.34</b>

\*Gain/loss for your account is net of the fees shown in the "Your summary of charges" section.

**Looking back**

Change in your account this period: **\$702.37**



You want to make sure your contributions continue working for the lifestyle you planned, both at retirement and beyond. Your plan contact can put you in touch with your local John Hancock USA representative to outline the many income-producing options open to you. Remember, you still have access to our website, where you can find a variety of resources, including articles, tools, calculators and more. Visit us online at [www.jhpensions.com](http://www.jhpensions.com).

**Looking for help?**

**Important:** Any inaccuracies in this statement must be reported to John Hancock USA within 45 days. See last page for details.

For questions about your account with John Hancock USA, visit [www.jhpensions.com](http://www.jhpensions.com) or 1-800-395-1113 (1-800-363-0530 Español) Monday - Friday, 8am - 8pm ET.

**Changing jobs or retiring?** Call 1-888-695-4472 if you have questions about your distribution options.



19160\*



SIMON L BERNSTEIN

**Retirement Account**

July 01, 2012 - September 30, 2012

Contract Number: **85339**

**Your profile at a glance**

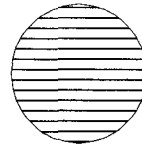
*Your current portfolio allocation*

Your current portfolio is following an aggressive strategy. This strategy carries a high level of risk and assumes that you're a knowledgeable investor and comfortable with riding out any stock market cycles. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy. Check your account profile periodically to help ensure that your current portfolio and your ongoing contributions are allocated in line with your desired investment strategy. Reviewing your strategy can be especially important if your financial circumstances or your life stage change. To make a change to your account, please call us at 1-800-395-1113 (English) or 1-800-363-0530 (Español), or go online at [www.jhpensions.com](http://www.jhpensions.com).

	<b>Account value</b>	<b>% of account</b>
Growth	\$0.00	0.00%
Aggressive Growth	14,269.34	100.00

**Total account value**

**\$14,269.34**

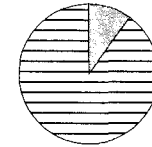


Current

*Your ongoing contribution allocation*

Your ongoing contributions are following an aggressive strategy. This strategy carries a high level of risk and assumes that you're a knowledgeable investor and comfortable with riding out any stock market cycles. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy.

	<b>% of ongoing contributions</b>
	10.00%
	90.00



Ongoing

**What investment options make up your account**

	Current portfolio	Ongoing instructions <sup>††</sup>	Units held as of		Unit value as of *		Value as of	
			07/01/12	09/30/12	07/01/12	09/30/12	07/01/12	09/30/12
<b>Growth</b>								
Capital Appreciation Fund		10.00%	0	0	\$12.326629	\$13.009256	\$0.00	\$0.00
<b>Aggressive Growth</b>								
Legg Mason ClearBr Agg Growth		10.00	0	0	127.524675	135.609280	0.00	0.00
Inv Small Cap Growth		10.00	0	0	35.473273	37.223462	0.00	0.00
John Hancock Intl Growth	5.26	10.00	31.843327	31.799039	22.135015	23.603400	704.86	750.57
American Century Heritage	13.48	10.00	84.562532	84.444853	21.807740	22.779630	1,844.12	1,923.63
International Core Fund	12.26	10.00	49.135479	49.067365	33.669757	35.647027	1,654.38	1,749.11
Small Cap Growth Index	19.23	10.00	114.525474	114.367127	22.829377	23.991819	2,614.55	2,743.88
Mid Cap Stock Fund	15.82	10.00	114.442325	114.283442	18.698403	19.756020	2,139.89	2,257.79
Royce Opportunity	19.20	10.00	192.640856	192.375634	13.696970	14.240911	2,638.60	2,739.61
DFA Emerging Markets Value	14.75	10.00	53.623629	53.550699	36.748131	39.303811	1,970.57	2,104.75
<b>Total account</b>	<b>100.00%</b>	<b>100.00%</b>					<b>\$13,566.97</b>	<b>\$14,269.34</b>

<sup>††</sup> Your allocation instructions, as of 09/30/2012, are shown above.

\* A unit value is the value of a unit in a sub-account (or Fund). Contributions to a sub-account purchase units of that Fund. A unit represents a portion of the sub-account's total assets.

You are allowed a maximum of two exchanges per month. After the exchange limit, you may move 100% of your account to a money market or stable value fund where it must remain for 30 days. Trading can resume only once the 30 days have expired. Also, additional restrictions may be imposed if it is determined that any exchange activity may disrupt or be potentially disruptive to an investment option, even though in compliance with our policy. For more information, visit [www.jhpensions.com](http://www.jhpensions.com). Also check with your Plan Administrator for additional restrictions that may be imposed by your plan.

(continued)

Retirement account of:

SIMON L BERNSTEIN

**Retirement Account**

July 01, 2012 - September 30, 2012

Contract Number: **85339**

**What investment options make up your account** (continued)

*It is important for your long-term retirement security that your portfolio be well-balanced and diversified. If you invest more than 20% of your portfolio in any one industry or company, your savings may not be properly diversified. Market or other economic conditions generally have different impact on different asset categories. Although it is not a guarantee against loss, diversification among different types of investments can help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all your assets, and other factors such as your financial goals, time horizons, and risk tolerance. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor's website at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html).*

**Your summary of activity**

<b>Total Value on 07/01/2012</b>	<b>\$13,566.97</b>		
<i>Employee money</i>			
	<b>This period</b>	<b>Year-to-date since 01/01/2012</b>	<b>Since your account inception</b>
<b>Beginning balance</b>	<b>\$13,566.97</b>	<b>\$16,558.78</b>	<b>\$0.00</b>
Transfers into the plan	0.00	0.00	20,500.00
Net change*	702.37	1,860.56	1,518.34
Withdrawals	0.00	-4,150.00	-7,749.00
<b>Balance of employee money</b>	<b>\$14,269.34</b>		
<b>Total Value on 09/30/2012</b>	<b>\$14,269.34</b>		

If this option is available to your contract, your account transaction activity can be downloaded from our Web site using Intuit Quicken® or Microsoft® Money personal finance software. Log on to [www.jhpenions.com](http://www.jhpenions.com) for details.

\*Gain/loss for your account is net of the fees shown in the "Your summary of charges" section.

**Investment options and performance**

Listed below are historical returns as of September 30, 2012 for your selected investment options in your group annuity contract. Past performance is no guarantee of future results. Historical returns may be helpful as a planning tool. Your actual results may vary. For more information, including the historical returns of all the investment options available to your group annuity contract, logon to [www.jhpenions.com](http://www.jhpenions.com).

Ongoing instructions	Fund code	Investment options	Percentage compound average annual returns *				
			3 Months	1 Year	3 Years	5 Years	10 Years
		<b>Growth</b>					
10.00%	119	Capital Appreciation Fund	5.53	24.63	12.20	2.72	7.79
		<b>Aggressive Growth</b>					
10.00%	051	Legg Mason ClearBr Agg Growth	6.34	33.20	15.22	1.58	8.28
10.00%	030	Inv Small Cap Growth	4.93	27.72	13.62	2.17	9.22
10.00%	203	John Hancock Intl Growth	6.63	19.62	6.80	-2.70	N/A
10.00%	295	American Century Heritage	4.46	25.88	14.11	1.95	10.76
10.00%	013	International Core Fund	5.87	11.40	1.60	-6.12	6.46
10.00%	224	Small Cap Growth Index	5.09	31.07	14.53	3.02	10.25
10.00%	004	Mid Cap Stock Fund	5.66	24.91	11.96	-0.50	10.53
10.00%	183	Royce Opportunity	3.97	35.53	10.67	1.03	11.61
10.00%	211	DFA Emerging Markets Value	6.96	14.27	2.29	-2.63	19.05

Investment options and performance are as of September 30, 2012.

\* Performance data for a sub-account for any period prior to the date introduced is hypothetical based on the performance of the underlying portfolio. All other performance data is actual. Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of investments, reinvestment of any dividends and capital gains, and deductions for the Annual Investment Charge. Performance does not reflect any contract-level or participant recordkeeping charges, which would otherwise reduce the total return for an account. Past performance is no guarantee of future results. An investment in a sub-account will fluctuate in value to reflect the investment results of the underlying portfolio and, when redeemed, may be more or less than original cost.

(continued)

43774



19210

*John Hancock*

SIMON L BERNSTEIN

### Retirement Account

July 01, 2012 - September 30, 2012

Contract Number: **85339**

## Your summary of charges

<p>General administrative charges Your share of Plan fees for administrative services such as recordkeeping, consulting and administration.</p>	<p><b>This period</b> -\$19.76</p>	<p>If you would like a detailed transaction history of the charges listed, go online at <a href="http://www.jhpensions.com">www.jhpensions.com</a> to view your statement.</p>
<b>Total</b>	<b>-\$19.76</b>	

*Additional charges associated with the plan's administrative expenses for the quarter were paid from the total annual operating expenses of the investment options in which you are invested. For information related to the total annual operating expenses for each investment option, refer to the Investment Comparative Chart available at [www.jhpensions.com](http://www.jhpensions.com). Speak to your plan administrator for details, or for any questions regarding the charges applicable to your account.*

## Bulletin board

<p>As a result of our ongoing monitoring and review processes, John Hancock makes changes to the investment options on our platform in the spring (April/May) and fall</p>	<p>(October/November). To learn if any of the funds available to you are/were impacted by these changes, call us at 1-800-395-1113 or speak with your plan administrator.</p>
--	---

Leaving your company or retiring? Call 1-888-695-4472. Our rollover education specialists can help answer your 401(k) distribution questions or introduce you to your plan's financial representative.

Review this statement to ensure it accurately reflects your balances, investments, and any transactions during the period covered. You should report any discrepancies or inaccuracy to John Hancock USA within 45 days of the production date of this Statement. If you do not, you will be deemed to have approved of the accuracy of the Statement. John Hancock USA will not be responsible for any claimed damage resulting from a purported failure to carry out your investment instructions that is not brought to our attention within this 45 day period.

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{Oct 04, 2012}/Combo Summary Statement (R)

**STOCK LEDGER****Capitalization of iviewit Holdings, Inc.****Fully-Diluted****(For Non-Diluted, See End of Chart)**

<b>Shareholder</b>	<b>Number and Class of Shares</b>
Eliot I. Bernstein (1)	11,320 Class A Common
Simon L. Bernstein (1)	5,350 Class A Common
The Joshua Bernstein 1999 Trust (1)	2,415 Class B Common
The Jacob Bernstein 1999 Trust (1)	2,415 Class B Common
Gerald R. Lewin & Barbara S. Lewin (1)	2,000 Class B Common
Erika R. Lewin (1)	250 Class B Common
Jennifer P. Lewin (1)	250 Class B Common
James Osterling (1)	1,250 Class B Common
James Armstrong (1)	1,750 Class B Common
Guy Iantoni (1)	1,250 Class B Common
Jill Iantoni (1)	1,250 Class B Common
Andrew Dietz (1)	1,250 Class B Common
Donna Dietz (1)	1,250 Class B Common
Patricia Daniels (1)	1,250 Class B Common
Bettie Stanger (1)	500 Class B Common
Lisa Friedstein (1)	2,500 Class B Common
Donald G. Kane, II (1)	1,663 Class B Common
Eliot I. Bernstein (1)	7,500 Class B Common

Simon L. Bernstein (1)	5,000 Class B Common
Brian G. Utley (1) (2)	1,714 Class B Common
INVESTECH Holdings L.L.C.	3,007 Class A Common
Alpine Venture Capital Partners LP	2,580 Series A Preferred
Joan Stark (3)	522 Class B Common
Emerald Capital Partners, Inc. (4)	2,250 Class B Common
Jason Gregg	645 Class A Common



**iviewit Technologies, Inc.**  
**(f/k/a iviewit Holdings, Inc.)**  
**Stockholders**

<b>Stockholder</b>	<b>Number and Class of Shares</b>	<b>Stock Issued</b>
iviewit Holdings, Inc.	55,134 Class A Voting Common	1-A & 3-A
New Media Holdings, Inc.	1,250 Class B Non-Voting Common	1-B
Proskauer Rose LLP	1,250 Class B Non-Voting Common	2-B
Zakirul Shirajee	1,250 Class B Non-Voting Common	3-B
Jude Rosario	1,250 Class B Non-Voting Common	4-B

**iviewit Technologies, Inc. Capitalization**

<b>Total Class A common stock issued and outstanding:</b>	<b>55,134</b>
<b>Total Class B common stock issued and outstanding:</b>	<b>5,000</b>
<b>Total Class A and B common stock issued and outstanding:</b>	<b>60,134</b>

**iviewit.com, Inc.  
Stockholders**

<b>Stockholder</b>	<b>Number of Shares</b>	<b>Percentage of Ownership</b>	<b>Amount of Consideration Received</b>	<b>Stock Issued</b>
iviewit Technologies, Inc. (transferred from iviewit LLC)	100	100%	Restructuring	No. 1

**iviewit LLC**  
**GRANTS OF LLC MEMBERSHIP UNITS**

<b>Member</b>	<b>Number of Units</b>	<b>Date Letter Sent</b>	<b>Date Letter Received</b>	<b>Consideration Received</b>	<b>Date Member Certificate Issued</b>
New Media Holdings, Inc.	12,500 Class B	7/8/99	7/30/99	\$625.00	
Jude Rosario	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
Proskauer Rose LLP	12,500 Class B	7/8/99	7/9/99	\$625.00	
iviewit Holdings, Inc.	521,268 Class A	7/8/99	7/9/99	Contribution of Patents	
Zakirul Shirajee	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
INVESTTECH Holdings L.L.C (1)	30,067 Class A	11/1/99	11/17/99	Conversion of note	

**Total Outstanding: 601,335 Membership Units, consisting of**  
**551,335 Class A Units**  
**50,000 Class B Units**

**iviewit.com LLC  
Promissory Noteholders**

<b>Noteholder/Requested Amount</b>	<b>Date Letter Sent</b>	<b>Date Letter Received</b>	<b>Amount of Check Received</b>	<b>Date Promissory Note Mailed</b>
Simon L. Bernstein \$30,000	7/8/99	7/13/99	\$30,000	8/23/99
Gerald R. Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/23/99
Barbara Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/18/99
Guy Iantoni \$11,790 \$ 3,210	7/8/99 10/8/99	7/14/99 10/29/99	\$11,790 \$ 3,210	8/18/99 11/5/99
Jill Iantoni \$10,000 \$ 5,000	7/8/99 10/8/99	7/14/99 10/29/99	\$10,000 \$ 5,000	8/18/99 11/5/99
James F. Armstrong \$15,000 \$ 6,000	7/8/99 9/27/99	7/23/99 Not Rec'd	\$15,000 N/A	8/18/99 N/A
Andrew Dietz \$15,000 \$15,000	7/8/99 9/27/99	Not Rec'd 10/18/99	N/A \$15,000	N/A 10/19/99
Donna Dietz \$15,000	7/8/99	11/5/99	\$15,000	11/9/99
James A. Osterling \$15,000 \$15,000 \$15,000	7/8/99 9/27/99 11/9/99	Not Rec'd Not Rec'd	N/A N/A	N/A N/A
Lisa Friedstein \$15,000 \$15,000	7/8/99 9/27/99	7/23/99 Not Rec'd	\$15,000 N/A	8/18/99 N/A
Donald G. Kane, II \$22,500	7/8/99	7/30/99	\$22,500	8/18/99

Note: As indicated in the above chart, Jerry Lewin, on behalf of iviewit.com LLC, has requested additional loans (although some loans will be original loans) from Jill Iantoni, Guy Iantoni, Andrew Dietz, Lisa Friedstein, James Armstrong and James Osterling.

STOCK LEDGERCapitalization of iviewit Holdings, Inc.Fully-Diluted

(For Non-Diluted, See End of Chart)

Shareholder	Number and Class of Shares
Eliot I. Bernstein (1)	11,320 Class A Common
Simon L. Bernstein (1)	5,350 Class A Common
The Joshua Bernstein 1999 Trust (1)	2,415 Class B Common
The Jacob Bernstein 1999 Trust (1)	2,415 Class B Common
Gerald R. Lewin & Barbara S. Lewin (1)	2,000 Class B Common
Erika R. Lewin (1)	250 Class B Common
Jennifer P. Lewin (1)	250 Class B Common
James Osterling (1)	1,250 Class B Common
James Armstrong (1)	1,750 Class B Common
Guy Iantoni (1)	1,250 Class B Common
Jill Iantoni (1)	1,250 Class B Common
Andrew Dietz (1)	1,250 Class B Common
Donna Dietz (1)	1,250 Class B Common
Patricia Daniels (1)	1,250 Class B Common
Bettie Stanger (1)	500 Class B Common
Lisa Friedstein (1)	2,500 Class B Common
Donald G. Kane, II (1)	1,663 Class B Common
Eliot I. Bernstein (1)	7,500 Class B Common

Simon L. Bernstein (1)	5,000 Class B Common
Brian G. Utley (1) (2)	1,714 Class B Common
INVESTTECH Holdings L.L.C.	3,007 Class A Common
Alpine Venture Capital Partners LP	2,580 Series A Preferred
Joan Stark (3)	522 Class B Common
Emerald Capital Partners, Inc. (4)	2,250 Class B Common
Jason Gregg	645 Class A Common

**iviewit Technologies, Inc.**  
**(f/k/a iviewit Holdings, Inc.)**  
**Stockholders**

Stockholder	Number and Class of Shares	Stock Issued
iviewit Holdings, Inc.	55,134 Class A Voting Common	1-A & 3-A
New Media Holdings, Inc.	1,250 Class B Non-Voting Common	1-B
Proskauer Rose LLP	1,250 Class B Non-Voting Common	2-B
Zakirul Shirajee	1,250 Class B Non-Voting Common	3-B
Jude Rosario	1,250 Class B Non-Voting Common	4-B

**iviewit Technologies, Inc. Capitalization**

<b>Total Class A common stock issued and outstanding:</b>	<b>55,134</b>
<b>Total Class B common stock issued and outstanding:</b>	<b>5,000</b>
<b>Total Class A and B common stock issued and outstanding:</b>	<b>60,134</b>

**iviewit.com, Inc.  
Stockholders**

<b>Stockholder</b>	<b>Number of Shares</b>	<b>Percentage of Ownership</b>	<b>Amount of Consideration Received</b>	<b>Stock Issued</b>
iviewit Technologies, Inc. (transferred from iviewit LLC)	100	100%	Restructuring	No. 1



iviewit LLC  
GRANTS OF LLC MEMBERSHIP UNITS

Member	Number of Units	Date Letter Sent	Date Letter Received	Consideration Received	Date Member Certificate Issued
New Media Holdings, Inc.	12,500 Class B	7/8/99	7/30/99	\$625.00	
Jude Rosario	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
Proskauer Rose LLP	12,500 Class B	7/8/99	7/9/99	\$625.00	
iviewit Holdings, Inc.	521,268 Class A	7/8/99	7/9/99	Contribution of Patents	
Zakirul Shirajee	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
INVESTTECH Holdings L.L.C (I)	30,067 Class A	11/1/99	11/17/99	Conversion of note	

**Total Outstanding: 601,335 Membership Units, consisting of**  
**551,335 Class A Units**  
**50,000 Class B Units**

**iviewit.com LLC  
Promissory Noteholders**

Noteholder/Requested Amount	Date Letter Sent	Date Letter Received	Amount of Check Received	Date Promissory Note Mailed
Simon L. Bernstein \$30,000	7/8/99	7/13/99	\$30,000	8/23/99
Gerald R. Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/23/99
Barbara Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/18/99
Guy Iantoni \$11,790	7/8/99	7/14/99	\$11,790	8/18/99
\$ 3,210	10/8/99	10/29/99	\$ 3,210	11/5/99
Jill Iantoni \$10,000	7/8/99	7/14/99	\$10,000	8/18/99
\$ 5,000	10/8/99	10/29/99	\$ 5,000	11/5/99
James F. Armstrong \$15,000	7/8/99	7/23/99	\$15,000	8/18/99
\$ 6,000	9/27/99	Not Rec'd	N/A	N/A
Andrew Dietz \$15,000	7/8/99	Not Rec'd	N/A	N/A
\$15,000	9/27/99	10/18/99	\$15,000	10/19/99
Donna Dietz \$15,000	7/8/99	11/5/99	\$15,000	11/9/99
James A. Osterling \$15,000	7/8/99	Not Rec'd	N/A	N/A
\$15,000	9/27/99	Not Rec'd	N/A	N/A
\$15,000	11/9/99			
Lisa Friedstein \$15,000	7/8/99	7/23/99	\$15,000	8/18/99
\$15,000	9/27/99	Not Rec'd	N/A	N/A
Donald G. Kane, II \$22,500	7/8/99	7/30/99	\$22,500	8/18/99

*added  
move  
25K  
- 25K*

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*pd*

*partial  
update*

*pd*

*100K  
5K*

*BRIAN UTLEY*

Note: As indicated in the above chart, Jerry Lewin, on behalf of iviewit.com LLC, has requested additional loans (although some loans will be original loans) from Jill Iantoni, Guy Iantoni, Andrew Dietz, Lisa Friedstein, James Armstrong and James Osterling.

**iviewit LLC**  
**GRANTS OF LLC MEMBERSHIP UNITS**

<b>Member</b>	<b>Number of Units</b>	<b>Date Letter Sent</b>	<b>Date Letter Received</b>	<b>Consideration Received</b>	<b>Date Member Certificate Issued</b>
New Media Holdings, Inc.	12,500 Class B	7/8/99	7/30/99	\$625.00	
Jude Rosario	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
Proskauer Rose LLP	12,500 Class B	7/8/99	7/9/99	\$625.00	
iviewit Holdings, Inc.	521,268 Class A	7/8/99	7/9/99	Contribution of Patents	
Zakirul Shirajee	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
INVESTECH Holdings L.L.C (1)	30,067 Class A	11/1/99	11/17/99	Conversion of note	

**Total Outstanding: 601,335 Membership Units, consisting of**  
**551,335 Class A Units**  
**50,000 Class B Units**

**iviewit.com, Inc.  
Stockholders**

<b>Stockholder</b>	<b>Number of Shares</b>	<b>Percentage of Ownership</b>	<b>Amount of Consideration Received</b>	<b>Stock Issued</b>
iviewit Technologies, Inc. (transferred from iviewit LLC)	100	100%	Restructuring	No. 1

**iviewit.com LLC  
Promissory Noteholders**

<b>Noteholder/Requested Amount</b>	<b>Date Letter Sent</b>	<b>Date Letter Received</b>	<b>Amount of Check Received</b>	<b>Date Promissory Note Mailed</b>
Simon L. Bernstein \$30,000	7/8/99	7/13/99	\$30,000	8/23/99
Gerald R. Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/23/99
Barbara Lewin \$15,000	7/8/99	8/3/99	\$15,000	8/18/99
Guy Iantoni \$11,790 \$ 3,210	7/8/99 10/8/99	7/14/99 10/29/99	\$11,790 \$ 3,210	8/18/99 11/5/99
Jill Iantoni \$10,000 \$ 5,000	7/8/99 10/8/99	7/14/99 10/29/99	\$10,000 \$ 5,000	8/18/99 11/5/99
James F. Armstrong \$15,000 \$ 6,000	7/8/99 9/27/99	7/23/99 Not Rec'd	\$15,000 N/A	8/18/99 N/A
Andrew Dietz \$15,000 \$15,000	7/8/99 9/27/99	Not Rec'd 10/18/99	N/A \$15,000	N/A 10/19/99
Donna Dietz \$15,000	7/8/99	11/5/99	\$15,000	11/9/99
James A. Osterling \$15,000 \$15,000 \$15,000	7/8/99 9/27/99 11/9/99	Not Rec'd Not Rec'd	N/A N/A	N/A N/A
Lisa Friedstein \$15,000 \$15,000	7/8/99 9/27/99	7/23/99 Not Rec'd	\$15,000 N/A	8/18/99 N/A
Donald G. Kane, II \$22,500	7/8/99	7/30/99	\$22,500	8/18/99

Note: As indicated in the above chart, Jerry Lewin, on behalf of iviewit.com LLC, has requested additional loans (although some loans will be original loans) from Jill Iantoni, Guy Iantoni, Andrew Dietz, Lisa Friedstein, James Armstrong and James Osterling.

**uview.com, Inc.  
GRANTS OF STOCK**

Shareholder	Number and Class of Shares	Date Letter Sent	Date Letter Received <sup>1</sup>	Amount of Consideration Received	Stock Issued
<b>Eliot I. Bernstein</b>	<b>193,200 Class A Common Issued in Error/Canceled</b>	<b>7/7/99</b>	<b>7/8/99</b>	<b>Contribution of Patents</b>	<b>1-A</b>
Eliot I. Bernstein	11,320 Class A Common			Contribution of Patents	6-A
Simon L. Bernstein	5,350 Class A Common			\$5,175.00	7-A
The Joshua Bernstein 1999 Trust	2,415 Class B Common	7/7/99	7/22/99	Contribution of Patents by EB	1-B
The Jacob Bernstein 1999 Trust	2,415 Class B Common	7/7/99	7/22/99	Contribution of Patents by EB	2-B
Gerald R. Lewin & Barbara S. Lewin	2,000 Class B Common	7/7/99	7/22/99	\$1,000.00	3-B
Erika R. Lewin	250 Class B Common	7/7/99	7/22/99	\$125.00	4-B
Jennifer P. Lewin	250 Class B Common	7/7/99	7/22/99	\$125.00	5-B
James Osterling	1,250 Class B Common	7/7/99	7/23/99	\$625.00	6-B

**uview.com, Inc.**  
**GRANTS OF STOCK**

<b>James Armstrong</b>	<b>12,500 Class B Common Issued in Error/Canceled</b>	<b>7/7/99</b>	<b>7/13/99</b>	<b>\$625.00</b>	<b>7-B</b>
James Armstrong	1,750 Class B Common	7/7/99	7/13/99	\$875.00	13-B
Guy Iantoni	1,250 Class B Common	7/7/99	7/14/99	\$625.00	14-B
Jill Iantoni	1,250 Class B Common	7/7/99	7/14/99	\$625.00	15-B
Andrew Dietz	1,250 Class B Common	7/7/99	7/20/99	\$625.00	8-B
Donna Dietz	1,250 Class B Common	7/7/99	7/20/99	\$625.00	9-B
Patricia Daniels	1,250 Class B Common	7/7/99	7/13/99	\$625.00	18-B
Bettie Stanger	500 Class B Common	7/7/99	7/22/99	Contribution of Patents by EB	10-B
Lisa Friedstein	2,500 Class B Common	7/7/99	7/30/99	No check	11-B
Donald G. Kane, II	1,663 Class B Common	7/7/99	7/30/99	\$831.50	12-B
Eliot I. Bernstein	7,500 Class B Common	8/19/99		Contribution of Patents	16-B
Simon L. Bernstein	5,000 Class B Common	8/19/99		Paid for as part of original Class A issuance	17-B
Brian Utley	1,713.8 Class B Common	11/1/99	12/2/99		20-B

**uview.com, Inc.  
GRANTS OF STOCK**

**uview.com, Inc. Capitalization**

**Total Class A and Class B Common Stock issued and outstanding at 9/7/99: 52,126.8**

**Total Class A Common Stock issued and outstanding at 9/7/99: 16,670**

**Total Class B Common Stock issued and outstanding at 9/7/99: 35,456.8**

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\* Reflects post- reverse stock split share issuances.



**iviewit LLC**  
**GRANTS OF LLC MEMBERSHIP UNITS**

<b>Member</b>	<b>Number of Units</b>	<b>Date Letter Sent</b>	<b>Date Letter Received</b>	<b>Consideration Received</b>	<b>Date Member Certificate Issued</b>
New Media Holdings, Inc.	12,500 Class B	7/8/99	7/30/99	\$625.00	
Jude Rosario	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
Proskauer Rose LLP	12,500 Class B	7/8/99	7/9/99	\$625.00	
uview.com, Inc.	521,268 Class A	7/8/99	7/9/99	Contribution of Patents	
Zakirul Shirajee	12,500 Class B	7/8/99	7/15/99	To be paid in one year	
INVESTECH Holdings, L.L.C (1)	30,067 Class A	11/1/99		Conversion of note	

**(1) Total Outstanding Upon Issuance to Investech Holdings, L.L.C. (agreement is currently being negotiated): 601,335**

PROSKAUER ROSE LLP

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Suite 340 West  
Boca Raton, FL 33431-7360  
Telephone 561.241.7400  
Elsewhere in Florida  
800.432.7746  
Fax 561.241.7145

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LOS ANGELES  
WASHINGTON  
NEWARK  
PARIS

**Mara Lerner Robbins**  
Attorney At Law

Direct Dial 561.995.4764  
mrobbins@proskauer.com

January 13, 1999

**VIA COURIER**

Rodney H. Bell, Esq.  
Holland & Knight  
701 Brickell Avenue  
Suite 3000  
Miami, Florida 33131

Re: **Due Diligence Request - iviewit Technologies, Inc. and its affiliates (collectively, the "iviewit Entities")**

Dear Mr. Bell:

In connection with the proposed purchase of shares of preferred stock of iviewit Technologies, Inc. (f/k/a iviewit Holdings, Inc.) by Alpine Venture Capital Partners, LP, enclosed please find documents and information (collectively, "Documents") in response to your Due Diligence Request List (the "Request"). For ease of reference, we have organized the Documents to correspond with the numbering system set forth on the Request. We have prepared three binders, each of which contain Documents for the main iviewit Entities, as well as each of their predecessor (or affiliated) entities. In instances where the iviewit Entities had no relevant Documents under the applicable sections of the Request, we have left the sections in the binders empty. We will fax to you tomorrow an annotated copy of the Request, noting the sections for which there are no applicable Documents.

We will continue to send you Documents as such becomes available to us. These will include, among other things, an updated list of stockholders and members, as applicable, of the current iviewit Entities.

In order to help you more easily understand the relationship of the Documents to the current and predecessor iviewit Entities, please note that effective December 30, 1999, iviewit Technologies, Inc. (formerly known as iviewit Holdings, Inc.) ("Technologies"), as the sole member of iviewit.com LLC ("LLC"), exchanged its membership interests in LLC for 100 shares of iviewit.com, Inc., a newly organized Delaware corporation ("com, Inc.") (representing all of the issued and outstanding

PROSKAUER ROSE LLP

Rodney H. Bell, Esq.

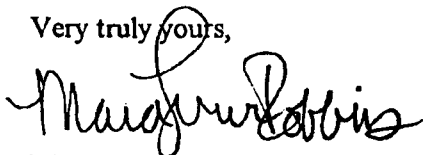
January 13, 2000

Page 2

common stock of com, Inc.). As a result, LLC became a wholly-owned subsidiary of com, Inc. Immediately thereafter, effective December 30, 1999, the then majority-owned subsidiary, iviewit LLC ("iviewit LLC"), transferred all of its assets and liabilities (including the 100 shares of com, Inc.) to Technologies in exchange for shares of Class A and Class B Common Stock of Technologies. The holders of iviewit LLC Class A Membership Interests received, on a pro-rata basis, shares of Technologies Class A Common Stock and holders of iviewit LLC Class B Membership Interests received, on a pro-rata basis, shares of Technologies Class B Common Stock. Thereafter, iviewit LLC distributed the shares of Technologies Class A and Class B Common Stock to its members, on a pro-rata basis, and based upon the class of Membership Interests in iviewit LLC then held. For your reference, we have also attached to this letter the current structure of the iviewit Entities.

Once you have had an opportunity to review the enclosed documents and information, please feel free to call Rocky Thompson (561.995.4721) or me with any questions you may have.

Very truly yours,

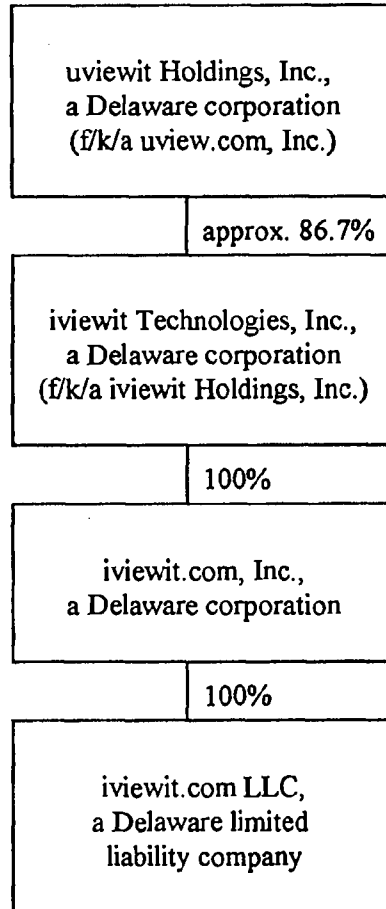


Mara Lerner Robbins

Enclosures

cc: Brian G. Utley, President and COO  
Erika R. Lewin, Controller ✓  
Christopher C. Wheeler, Esq.  
Donald E. "Rocky" Thompson, II, Esq.

**CURRENT STRUCTURE**



PROSKAUER ROSE LLP

2255 Glades Road  
Suite 340 West  
Boca Raton, FL 33431-7360  
Telephone 561.241.7400  
Elsewhere in Florida  
800.432.7746  
Fax 561.241.7145

NEW YORK  
LOS ANGELES  
WASHINGTON  
NEWARK  
PARIS

**Mara Lerner Robbins**  
Attorney At Law

Direct Dial 561.995.4764  
mrobbins@proskauer.com

January 14, 1999

**VIA FACSIMILE**

Rodney H. Bell, Esq.  
Holland & Knight  
701 Brickell Avenue  
Suite 3000  
Miami, Florida 33131

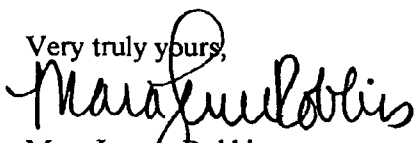
Re: **Due Diligence Request - iviewit Holdings, Inc. and its affiliates (collectively, the "iviewit Entities")**

Dear Mr. Bell:

Attached hereto please find a revised chart of the iviewit entities. The name of the parent entity in the chart attached to my letter to you dated January 13, 2000 (the "Letter") was incorrectly labeled. Additionally, the Letter reflects that Alpine Venture Capital Partners, LP, is commencing a due diligence review with respect to a proposed purchase of preferred stock of iviewit Technologies, Inc; however, the proper entity should have been reflected as iviewit Holdings, Inc. I apologize for any inconvenience this may have caused you.

I look forward to working with you on this matter.

Very truly yours,

  
Mara Lerner Robbins

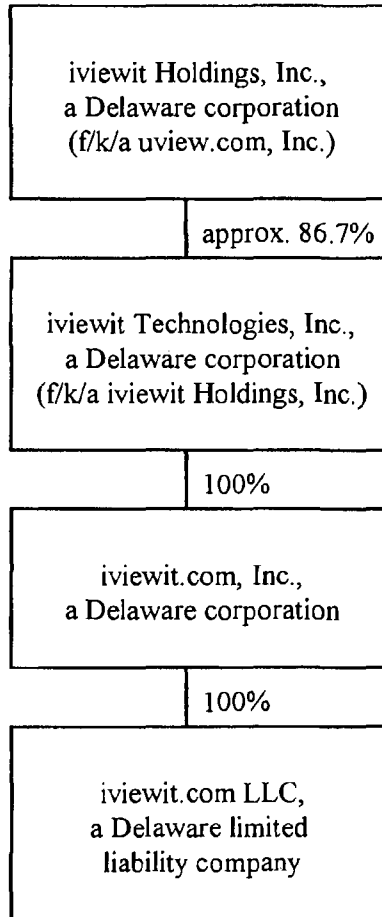
Attachment

cc: Brian G. Utley, President and COO ✓  
Erika R. Lewin, Controller  
Christopher C. Wheeler, Esq.  
Donald E. "Rocky" Thompson, II, Esq.

4708/40017-001 BRLIB1/253023 v1

01/14/00 04:33 PM (2761)

### CURRENT STRUCTURE



## **SIMON LEON BERNSTEIN**

### **Family-Placed Obituary**

SIMON LEON BERNSTEIN born in Flint, MI on December 2nd, 1935. He was predeceased by his beloved wife Shirley (Thomas) and is survived by his adoring children; Ted Bernstein (Deborah), Pamela Simon (David "Scooter"), Eliot Bernstein (Candice), Jill Iantoni (Guy), Lisa Friedstein (Jeff). He was the esteemed Zaida of Ally, Eric, Matt, Molly, Michael, Max, Joshua, Carley, Jacob, Julia, and Danny. Simon was the owner of several successful life insurance agencies and product creator extraordinaire. Si was an avid golfer and loved his family and friends dearly. He will be missed. Funeral services are Sunday, September 16th, 2012 at 2:00pm at The Gardens 4103 N. Military Trail, Boca Raton, Florida. Donations may be made to the [American Heart Association](#) in lieu of flowers. To express condolences and/or make donations Visit [PalmBeachPost.com/obituaries](http://PalmBeachPost.com/obituaries)

**Published in The Palm Beach Post from September 16 to September 23, 2012**

THE FACE OF THIS DOCUMENT CONTAINS MICROPRINTING • THE BACKGROUND COLOR CHANGES GRADUALLY AND EVENLY FROM DARKER TO LIGHTER WITH THE DARKER AREA AT THE TOP

ARBITRAGE INTERNATIONAL MANAGEMENT  
 950 PENINSULA CORPORATE CIRCLE  
 BOCA RATON FL 33487

0038-L616  
 110 Administrative

04/06/2012 7487  
 DATE CHECK NO

PAY TO THE  
 ORDER OF

DIANA BANKS  
 23415 BOCA TRACE DR  
 BOCA RATON FL 33433

Total Net Direct Deposit(s)  
**\*\*\$1869.85\*\***  
 AMOUNT

VOID THIS IS NOT A CHECK ..... DOLLARS

**\*\*NON-NEGOTIABLE\*\***  
 AUTHORIZED SIGNATURE(S)

TO VERIFY AUTHENTICITY OF THIS DOCUMENT THE BACK CONTAINS HEAT SENSITIVE INK THAT CHANGES FROM BLUE TO CLEAR AND ALSO CONTAINS AN ARTIFICIAL WATERMARK WHICH CAN BE VIEWED WHEN HELD AT AN ANGLE

FOLD AND REMOVE

FOLD AND REMOVE

**PERSONAL AND CHECK INFORMATION**

Diana Banks  
 23415 Boca Trace Dr  
 Boca Raton, FL 33433

Soc Sec #: xxx-xx-2292 Employee ID: 1  
 Home Department: 110 Administrative

Pay Period: 03/24/12 to 04/06/12  
 Check Date: 04/06/12 Check #: 7487

**NET PAY ALLOCATIONS**

DESCRIPTION	THIS PERIOD (\$)	YTD (\$)
Check Amount	0.00	0.00
Chkg 6439	<u>1869.85</u>	<u>13088.92</u>
<b>NET PAY</b>	<b>1869.85</b>	<b>13088.92</b>

**EARNINGS**

DESCRIPTION	HRS/UNITS	RATE	THIS PERIOD (\$)	YTD HOURS	YTD (\$)
Regular			<u>2307.69</u>		<u>16153.83</u>
<b>EARNINGS</b>			<b>2307.69</b>		<b>16153.83</b>

**WITHHOLDINGS**

DESCRIPTION	FILING STATUS	THIS PERIOD (\$)	YTD (\$)
Social Security		96.92	678.46
Medicare		33.46	234.23
Fed Income Tax	M 1	244.04	1708.28
<b>TOTAL</b>		<b>374.42</b>	<b>2620.97</b>

**DEDUCTIONS**

DESCRIPTION	THIS PERIOD (\$)	YTD (\$)
Health Insuranc	63.42	443.94
<b>TOTAL</b>	<b>63.42</b>	<b>443.94</b>

**NET PAY**

**THIS PERIOD (\$)**  
**1869.85**

**YTD (\$)**  
**13088.92**



ARBITRAGE INTERNATIONAL MANAGEMENT LLC

Diana Banks

7391

9/28/2012

1,869.85

ROBERT SPALLINA WANTS THE SEVERANCE PND  
FROM SI'S ESTATE ACCOUNT, ADDITIONAL CHECK TO  
FOLLOW = TSB

Cash - Wachovia

Paycheck

1,869.85

**Donald Tescher**

---

**From:** Alan Rose [ARose@mrachek-law.com]  
**Sent:** Monday, January 13, 2014 1:55 PM  
**To:** Kimberly Moran  
**Cc:** Donald Tescher; Ted Bernstein  
**Subject:** RE: Bernstein - 2012 Form 1040

We consent to the payment outlined by Anthony Massuri of CBIZ.

If you have questions, please advise.

Please send us confirmation that the payment was made.

Alan B. Rose, Esq.  
arose@Mrachek-Law.com  
561.355.6991

505 South Flagler Drive  
Suite 600  
West Palm Beach, Florida 33401  
561.655.2250 Phone  
561.655.5537 Fax

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TAX DISCLOSURE NOTE: To ensure compliance with requirements imposed by the Internal Revenue Service (Circular 230), we inform and advise you that any tax advice contained in this communication (including any attachments), unless otherwise specifically stated, was not intended or written to be used, and cannot be used, by any taxpayer for the purpose of (1) avoiding penalties that may be imposed under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transactions or matters addressed herein.

If there any documents attached to this email with the suffix .pdf, those documents are in Adobe PDF format, If you have difficulty viewing these attachments, you may need to download the free version of Adobe Acrobat Reader, available at: <http://www.adobe.com>

-----Original Message-----

From: Kimberly Moran [mailto:kmoran@tescherspallina.com]  
Sent: Monday, January 13, 2014 10:41 AM  
To: Alan Rose  
Cc: Donald Tescher  
Subject: Bernstein - 2012 Form 1040

Dear Mr. Rose:

As per your discussion with Mr. Tescher, please confer with Ted and send us your authorization to make this tax payment today.

Kind regards,

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Tel: (561) 997-7008  
Fax: (561) 997-7308

5th Floor  
Boca Raton, FL 33486  
p: 561-994-5050  
f: 561-241-0071  
e: [amessuri@cbiz.com](mailto:amessuri@cbiz.com)

Join us on December 17<sup>th</sup> as we show you the latest features to Dynamics CRM 2013...

CUT HERE

Form 1040-ES  
Department of the Treasury  
Internal Revenue Service

# 2012 Estimated Tax

Payment Voucher **4**  
OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "United States Treasury." Write your social security number and "2012 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year - Due Jan. 15, 2013

Amount of estimated tax you are paying by check or money order.

\$ **120,000.**

Print or type	Your first name and initial <b>SIMON</b>	Your last name <b>BERNSTEIN</b>	Your social security number <b>371-32-5211</b>
	If joint payment, complete for spouse Spouse's first name and initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.) <b>C/O R.SPALLINA 4855 TECHNOLOGY WAY, APT. NO. 720</b>			
City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.) <b>BOCA RATON, FL 33431</b>			

LHA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

CUT HERE


**SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES**  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

110

DATE January 13, 2014


PAY TO THE ORDER OF United States Treasury \$ 120,000.00

One hundred twenty thousand and no/100--- DOLLARS 

**J.P.Morgan**

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

SSN: 371-32-5211

MEMO Simon Bernstein 2012 Form 1040 

⑆ 267084131⑆

47801808300110



FedEx Tracking Number 8683 4172 2320

Form ID No. 0200

Sender's Copy

1 From Please print and press hard. Date 1/13/2014 Sender's FedEx Account Number 409441343

Sender's Name Donald R. Tescher, Esq. Phone (561) 997-7008

Company Tescher & Spallina, P.A.

Address 4855 Technology Way Suite 720

City Boca Raton State FL ZIP 33431

2 Your Internal Billing Reference 11187.006

3 To Recipient's Name Internal Revenue Submissions Processing Ctr. Phone ( )

Company Internal Revenue Submissions Processing Ctr.

Recipient's Address 4800 Buford Highway

Address To request a package be held at a specific FedEx location, print FedEx address here.

City Chamblee State GA ZIP 30341

Store your addresses at fedex.com Simplify your shipping. Manage your account. Access all the tools you need.

4a Express Package Service Packages up to 150 lbs. FedEx Priority Overnight Next business morning. Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected. FedEx Standard Overnight Next business afternoon. Saturday Delivery NOT available. FedEx Express Saver Second business day. Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected. FedEx Express Saver Third business day. Saturday Delivery NOT available.

4b Express Freight Service Packages over 150 lbs. FedEx 1Day Freight Next business day. Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected. FedEx 2Day Freight Second business day. Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected.

5 Packaging FedEx Envelope, FedEx Pak, FedEx Box, FedEx Tube, Other

6 Special Handling SATURDAY Delivery, HOLD Weekday at FedEx Location, HOLD Saturday at FedEx Location

7 Payment Bill to: Sender, Recipient, Third Party, Credit Card, Cash/Check

Total Packages 1, Total Weight .51 lbs, Total Declared Value \$ 0.00

8 Residential Delivery Signature Options No Signature Required, Direct Signature, Indirect Signature

520

RETAI: THIS COPY FOR YOUR RECORDS

**Kimberly Moran**

---

**From:** Lindsay Giles [lindsay@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 26, 2013 3:55 PM  
**To:** Kimberly Moran  
**Subject:** RE: ALEXANDRA'S ADDRESS

ALEXANDRA BERNSTEIN  
3000 Washington Blvd, Apt 424  
Arlington, VA, 22201

*Lindsay Giles* - Executive Assistant  
.....



**Life Insurance Concepts, Inc.**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Fax:** 561.988.0833  
**Email:** [Lindsay@LifeInsuranceConcepts.com](mailto:Lindsay@LifeInsuranceConcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)  
[www.InstallmentLifeInsurance.com](http://www.InstallmentLifeInsurance.com)

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**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Thursday, December 26, 2013 3:51 PM  
**To:** Lindsay Giles  
**Subject:**

Hi Lindsay:

I am going to mail a copy of the Estate Inventory to Ted, and I also need to mail it to his oldest daughter since she is age 25. Is it possible for you to provide me with an address for her so that I can send it?

Thank you! Hope you are enjoying all the holidays! ☺

Best regards,

Kimberly Moran, Legal Assistant  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

12/26/2013

TS004357

ARBITRAGE INTERNATIONAL MANAGEMENT, LLC  
BENEFICIARY DESIGNATION FORM

PARTICIPANT NAME: Simon Bernstein

SOCIAL SECURITY #: 371-32-5211

DATE OF BIRTH: 12/2/35 DATE OF HIRE: \_\_\_\_\_

THIS FORM IS APPLICABLE FOR: CASH BALANCE PLAN  401(K) PLAN

A. PRIMARY BENEFICIARY: I hereby designate the following person or persons and/or trusts as beneficiaries to receive any benefits that become payable from the Plan as a result of my death prior to the full commencement of my Plan benefits:

You can choose 1. OR you can choose from 2. through 6. below.

- If 1. is chosen, the consent of your spouse is NOT required and therefore must NOT complete D. You must complete B. and C. below.
- If 1. is NOT chosen you must complete B. and C. and your spouse must complete D.

- 100 % to my SPOUSE
- \_\_\_\_\_ % to my SPOUSE, and
- \_\_\_\_\_ % to my children per capita (i)
- \_\_\_\_\_ % to my children per stirpes (ii)
- \_\_\_\_\_ % to other beneficiaries:  
 \_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 \_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 \_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_
- \_\_\_\_\_ % to the following trust, created by me on, date: \_\_\_\_\_  
 Name of Trust: \_\_\_\_\_  
 The Trustees for this Trust are: \_\_\_\_\_

B. CONTINGENT BENEFICIARY: In the event a beneficiary designated above fails to survive me, I hereby designate the following person or persons and/or trusts as contingent beneficiaries for that portion of benefits:

Choose one or more

- \_\_\_\_\_ % to my SPOUSE
- \_\_\_\_\_ % to my children per capita (i)
- \_\_\_\_\_ % to my children per stirpes (ii)
- The following % to other beneficiaries:  
10 % to Name: Alexandra Bernstein Relationship: grandchild  
10 % to Name: Michael Bernstein Relationship: grandchild  
10 % to Name: Eric Bernstein Relationship: grandchild
- \_\_\_\_\_ % to the following trust, created by me on, date: (see attached page)  
 Name of Trust: \_\_\_\_\_  
 The Trustees for this Trust are: \_\_\_\_\_



(continued)

10%- Carla Friedstein

10%- Max Friedstein

10%- Molly Simon

10%- Julia Iantoni

10%- Josh Bernstein

10%- Jacob Bernstein

10%- Danny Bernstein

C. **AFFIRMATION AND ACKNOWLEDGEMENT BY PARTICIPANT:** All of my previous beneficiary designations, if any, are null and void. I affirm that, to the best of my knowledge, there is no court order (other than a Qualified Domestic Relations Order) that assigns any of my interest in the Plan to any other person. I hereby affirm that

I am not married or I have a court order recognizing my legal separation from my spouse; and if I was ever previously married, I have a valid decree of divorce from all ex-spouses. I acknowledge that any designation made on this form today may be invalidated upon my marriage, and agree to keep the Plan Administrator informed of any changes to my marital status.

I am presently legally married. I shall keep the Plan Administrator informed of any change to my marital status. Unless my spouse is the only primary beneficiary, my spouse has completed the SPOUSAL CONSENT below. If I am not yet age 35, I acknowledge that I will have to re-obtain the consent of my spouse to my naming a non-spouse primary beneficiary when I turn age 35.

I acknowledge that I need to fill out a new beneficiary designation form to change any designations made on this form.

Participant's Signature: [Signature] Date: 11/29/07.

Your spouse should NOT complete D. if you selected A. I. above.

D. **SPOUSAL CONSENT:** Print Name of Spouse: \_\_\_\_\_

I hereby consent to the distribution of all (or the portion specified by my spouse on the Designation of Beneficiary Form) of the benefits payable from the Plan on account of the Participant's death to the primary beneficiary named on the Designation of Beneficiary Form. I acknowledge that (1) the effect of my consent is to cause all or a portion of the Plan's Death benefits paid to a beneficiary other than me, (2) that the Participant's designation of the primary beneficiary other than me is not valid unless I consent to it (3) that my consent is irrevocable unless the Participant subsequently revokes his or her waiver, in which event my consent will again be required for the Participant to name a non-spouse beneficiary. If my spouse has waived the pre-retirement surviving spouse annuity, I acknowledge that, but for my consent, all or a portion of my spouse's benefits would be payable to me in the form of an annuity over my life, and I hereby irrevocably relinquish that right (however, should the Participant revoke his of her waiver at any time, my consent will again subsequently be required to again waive this requirement).

Signature of Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Witness: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name of Witness: \_\_\_\_\_

Witness is a Plan Representative OR

Witness is a Notary Public (Complete below):

State of \_\_\_\_\_ County of \_\_\_\_\_

My Commission expires: \_\_\_\_\_

- (i) A term used in the descent and distribution of the estate of one who dies without a will. It means to share and share alike according to the number of individuals. An equal share of an estate is given to each heir, all of whom stand in equal degree of relationship from a decedent. *For example, a woman died without a will. Her husband and three children predeceased her, and her only living heirs are her ten grandchildren. These grandchildren will take per capita; they will each receive one-tenth of the estate.*
- (ii) A term used to denote a method used in dividing the estate of a person. In a per stirpes distribution, a group represents a deceased ancestor. The group takes the proportional share to which the deceased ancestor would have been entitled if still living. *For example, and man died without a will; his wife predeceased him. He had four children, three of whom are still living at the time of his death. The deceased child had three children, all still living. These three grandchildren will share equally in one-fourth of their grandfather's estate, the share the deceased parent would have taken if still alive. The three living children will also each receive one-fourth of the estate.*

## Robert Spallina

---

**From:** Donald Tescher  
**Sent:** Thursday, September 12, 2013 9:04 AM  
**To:** Jill Iantoni  
**Cc:** tbernstein@lifeinsuranceconcepts.com; Robert Spallina; Pam Simon; Lisa Friedstein  
**Subject:** RE: Estate of Shirley Bernstein

Jill: Your mother's probate estate only consisted of her tangible personal property (clothing, jewelry, etc.) which passed to your father under her will. All other assets were either in her Revocable Trust or passed to your father by operation of law. Consequently, there really is no accounting to be prepared for Shirley's probate estate. Ted, as the successor trustee of the trust for benefit of your father under Shirley's Revocable Trust, would be responsible for providing an accounting of that trust.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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---

**From:** Jill Iantoni [mailto:[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)]  
**Sent:** Thursday, September 12, 2013 8:50 AM  
**To:** Donald Tescher  
**Cc:** Pam Simon; Lisa; Ted Bernstein; Robert Spallina; Iantoni, Jill (MBO Partners)  
**Subject:** Re: Estate of Shirley Bernstein

Hi Don,

If you can please forward the accounting/inventory of Shirley Bernstein's estate, since we are closing it for the second time & I have never rec'd any of this information.

Thanks so much,  
Jill

On Wed, Sep 11, 2013 at 1:05 PM, Donald Tescher <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:  
Dear Pam, Lisa, Jill and Ted:

As you are aware from your conversations with Robert, and your receipt of pleadings that were filed by us and by Eliot and the Notice of Hearing set by Judge Colin, we will be appearing in court on this Friday for a 30 minute hearing during which Eliot must establish to the satisfaction of the court that an emergency exists and the nature of the emergency. In addition, we have specially set a

hearing for October 28 before Judge Colin to clear up the issue of the Waivers filed on your behalfs to close out Shirley's estate.

Attached is an Affidavit we have prepared for your consideration and execution. Naturally, if you have any questions about either the content or the need for filing these affidavits, please contact me. You MUST arrange for execution before a Notary. Please return the fully executed Affidavit to us for presentation to the court.

Thank you for your help

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
**dteschert@tescherspallina.com**

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [cly@trippscott.com](mailto:cly@trippscott.com)

November 9, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

Our firm represents Mr. and Mrs. Bernstein, individually, as natural guardians of Joshua, Jacob, and Daniel Bernstein, and as Trustees of any trusts created for Joshua, Jacob and Daniel Bernstein by Simon and/or Shirley Bernstein. In order to assist us in this matter, please provide us with copies of the following:

1. Copies of all estate planning documents including all Wills and Trusts for Shirley Bernstein and Simon Leon Bernstein that our client was a beneficiary, whether qualified or contingent;
2. Copies of all estate planning documents including all Wills and Trusts that our client's children, Joshua, Jacob and/or Daniel, are named as beneficiary, whether qualified or contingent;
3. Copies of all documents executed in May and June 2012 regarding the Last Will and Testament of Shirley Bernstein;
4. Estate Accounting for Shirley Bernstein;
5. Estate Accounting for Simon Bernstein;
6. Trust Accountings for any Trusts that our client, his spouse, or his children are a beneficiary, whether qualified or contingent;
7. Copies of any claims filed in the Estate of Shirley Bernstein and Simon Bernstein;
8. Copy of the Inventory filed in the Estate of Shirley Bernstein;
9. Copy of the Inventory filed in the Estate of Simon Bernstein, or if none, please provide the approximate date you expect the Inventory will be prepared and filed with the Probate Court;
10. Allocation of the tangible personal property of Shirley and Simon Bernstein. Specifically, is the jewelry being divided among the ten grandchildren?;
11. Appraisals of tangible personal property, specifically the jewelry, artwork and collectibles;
12. All documents relating to the life insurance policies owned by Shirley and/or Simon, insuring Shirley and/or Simon's life, or for the benefit of Shirley and/or Simon Bernstein;
13. Please provide documentation concerning the allocation and division of all companies owned by Simon and/or Shirley at the time of their deaths and copies of any partnership,

659917v2 995508.0001 110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301 ;  
Post Office Box 14245 • Fort Lauderdale, Florida 33302  
Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

TS004363

Robert L. Spallina, Esq.  
November 9, 2012  
Page 2 of 2

- operating, or stockholders agreements;
14. Please provide a status of the ongoing litigation involving Stanford;
  15. Please provide a status of the Iliewit company stock. Were the issues with Gerald Lewin resolved?;
  16. Please provide a status of the funding of Telenet Company and Candice's employment with Telenet; and
  17. Please provide any information you have with regards to the college funds created by Simon or Shirley Bernstein for the benefit of Joshua, Jacob and/or Daniel.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,

  
Christine P. Yates  
For the Firm

CPY/jcj

cc: Eliot Bernstein  
Marc Garber



Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [cy@trippscott.com](mailto:cy@trippscott.com)

November 29, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way - Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

We wanted to take this opportunity to follow up with you regarding my November 9, 2012 correspondence. As you are aware, my firm represents Mr. and Mrs. Bernstein, individually, as natural guardians of Joshua, Jacob, and Daniel Bernstein, and as Trustees of any trusts created for Joshua, Jacob and Daniel Bernstein by Simon and/or Shirley Bernstein. We would appreciate receiving copies of the following information and documents no later than December 4, 2012, in order to assist us in this matter:

1. Copies of all estate planning documents including all Wills and Trusts for Shirley Bernstein and Simon Leon Bernstein that our client was a beneficiary, whether qualified or contingent;
2. Copies of all estate planning documents including all Wills and Trusts that our client's children, Joshua, Jacob and/or Daniel, are named as beneficiary, whether qualified or contingent;
3. Copies of all documents executed in May and June 2012 regarding the Last Will and Testament of Shirley Bernstein;
4. Estate Accounting for Shirley Bernstein;
5. Estate Accounting for Simon Bernstein;
6. Trust Accountings for any Trusts that our client, his spouse, or his children are a beneficiary, whether qualified or contingent;
7. Copies of any claims filed in the Estate of Shirley Bernstein and Simon Bernstein;
8. Copy of the Inventory filed in the Estate of Shirley Bernstein;
9. Copy of the Inventory filed in the Estate of Simon Bernstein, or if none, please provide the approximate date you expect the Inventory will be prepared and filed with the Probate Court;
10. Allocation of the tangible personal property of Shirley and Simon Bernstein. Specifically, is the jewelry being divided among the ten grandchildren?;
11. Appraisals of tangible personal property, specifically the jewelry, artwork and collectibles;
12. All documents relating to the life insurance policies owned by Shirley and/or Simon, insuring Shirley and/or Simon's life, or for the benefit of Shirley and/or Simon Bernstein;

661738v1 995508.0001 110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301  
Post Office Box 14245 • Fort Lauderdale, Florida 33302  
Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

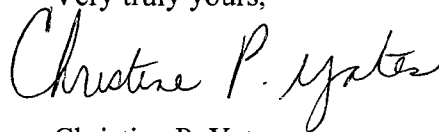
TS004365

Robert L. Spallina, Esq.  
November 29, 2012  
Page 2 of 2

13. Please provide documentation concerning the allocation and division of all companies owned by Simon and/or Shirley at the time of their deaths and copies of any partnership, operating, or stockholders agreements;
14. Please provide a status of the ongoing litigation involving Stanford;
15. Please provide a status of the Iliewit company stock. Were the issues with Gerald Lewin resolved?;
16. Please provide a status of the funding of Telenet Company and Candice's employment with Telenet; and
17. Please provide any information you have with regards to the college funds created by Simon or Shirley Bernstein for the benefit of Joshua, Jacob and/or Daniel.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,



Christine P. Yates  
For the Firm

CPY/cak

cc: Eliot Bernstein  
Marc Garber



CUSTOMER #: 574867

200459



\*INVOICE\*

www.bramanmotorcars.com  
 2801 Okeachobee Blvd.  
 West Palm Beach, FL 33409  
 SERVICE: (561) 615-4800  
 FAX: (561) 242-3178  
 STATE REGISTRATION: MV-45534

SIMON L BERNSTEIN  
 7020 LIONS HEAD LN  
 BOCA RATON, FL 33496-5931  
 SIMON@LIFEINSURANCECONCEPTS.COM  
 HOME: 561-477-9991 CONT: 561-988-8984  
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PAGE 2

SERVICE ADVISOR: 11 LES SNYDER

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
MAHOGANY/E	10	PORSCHE PANAMERA	WP0AB2A79AL062860		26881/26882	T3952	
DEL DATE	PROD DATE	WARR EXP	PROMISED	PO NO	RATE	PAYMENT	INV DATE
01MAY10 DD			17:00 30APR13		VAR	CASH	30APR13
R.O. OPENED	READY	OPTIONS: SOLD-STK: P02860P					
08:17 27APR13	11:26 30APR13						

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

99 IPSP (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE E: 0.00  
 \*\*\*\*\*

F CUST STATES CHECK ENGINE LIGHT IS ON.  
 STY SEE TECHNICIAN STORY

61 IPSP (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE F: 0.00

26882  
 CHECKED FAULT MEMORY. HAS NONPRESENT MISFIRE FOR CYL 4. VEHICLE HAS BEEN SITTING FOR A LONG TIME . CLEARED FAULT MEMORY AND TEST DROVE. COULD NOT GET ANY MISFIRES TO RETURN AT THIS TIME.

G CUSTOMER STATES VEHICLE RUNS ROUGH AT COLD START AND IDLE  
 STY PLEASE SEE LINE F

61 IPSP (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE G: 0.00

26882 SEE LINE F  
 \*\*\*\*\*  
 H CUSTOMER REQUESTS TO PERFORM WB19, REPLACE COOLANT REGULATOR / /  
 CAUSE: PERFORM SERVICE CAMPAIGN WB19

WB19 CUSTOMER REQUESTS TO PERFORM WB19, REPLACE COOLANT REGULATOR  
 61 WP94 (N/C)  
 1 000-043-303-23 THERMOSTAT INSERT (N/C)  
 1 948-106-533-00 SEALING, WATER PUMP (N/C)  
 1 948-110-144-02 SEALING, THROTTLE. (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE H: 0.00

26882 PERFORMED WB19  
 \*\*\*\*\*  
 I CUSTOMER REQUEST TO PERFORM WB40, RE-CODE INSTRUMENT CLUSTER / /  
 CAUSE: PERFORM SERVICE CAMPAIGN WB40

WB40 CUSTOMER REQUEST TO PERFORM WB40, RE-CODE

DESCRIPTION	TOTALS
THE SELLER, BRAMAN MOTORCARS, HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND BRAMAN MOTORCARS NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF THE VEHICLE OR PRODUCT. (P.L. 93-637). CUSTOMER SHALL NOT BE ENTITLED TO RECOVER ANY CONSEQUENTIAL DAMAGES, PUNITIVE DAMAGES, DAMAGES TO PROPERTY, OR DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES. LIMITED WARRANTY: THE ONLY WARRANTIES APPLYING TO THE PART(S) INSTALLED ARE THOSE THAT MAY BE OFFERED BY THE MANUFACTURER. REFER TO MANUFACTURER'S LIMITED WARRANTY FOR DETAILS.	
LABOR AMOUNT	
PARTS AMOUNT	
GAS, OIL, LUBE	
SUBLET AMOUNT	
MISC. CHARGES	
TOTAL CHARGES	
LESS INSURANCE	
SALES TAX	
I HAVE READ, UNDERSTAND AND AGREE TO THE ABOVE STATEMENT	
X SIGNATURE	PLEASE PAY THIS AMOUNT

CUSTOMER COPY

CUSTOMER #: 574867

200459



\*INVOICE\*

www.bramanmotorcars.com  
 2801 Okeechobee Blvd.  
 West Palm Beach, FL 33409  
 SERVICE: (561) 615-4800  
 FAX: (561) 242-3178  
 STATE REGISTRATION: MV-45534

SIMON L BERNSTEIN  
 7020 LIONS HEAD LN  
 BOCA RATON, FL 33496-5931  
 SIMON@LIFEINSURANCECONCEPTS.COM  
 HOME: 561-477-9991 CONT: 561-988-8984  
 BUS: 561-988-8984 CELL:

PAGE 3

SERVICE ADVISOR: 11 LES SNYDER

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
MAHOGANY/B	10	PORSCHE PANAMERA	WP0AB2A79AL062860		26881/26882	T3952	
DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
01MAY10 DD			17:00 30APR13		VAR	CASH	30APR13
R.O. OPENED	READY	OPTIONS:					
08:17 27APR13	11:26 30APR13	SOLD-STK:P02860P					

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

INSTRUMENT CLUSTER

61 WP94 (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE I: 0.00  
 26882 PERFORMED WB40

J CUSTOMER REQUESTS TO PERFORM WC05, RE-WORKING ENGINE WIRING HARNESS /

CAUSE: PERFORM SERVICE CAMPAIGN WC05  
 WC05 CUSTOMER REQUESTS TO PERFORM WC05,  
 RE-WORKING ENGINE WIRING HARNESS

61 WP94 (N/C)  
 1 000-043-207-84 REPAIR KIT WIRING HA (N/C)  
 1 PFI Freight In (N/C)  
 1 N-906-661-01 CABLE BINDER (N/C)  
 1 PFI Freight In (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE J: 0.00  
 26882 PERFORMED WC05

K CUSTOMER REQUEST TO PERFORM SERVICE ACTION WC34, RE-PROGRAM FRONT AND REAR ELECTRONIC CONTROL UNITS

CAUSE: PERFORM SERVICE CAMPAIGN WC34  
 WC34 CUSTOMER REQUEST TO PERFORM SERVICE ACTION  
 WC34, RE-PROGRAM FRONT AND REAR ELECTRONIC CONTROL UNITS

61 WP94 (N/C)  
 PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE K: 0.00  
 26882 PERFORMED WC34

CUSTOMER PAY SHOP CHARGE FOR REPAIR ORDER 5.37

DESCRIPTION	TOTALS
LABOR AMOUNT	0.00
PARTS AMOUNT	536.81
GAS, OIL, LUBE	0.00
SUBLET AMOUNT	0.00
MISC. CHARGES	15.32
TOTAL CHARGES	552.13
LESS INSURANCE	0.00
SALES TAX	32.45
I HAVE READ, UNDERSTAND AND AGREE TO THE ABOVE STATEMENT X	PLEASE PAY THIS AMOUNT
SIGNATURE	584.58

CUSTOMER COPY

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW AND SIGN: I UNDERSTAND THAT UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE, IF MY FINAL BILL WILL EXCEED \$100.00.

- I REQUEST A WRITTEN ESTIMATE.
- I DO NOT REQUEST A WRITTEN ESTIMATE AS LONG AS THE REPAIR COSTS DO NOT EXCEED \$ 25881. THE SHOP MAY NOT EXCEED THIS AMOUNT WITHOUT MY WRITTEN OR ORAL APPROVAL.
- I DO NOT REQUEST A WRITTEN ESTIMATE.

NOTE: PARTS REPLACED UNDER WARRANTY OR MECHANICAL CONTRACT SUBJECT TO TERMS OF MFG AND/OR ADMINISTRATOR

- SAVE MY REPLACED PARTS FOR INSPECTION
- DISCARD THE REPLACED PARTS

I understand that all parts and accessories sold or used are subject to the Federal Magnusson-Moss act and the consumer merchandise purchased is under LIMITED WARRANTY by the manufacturer and the written terms and conditions thereof are available for my inspection.

The estimated cost of repair \$ \_\_\_\_\_  
 Charge for making estimate or the basis on which charge will be calculated \$ \_\_\_\_\_  
 Designated agent to authorize repairs: Name \_\_\_\_\_  
 Phone \_\_\_\_\_

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

*TOWED IN*

METHOD OF PAYMENT:  
 CASH  CHECK   
 CREDIT CARD   
 VISA  MASTER CARD   
 AM. EXP.   
 OTHER

NOTICE BODY DAMAGE  


CUST. NO 574867	STOCK NO. P02860P	TAG NO. T3952	COLOR MAHOGANY/BEIGE	PAGE 1 OF 3				
DATE 27APR2013	VEHICLE IDENTIFICATION NUMBER WPOAB2A79AL062860	MILEAGE 26881	DELIVER DATE 01MAY10	LICENSE NUMBER 10	YEAR 10	MAKE AND MODEL PORSCHE PANAMERA	WRITTEN BY 11	RO NUMBER 200459

**BRAMAN**  
 www.bramanmotorcars.com  
 2801 Okeechobee Blvd.  
 West Palm Beach, FL 33409  
 SERVICE: (561) 615-4800  
 FAX: (561) 242-3178

NAME: SIMON L BERNSTEIN  
 ADDRESS: 7020 LIONS HEAD LN  
 CITY/STATE/ZIP: BOCA RATON FL 33496-5931  
 BILL TO: \_\_\_\_\_ P.O. NO. \_\_\_\_\_  
 PROPOSED COMPLETION DATE: 17:00 30APR13  
 HOME PHONE: 561-477-9991  
 BUSINESS PHONE: 561-988-8984

**MOTOR VEHICLE REPAIR REGISTRATION CERTIFICATION State: MV45534**

ENGINE NO. \_\_\_\_\_ TRANSM. NO. \_\_\_\_\_ AXLE NO. \_\_\_\_\_ PROD. DATE \_\_\_\_\_ HOURLY LABOR FLAT RATE \_\_\_\_\_  
 TED BERNSTEIN  
 561-213-2322  
 CASH  
 SELLING DEALER \_\_\_\_\_ WARRANTY EXPIRES \_\_\_\_\_

LINE	OP CODE	LABOR INSTRUCTIONS AND DESCRIPTIONS	FRU'S
# A	TOW	0.00 FLATBED VEHICLE TO DEALERSHIP VEHICLE DROPPED OFF DURING NON-BUSINES HOURS LINDSEY 561-869-4551 FAX 561-988-0833	SUBLET REPAIRS P.O. # & DESC. AMOUNT
# B	TPM	0.00 CUST STATES THERE IS A WARNING FOR LOW TIRE PRESSURE 255 45 R 285 40 R	GAS, OIL, & GREASE QTY. DESC. AMOUNT
# C	EASY	0.00 CUST HAS EASYCARE POLICY AUTH 4764322 #L8172	
# D	PCI	0.00 PERFORM PORSCHE COURTESY INSPECTION	MISC. CHARGES:
# E	PSN	0.00 CONTACT LINDSEY 561 869 4551 FAX 561 688 0833	

STATEMENTS AND DISCLAIMERS ON BACK ARE PART OF THIS REPAIR ORDER. PLEASE READ AND INITIAL. TECHNICIAN COPY

CUSTOMER #: 574867

200459



\*INVOICE\*

2801 Okeechobee Blvd.  
West Palm Beach, FL 33409  
SERVICE: (561) 615-4800  
FAX: (561) 242-3178  
STATE REGISTRATION: MV-45534

SIMON L BERNSTEIN  
7020 LIONS HEAD LN  
BOCA RATON, FL 33496-5931  
SIMON@LIFEINSURANCECONCEPTS.COM  
HOME: 561-477-9991 CONT: 561-988-8984  
BUS: 561-988-8984 CELL:

PAGE 1

SERVICE ADVISOR: 11 LES SNYDER

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/OUT	TAG	
MAHOGANY/E	10	PORSCHE PANAMERA	WP0AB2A79AL062860		26881/26882	T3952	
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
01MAY10 DD			17:00 30APR13		VAR	CASH	30APR13
R.O. OPENED	READY	OPTIONS:	SOLD-STK: P02860P				

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

A FLATBED VEHICLE TO DEALERSHIP VEHICLE DROPPED OFF DURING NON-BUSINESS HOURS

TOW FLATBED CAR TO DEALERSHIP

99 IPSP (N/C)  
PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE A: 0.00

B CUST STATES THERE IS A WARNING FOR LOW TIRE PRESSURE  
TPM CUST STATES THERE IS A WARNING FOR LOW TIRE PRESSURE

34 CPI 0.00 0.00  
1 00826 M28540ZR19N-0 536.81 536.81 536.81  
1 TT Florida Tire Tax 1.00 1.00 1.00  
1 WW1 Wheel Weights 3.95 3.95 3.95  
1 DSPSL Tire disposal 5.00 5.00 5.00  
PARTS: 536.81 LABOR: 0.00 OTHER: 9.95 TOTAL LINE B: 546.76

C CUST HAS EASYCARE POLICY  
EASY AUTH 4764322 \$681.72

99 IPSP (N/C)  
PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE C: 0.00

D PERFORM PORSCHE COURTESY INSPECTION  
PCI PERFORM PORSCHE COURTESY INSPECTION

61 IPSP (N/C)  
PARTS: 0.00 LABOR: 0.00 OTHER: 0.00 TOTAL LINE D: 0.00

26882  
VEHICLE HAS A NAIL IN THE L/R TIRE. THE R/R TIRE IS AT 2.5MM AND THE FRONTS ARE BALD AND SHOWING CHORDS. NEEDS 4 TIRES AND ALIGNMENT. ALSO INTERMEDIATE SERVICE NOW LIGHT IS ON. DUE FOR 2 YR AND BFF.

E CONTACT LINDSEY 561 869 4551 FAX 561 688 0833  
PSN PORSCHE SERVICE NOTATION

THE SELLER, BRAMAN MOTORCARS, HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND BRAMAN MOTORCARS NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF THE VEHICLE OR PRODUCT. (P.L. 93-637). CUSTOMER SHALL NOT BE ENTITLED TO RECOVER ANY CONSEQUENTIAL DAMAGES, PUNITIVE DAMAGES, DAMAGES TO PROPERTY, OR DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES. LIMITED WARRANTY: THE ONLY WARRANTIES APPLYING TO THE PART(S) INSTALLED ARE THOSE THAT MAY BE OFFERED BY THE MANUFACTURER. REFER TO MANUFACTURER'S LIMITED WARRANTY FOR DETAILS.	DESCRIPTION	TOTALS
	LABOR AMOUNT	
	PARTS AMOUNT	
	GAS, OIL, LUBE	
	SUBLET AMOUNT	
	MISC. CHARGES	
	TOTAL CHARGES	
	LESS INSURANCE	
	SALES TAX	
	I HAVE READ, UNDERSTAND AND AGREE TO THE ABOVE STATEMENT	PLEASE PAY THIS AMOUNT

X  
SIGNATURE

CUSTOMER COPY

UNISECT | The Reynolds and Reynolds Company | UNISECT

CUSTOMER'S NAME

STOCK NO.

**ODOMETER DISCLOSURE STATEMENT**

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, Simon L Bernstein (transferor's name, Print)

state that the odometer now reads 26882 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

(2) I hereby certify that the odometer reading is NOT the actual mileage.

WARNING - ODOMETER DISCREPANCY.

MAKE <u>Porsche</u>	MODEL <u>PANAMERA S</u>	BODY TYPE <u>4DR</u>
VEHICLE IDENTIFICATION NUMBER <u>WPOA2A79AL062860</u>		YEAR <u>2010</u>

TRANSFEROR'S SIGNATURE  
SIMON L BERNSTEIN  
PRINTED NAME

2020 LIONS HEAD LN  
TRANSFEROR'S ADDRESS (STREET)

BOCA RATON FL 33496  
CITY STATE ZIP CODE

5/19/13  
DATE OF STATEMENT

TRANSFEEE'S SIGNATURE  
Sam Diamond (BRMAN) Porsche  
PRINTED NAME

TRANSFEEE'S NAME  
2801 DECEMBER BLVD  
TRANSFEEE'S ADDRESS (STREET)

West Palm Beach FL 33409  
CITY STATE ZIP CODE



Extremely Urgent

Page 1 of 1



From: (561) 242-3295  
LAURIE ROULETTE  
BRAMAN MOTORCARS  
2813 EXCHANGE COURT

Origin ID: PBlA



J13111302120326

WEST PALM BEACH, FL 33409

SHIP TO: (561) 242-3295  
**LAURIE ROULETTE**  
**BRAMAN MOTORCARS**  
**2901 OKEECHOBEE BLVD**

BILL SENDER

WEST PALM BEACH, FL 33409

Ship Date: 13JUN13  
ActWgt: 1.0 LB  
CAD: 5225142/NET3370

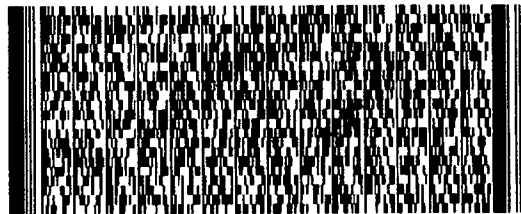
Delivery Address Bar Code



Ref # RETURN DOCUMENTS/MARTINO  
Invoice #  
PO #  
Dept #

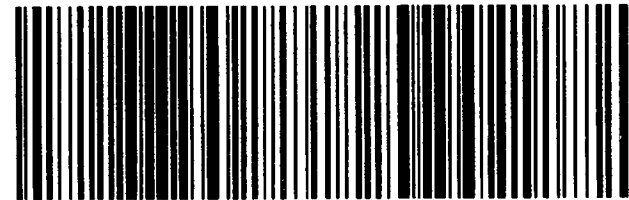
FRI - 14 JUN 10:30A  
PRIORITY OVERNIGHT

TRK# 7999 8113 2240  
0201



**3E PBlA**

**33409**  
FL-US  
PBl



51021077702AP

tainer and  
ditions and  
FedEx  
Ex Service

ices,  
N.COM,

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 50201201004391

Deceased.

*IZ*  
*XXXXSB*

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED  
OCT 2 2012  
AM 9:31

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge *[Signature]*



STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 2 DAY OF Oct, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER  
By *[Signature]*  
DEPUTY CLERK

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

SSN: 371-32-5211

BIRTHPLACE: FLINT, MICHIGAN

PLACE WHERE DEATH OCCURRED: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE: [X] White \_\_\_ Black or African American \_\_\_ Asian Indian \_\_\_ Chinese \_\_\_ Filipino \_\_\_ Native Hawaiian \_\_\_ American Indian or Alaskan Native--Tribe: \_\_\_ Japanese \_\_\_ Korean \_\_\_ Vietnamese \_\_\_ Guamanian or Chamorro \_\_\_ Samoan \_\_\_ Other Pacific Isl: \_\_\_ Other Asian: \_\_\_ Other: \_\_\_ Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED

EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152 19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT ENTERED

*C. Meade Grij*

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

REQ: 2013124648

WARNING: THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT.



DH FORM 1946 (04-10)

CERTIFICATION OF VITAL RECORD



VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED



**CBIZ MHM, LLC**

PO Box 953152  
 St. Louis, MO 63195-3152  
 Ph: 561-994-5050 F: 561-241-0071

Bernstein Family Investments, LLLP  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Statement Date 8/31/2013  
 Client No. 4002518.0

Date	Description	Charge	Credit	Balance
	Balance Forward			209.40
			<b>Current Balance</b>	<b>\$ 209.40</b>

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
0.00	0.00	0.00	0.00	209.40	\$ 209.40

To ensure proper credit, please reflect invoice number on check, make check payable to:  
**CBIZ MHM LLC (Boca GL) and remit payment to: PO Box 953152, St. Louis, MO 63195-3152.**

*Payments received are posted through August 31, 2013*

**CBIZ MHM, LLC**

PO Box 953152  
 St. Louis, MO 63195-3152  
 Ph: 561-994-5050 F: 561-241-0071

Bernstein Holdings, LLC  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Statement Date 8/31/2013  
 Client No. 4002519.0

<i>Date</i>	<i>Description</i>	<i>Charge</i>	<i>Credit</i>	<i>Balance</i>
	Balance Forward			384.60
			<b>Current Balance</b>	<b>\$ 384.60</b>

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
0.00	0.00	0.00	0.00	384.60	\$ 384.60

To ensure proper credit, please reflect invoice number on check, make check payable to:  
**CBIZ MHM LLC (Boca GL) and remit payment to: PO Box 953152, St. Louis, MO 63195-3152.**

*Payments received are posted through August 31, 2013*

Law Offices of

**STEVEN I. GREENWALD, P.A.**

Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

February 11, 2013

Rebill Date: March 15, 2013

Rebill Date: July 25, 2013

Robert Spallina, Esq.  
Personal Representative of the  
Estate of Simon Bernstein  
Teschler & Spallina, PA  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

---

STATEMENT

**FOR PROFESSIONAL SERVICES RENDERED AS OF AUGUST 8, 2012**

Attorney's Fees \$825.00\*

Formation of Telenet Systems, LLC

Office consultations with client on August 2, 2012  
and August 6, 2012; preparation of Articles of  
Organization for Telenet Systems, LLC

Costs

Filing fee to Secretary of State \$125.00

UPS courier to Secretary of State \$ 27.61

Total Costs Due \$ 152.61

Total amount due \$ 977.61

*\*reduced accommodation fee per Steven I. Greenwald, Esq.*

LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

August 23, 2013

**VIA U.S. MAIL**

Ted S. Bernstein  
880 Berkeley Street  
Boca Raton, FL 33487

Eliot Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434

Lisa S. Friedstein  
2142 Churchill Lane  
Highland Park, IL 60035

Pamela B. Simon  
950 North Michigan Ave.  
Suite 2603  
Chicago, IL 60606

Jill Iantoni  
2101 Magnolia Lane  
Highland Park, IL 60035

**Re: Estate of Simon Bernstein - Disposition of Jewelry**

Dear Ladies and Gentlemen:

As you may recall, we previously provided to you a formal appraisal of the jewelry. We would like to dispose of the jewelry which under the Last Will of your father would pass in equal shares to the five of you. We can do this in one of two ways: either negotiate a sale of all of the jewelry to a third party and divide the proceeds equally or you could each bid on a particular item or items in an amount that is equal to or greater than the appraised value. In the latter case, if more than one of you wishes to bid on the same item, we would provide for a procedure for each bidder to provide us with their maximum purchase price and the highest price will prevail.

We have had an offer for a bulk sale of all of the jewelry from David Schneider, a local jeweler. He has offered to purchase most of the jewelry for approximately \$60,000.00 to \$65,000.00.

Unless we hear from one or more of you that you would prefer a bidding process as to some or all of the jewelry within ten (10) days from the date of this letter, we will proceed to consummate a bulk sale with Mr. Schneider.

Naturally, should you have any questions regarding the foregoing, please do not hesitate to contact us.

Sincerely yours,

  
ROBERT L. SPALLINA

RLS/km

cc: Donald R. Tescher, Esq.

## Kimberly Moran

---

**From:** Kimberly Moran  
**Sent:** Friday, October 11, 2013 4:06 PM  
**To:** 'janet.craig@opco.com'  
**Cc:** Robert Spallina  
**Subject:** Bernstein Family Realty, LLC



DOC101113.pdf  
(32 KB)

Dear Ms. Craig:

Attached is our firm's invoice for services rendered in connection with Bernstein Family Realty, LLC.

If you have any questions, please do not hesitate to contact us.

Best regards,

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

**Tescher & Spallina, P.A.**

**4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008**

EIN: 26-1543894

October 11, 2013

Invoice # 11187.004

Janet Craig, CTFA  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932

**In Reference To:** Our File No. 11187.004  
Bernstein Family Realty, LLC

**Professional services**

	<u>Amount</u>
FOR LEGAL SERVICES RENDERED from October 1, 2012 through September 30, 2013 in connection with Bernstein Family Realty, LLC and the Irrevocable Trusts dated September 7, 2006 for Josh, Jake and Daniel, including numerous telephone calls and email correspondence with Janet Craig Hunt Worth)regarding successor management, payment of support and educational expenses for Josh, Jake and Daniel, outstanding mortgage issues with Walter Sahn, termination of trusts and need for successor manager to Oppenheimer, tax return preparation issues, and numerous items related to Eliot Bernstein correspondence, issues and related threats; telephone calls and email correspondence with John Capellar regarding Walt Sahn mortgage and payment of interest on same; telephone calls and email correspondence with Anthony Messuri regarding outstanding tax issues; telephone calls with Ted Bernstein and Rachel regarding payment of expenses and turning over same to Oppenheimer; telephone calls with Legacy Bank regarding Simon's death and closing account and transferring balance to Oppenheimer.	6,000.00
For professional services rendered	<u>\$6,000.00</u>
<b>Balance due</b>	<u><u>\$6,000.00</u></u>

Janet Craig, CTFA  
Our File No. 11187.004  
Bernstein Family Realty, LLC

Page 2

**Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.**

## Robert Spallina

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Monday, September 30, 2013 2:58 PM  
**To:** Robert Spallina  
**Cc:** Worth, Hunt  
**Subject:** RE: Bernstein bills

Not a word.

Janet Craig  
973-245-4635

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Monday, September 30, 2013 2:28 PM  
**To:** Craig, Janet  
**Subject:** RE: Bernstein bills

Any response to your response?

---

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Friday, September 27, 2013 3:22 PM  
**To:** 'Candice Bernstein (tourcandy@gmail.com)'; 'Eliot Ivan Bernstein (iviewit@gmail.com)'  
**Cc:** Robert Spallina; 'Ted Bernstein (tbernstein@lifeinsuranceconcepts.com)'; Worth, Hunt  
**Subject:** FW: Bernstein bills

Candice,

As you are aware, we have sent you all the funds available in the boys' accounts. There is a small reserve in the Bernstein Family Realty account to cover accounting and legal fees.

You will have to get funds for the payment of these bills from another source.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

---

**From:** Candice Bernstein [mailto:tourcandy@gmail.com]  
**Sent:** Friday, September 27, 2013 3:12 PM  
**To:** Craig, Janet  
**Subject:** Bernstein bills

**Hi Janet- I hope this note finds you well. Please find the attached invoices. I am not sure what is paid and not paid, but these need to be paid. Thanks! Candice**



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**Robert Spallina**

---

**From:** Myra [mrmlaw1@gmail.com]  
**Sent:** Monday, September 30, 2013 3:29 PM  
**To:** Robert Spallina  
**Subject:** Estate of Shirley Bernstein  
**Attachments:** Estate of Shirley Bernstein - Orders entered by Judge Colin.pdf

Mr. Spallina,

Pursuant to Mr. Manceri's instructions, attached please find the following Orders entered by Judge Colin:

1. Agreed Order to Reopen Estate and Appoint Successor Personal Representatives dated September 24, 2013.
2. Order on Notice of Emergency Motion to Freeze Estates dated September 24, 2013.

Thank you.

Mark R. Manceri, P.A.  
2929 E. Commercial Blvd., Suite 702  
Fort Lauderdale, Florida 33308  
E-mail: [mrmlaw@comcast.net](mailto:mrmlaw@comcast.net)  
(954) 491-7099  
(954) 771-0545 (fax)

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**IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA**

**IN RE: ESTATE OF SHIRLEY BERNSTEIN,                    PROBATE DIVISION**

**Deceased.**

**CASE NO: 502011CP000653XXXXSB**

\_\_\_\_\_  
**ELIOT IVAN BERNSTEIN, PRO SE**

**DIVISION: COLIN**

**Petitioner**

**vs.**

**TESCHER & SPALLINA, P.A., (and all parties  
associates and of counsel); ROBERT L. SPALLINA  
(both personally & professionally); DONALD R.  
TESCHER (both personally & professionally);  
THEODORE STUART BERNSTEIN (as alleged  
personal representative, trustee, successor trustee)  
(both personally and professionally); and JOHN  
and JANE DOE'S (1-5000),**

**Respondents.**  
\_\_\_\_\_

**ORDER ON NOTICE OF EMERGENCY MOTION TO FREEZE ESTATES**

THIS CAUSE came before the Court on September 13, 2013, on the Emergency Motion to Freeze Estates filed by Eliot Bernstein and the interested persons having been duly noticed and in attendance at the Hearing were Eliot Bernstein; Candice Bernstein; Mark R. Manceri, Esq., as counsel for Robert L. Spallina and Donald R. Tescher; Robert L. Spallina and Theodore S. Bernstein, and the Court having heard the argument(s) of the parties and being otherwise fully advised in the premises, it is hereupon, ORDERED AND ADJUDGED, as follows:

1.        The Court finds that no emergency currently exists. As such, the Emergency Motion is denied.
2.        The Hearing time currently reserved for October 28, 2013 will be conducted as an evidentiary Hearing solely regarding the Estate of Shirley Bernstein.

CASE NO: 502011CP000653XXXXSB

3. The purpose of the evidentiary Hearing shall be for the Court to address any alleged improprieties or defects in the form of the pleadings or other documents submitted to the Court in furtherance of closing the Estate of Shirley Bernstein.

4. Pursuant to the request of Counsel for Robert L. Spallina and Donald R. Tescher the time of the evidentiary Hearing on October 28, 2013 has been moved from 10:00 a.m. to \_\_\_\_\_ p.m. One hour has been reserved.

DONE AND ORDERED in Chambers, at Delray Beach, Palm Beach County, Florida, this \_\_\_\_ day of September, 2013.

Copies furnished to:  
Mark R. Manceri, Esq.  
Eliot Bernstein  
All Interested Persons

**SIGNED & DATED**  
SEP 24 2013  
HONORABLE MARTIN H. COLIN  
CIRCUIT COURT JUDGE

## Robert Spallina

---

**From:** Christine Yates [cty@TrippScott.com]  
**Sent:** Monday, May 06, 2013 2:53 PM  
**To:** Robert Spallina  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Bob, thanks for the update. My client's parents have several questions regarding the trust. Is there a time in the next day or two just the attorneys can discuss this?



110 SE Sixth Street, Suite 1500  
Fort Lauderdale, FL 33301  
954-525-7500

**Christine T. Yates**  
*Director*

*Direct: (954) 760-4916*  
*Fax: (954) 761-8475*  
*[cty@trippscott.com](mailto:cty@trippscott.com)*

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Wednesday, May 01, 2013 5:35 PM  
**To:** Christine Yates  
**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Christine - The condo sold and Ted will be making partial distributions to the trusts. We assigned EINs yesterday and today to the children's trusts see below. Eliot should open an account wherever he chooses. Those trusts are created under Si's Trust through the exercise of his POA over Shirley's Trust which you have copies of. Other than that, we have extricated ourselves from the insurance matter and Ted is handling that with his brother-in-law. With regard to the estate, the Stansbury litigation is ongoing with no resolution yet in sight.

Eliot Bernstein, Trustee f/b/o Joshua Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348368)  
Eliot Bernstein, Trustee f/b/o Daniel Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348373)  
Eliot Bernstein, Trustee f/b/o Jake Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348374)

Contact me with any further questions.

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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---

**From:** Christine Yates [<mailto:cty@TrippScott.com>]  
**Sent:** Wednesday, May 01, 2013 2:27 PM  
**To:** Robert Spallina  
**Subject:** Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Robert, can you please give me a status of the estate and trust. Did any real property sell? Thanks.



110 SE Sixth Street, Suite 1500  
Fort Lauderdale, FL 33301  
954-525-7500

**Christine T. Yates**  
*Director*

Direct: (954) 760-4916  
Fax: (954) 761-8475  
[cty@trippscott.com](mailto:cty@trippscott.com)

---

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## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Thursday, March 14, 2013 4:01 PM  
**To:** 'Ted Bernstein'; 'Pam Simon'; 'Jill Iantoni'; lisa.friedstein@gmail.com; dsimon@stpcorp.com  
**Subject:** FW: Simon Bernstein Trust - Policy #1009208

FYI – this is from legal on the status of their search to clear up title on the policy

---

**From:** Welling, Scott [<mailto:scott.welling@jackson.com>]  
**Sent:** Thursday, March 14, 2013 1:10 PM  
**To:** Robert Spallina  
**Subject:** RE: Simon Bernstein Trust - Policy #1009208

Hey Bob,

Haven't forgotten about you. Am out tomorrow but will touch base early next week. So far we have not found much that is helpful.

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Wednesday, March 06, 2013 5:32 PM  
**To:** Welling, Scott  
**Subject:** Simon Bernstein Trust - Policy #1009208

Scott – I understand you are out of the office until tomorrow. We sent this to you previously and in error addressed it to the wrong email address. We would like to file this on Monday so if you could take a few minutes to review it would be greatly appreciated. We have not attached a copy of the Order but it will obviously be in the form of the relief requested.

Thanks,

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

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## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Friday, March 15, 2013 7:58 AM  
**To:** Robert Spallina  
**Subject:** commission checks

Robert,

To be completely on the safe side, I think it makes more sense for me to give Si's renewal checks, that we currently deposit into the business, to you to deposit into the estate account and then you can cut a check back to the business. I have held on to a few of the recent checks and I would like to bring them by today or Monday and swap with you. I don't see any downside doing it this way, only upside. Let me know if you agree.

Thanks,

Ted



**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
Tel: 561.988.8984  
Toll Free: 866.395.8984  
Fax: 561.988.0833

Email: [Tbernstein@lifeInsuranceConcepts.com](mailto:Tbernstein@lifeInsuranceConcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

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LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

September 13, 2013

**VIA U.S. MAIL**

Attn: Penny Kenny  
The Cincinnati Life Insurance Company  
Life Claims  
P.O. Box 145496  
Cincinnati, OH 45250

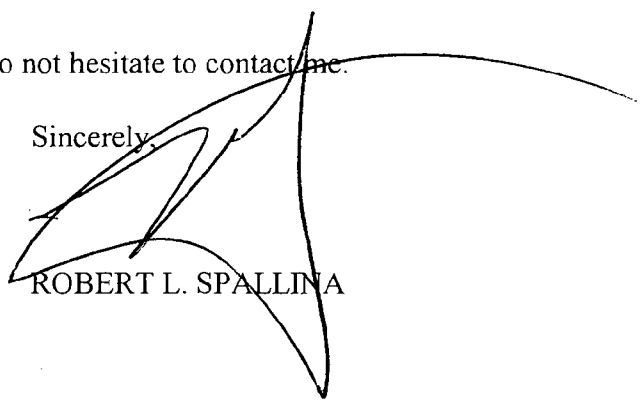
**Re: Simon L. Bernstein - Policy No. L2154365**

Dear Ms. Kenny:

Enclosed is the executed Claimant's Statement for the above-referenced insurance policy, together with the required attachments.

If you have any questions, please do not hesitate to contact me.

Sincerely,

  
ROBERT L. SPALLINA

RLS/km

Enclosures

The Cincinnati Life Insurance Company  
 P.O. Box 145496, Cincinnati, Ohio 45250-5496

### CLAIMANT'S STATEMENT

**Instructions:**

- ▶ Sections A-E must be completed for every claim. Complete sections F-H if appropriate.
  - ▶ Each beneficiary must submit a separate form.
  - ▶ If the primary beneficiary is deceased, please submit a copy of their death certificate.
  - ▶ If death occurred outside the United States, please submit the official death certificate issued in the country where death occurred and a completed Report of a Death of a U.S. Citizen Abroad.
  - ▶ If policy is being assigned, attach a notarized assignment form (available from the funeral home) and an itemized copy of the funeral bill. A separate check for the amount of the assignment will be mailed directly to the funeral home.
- Is policy being assigned to a funeral home?*       Yes       No

**Section A. Policy information:**

Policy numbers under which claim is being made:

L2154365

Insured's Name in Full: Simon L. Bernstein  
FIRST MI LAST

Also known as: \_\_\_\_\_  
(Nicknames, maiden name, etc)

Address at time of death: 7020 Lions Head Lane

City, State, Zip: Boca Raton, FL 33496

Social Security Number: 371-32-5211

Date of Birth: 12/2/1935      Place of Birth: Flint, Michigan

Date of Death: 09/13/2012      State of Residence @Death: Florida

Cause of Death: Myocardial Infarct, severe coronary atherosclerosis  
 If an Accidental Death claim is being filed, attach newspaper clippings and police report.

If the policy is less than 24 months old, please provide the name and address of all physicians who attended deceased during the past five years:

Full Name	Street Address	City, State, Zip	Dates Treated	Disease or Condition:

Use additional sheets if necessary.

**Section B. Beneficiary Information**

- ▶ If an attorney-in-fact under a Power of Attorney is filing on behalf of the beneficiary, a copy of the Power of Attorney must be provided.
- ▶ If the beneficiary is an the Estate, the Claimant's Statement must be completed by the executor or administrator of the Insured's Estate. A certified copy of the Letters of Administration appointing the executor or administrator should also be attached.
- ▶ If the beneficiary is a minor, the Claimant's Statement must be completed by the guardian of the minor's Estate and copies of the letters appointing guardianship must be submitted.
- ▶ If the beneficiary is a former spouse, include a copy of the divorce decree and the property settlement.
- ▶ If the beneficiary is a trust, the Claimant's Statement must be completed by the trustee and a complete copy of the trust agreement and tax ID should be attached.

Beneficiary's Name: \_\_\_\_\_  
FIRST MI LAST

Name of trust or estate Estate of Simon L. Bernstein Date of trust \_\_\_\_\_  
(if applicable)

Date of Birth: \_\_\_\_\_ SSN or TIN: 30-6329442

Address: 4855 Technology Way Suite 720

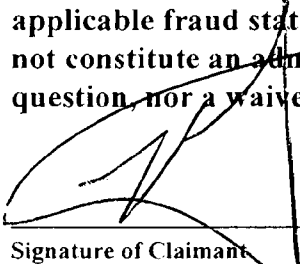
City, State, Zip: Boca Raton, FL 33431

Email address: rspallina@tescherspallina.com

Telephone No: (H) \_\_\_\_\_ (W) 561 997 7003 (C) \_\_\_\_\_

Relationship to Insured: Estate Best time to call: daytime

**I do hereby make claim to the policy(ies) listed in Section A of the Claimant's Statement. I declare that the answers recorded are true and complete to the best of my knowledge. I have read the applicable fraud statement. I agree that the furnishing of this and any supplemental forms do not constitute an admission by the Company that there was any insurance in force on the life in question, nor a waiver of its rights or defenses.**

  
 \_\_\_\_\_  
 Signature of Claimant

9/15/11  
 \_\_\_\_\_  
 Date

Robert L. Spallina  
 \_\_\_\_\_  
 Name of Claimant

Personal Representative of Estate  
 \_\_\_\_\_  
 Relationship to Insured

**Important Information About the USA PATRIOT Act**

To help fight the funding of terrorism and money laundering activities, the U.S. government has passed the USA PATRIOT Act, which requires banks, including our processing agent bank, to obtain, verify and record information that identifies persons who engage in certain transactions with or through a bank.

This means that we will need to verify the name, residential or street address (no P.O. Boxes), date of birth and Social Security Number or other tax identification number of all account owners

The Cincinnati Life Insurance Company  
P.O. Box 145496, Cincinnati, Ohio 45250-5496

**CLAIMANT'S STATEMENT, continued**

**Section C. Payment Options for Life Insurance Benefits**

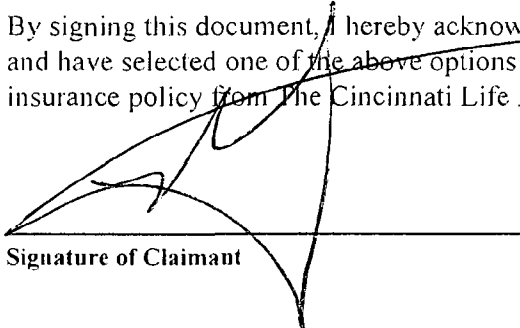
You are eligible to select from the following payment options, unless the policy restricts your rights. *Please indicate which option you prefer.*

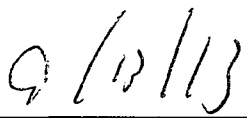
**Lump Sum Check.** A check will be issued directly to the beneficiary. If proceeds are less than \$10,000 or payable to a minor, corporation, estate or trust, this option will be used.

**Settlement Option.** In addition to the Benefit Access Account or a lump sum check, other settlement options may be available. A brief explanation of available settlement options will be provided with your Claimant's Statement. If you have questions regarding settlement options, you may contact the company's Life Claims Department at 1-888-212-6970 to speak with a claim processor.

Indicate settlement option you choose: \_\_\_\_\_ .

By signing this document, I hereby acknowledge that I have read the information about payment options available and have selected one of the above options as the means of receiving payment for proceeds due from a life insurance policy from The Cincinnati Life Insurance Company.

  
\_\_\_\_\_  
Signature of Claimant

  
\_\_\_\_\_  
Date

Robert L. Spallina  
Name

**Section D. State Required Information**

If your state requires additional information in regard to life insurance claims, it will be indicated here.

**Section E. Request for Taxpayer Identification Number and Certification**

The Internal Revenue Service requires that you provide The Cincinnati Life Insurance Company with your correct Social Security Number or Tax Identification Number. We may have to withhold, and send to the IRS on your behalf, 28% of any interest due to you, unless you provide us with the correct Social Security Number, and state that you have not been notified that you are subject to an IRS backup withholding order on interest and dividends.

<b>Social Security Number:</b> ____ - ____ - ____	OR	<b>Employer, Trust, or Estate Tax ID Number:</b> <u>30-6329442</u>
--	----	---

Check this box if you are not a U.S. citizen or resident and complete an IRS W-8BEN form instead of completing the remainder of this section.

CERTIFICATION. Under penalty of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person or U.S. resident alien.

NOTE: Cross out number 2 above if you have been notified by the IRS that you are subject to backup withholding because you have underreported interest or dividends on your tax return.

\_\_\_\_\_  
Signature of Claimant

\_\_\_\_\_  
Date

Robert L. Spallina  
Print Name of Person/Party Signing

9/12/13

\_\_\_\_\_  
Relationship to Insured

**Section F. Form 712 – Life Insurance Statement**

Check this box if you require an IRS Form 712.

**Section G. Statement Policy Loss**

**Complete this section if policy cannot be located.**

This policy was lost or destroyed. If the policy is later found, I agree to surrender it to the company without claim.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

The Cincinnati Life Insurance Company

P.O. Box 145496, Cincinnati, Ohio 45250-5496

**CLAIMANT'S STATEMENT, continued**

**Section H. Authorization to Obtain and Disclose Information**

**Authorization for Release of Information**

I hereby authorize any licensed physician; medical practitioner; hospital; clinic or other medical or medically-related facility; the Veterans Administration; Social Security Administration; Internal Revenue Service; financial institution; employer; consumer reporting agency; law enforcement agency or governmental entity; prescription database service; MIB or any organization that has any medical or nonmedical information regarding the Insured to give all such information to The Cincinnati Life Insurance Company or its authorized representative.

This shall include but not be limited to any information regarding the Insured's health history, including all consultations and treatments about mental illness and the use of drugs, alcohol or tobacco (excluding psychotherapy notes); prescription drug information; Human Immunodeficiency Virus (HIV) infection; Acquired Immune Deficiency Syndrome (AIDS); and the diagnosis, treatment or prognosis of any physical condition.

The patient or the patient's representative must read and sign the following statements:

1. I understand that this information will be used to evaluate my claim for insurance benefits and if I refuse to sign this authorization to release my records, The Cincinnati Life Insurance Company may not be able to investigate and/or pay my claim.
2. Information disclosed pursuant to this authorization may not be subject to state or federal privacy regulations and laws.
3. I may revoke this authorization at any time by sending a written request to The Cincinnati Life Insurance Company at the above address, but such revocation will not affect information that has already been requested, collected, used or disclosed in reliance on this authorization.
4. This authorization will be valid from the date signed for a period of two years unless revoked in writing.
5. Any request that I have made to my medical providers to restrict information disclosed does not apply to this authorization.
6. I may obtain a copy of this authorization form by sending a written request to The Cincinnati Life Insurance Company at the above address.
7. A photographic copy of this authorization shall be as valid as the original.

Signed on: 9 13 2013  
Month Day Year

Robert J. ...  
Name (please print)

...  
(if signing as personal representative, specify relationship to Patient)

[Signature]  
Signature

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON L. BERNSTEIN, File No. 50201201004391  
Deceased. IZ XXXXSB

OCT - 2 AM 9:31  
PALM BEACH COUNTY FL  
SOUTH CITY BRANCH-FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge [Signature]



STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS DAY OF Oct 2012  
SHARON E. ROCK  
CLERK & COMPTROLLER  
By: [Signature]  
DEPUTY CLERK



STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: December 20, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE SSN: 371-32-5211

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

BIRTHPLACE: FLINT, MICHIGAN

PLACE OF DEATH: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE: [X] White [ ] Black or African American [ ] Asian Indian [ ] Chinese [ ] Filipino [ ] Native Hawaiian [ ] Japanese [ ] Korean

[ ] American Indian or Alaskan Native-Tribe: [ ] Vietnamese [ ] Other Asian:

[ ] Guamanian or Chamorro [ ] Samoan [ ] Other Pacific Is: [ ] Other: [ ] Unknown

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152 19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: NATURAL

CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:

a MYOCARDIAL INFARCT

b SEVERE CORONARY ATHEROSCLEROSIS

c

d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I: BRONCHOPNEUMONIA, CIRRHOSIS

AUTOPSY PERFORMED? YES

AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? YES

DATE OF SURGERY:

DID TOBACCO USE CONTRIBUTE TO DEATH? NO

REASON FOR SURGERY:

IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR?

NOT APPLICABLE

DATE OF INJURY: NOT APPLICABLE

TIME OF INJURY (24 hr):

INJURY AT WORK?

LOCATION OF INJURY:

DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:

IF TRANSPORTATION INJURY, Status of Decedent:

Type of Vehicle:

[Signature]

State Registrar

REQ: 2013376149

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THIS DOCUMENT WILL NOT PRODUCE A COLOR COPY.



DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD



STATE OF FLORIDA

OFFICE of VITAL STATISTICS

CERTIFIED COPY

TYPE IN PENCIL OR BLACK INK

LOCAL FILE NO. 60012823 FLORIDA CERTIFICATE OF DEATH

1. DECEDENT'S NAME (First, Middle, Last, Suffix) Shirley Bernstein 2. SEX Female

3. DATE OF BIRTH (Month, Day, Year) June 29, 1939 4a. AGE-Last Birthday (Years) 71 4b. UNDER 1 YEAR Months Days 4c. UNDER 1 DAY Hours Minutes 5. DATE OF DEATH (Month, Day, Year) December 8, 2010

6. SOCIAL SECURITY NUMBER 347-30-9749 7. BIRTHPLACE (City and State or Foreign Country) Chicago, Illinois 8. COUNTY OF DEATH Palm Beach

9. PLACE OF DEATH (Check only one) HOSPITAL:  Inpatient  Emergency Room/Outpatient  Dead on Arrival  
NON-HOSPITAL:  Hospice Facility  Nursing Home/Long Term Care Facility  Decedent's Home  Other (Specify)

10. FACILITY NAME (If not institution, give street address) Boca Raton Regional Hospital 11a. CITY, TOWN, OR LOCATION OF DEATH Boca Raton 11b. INSIDE CITY LIMITS?  Yes  No

12. MARITAL STATUS (Specify)  Married  Married, but Separated  Widowed  Divorced  Never Married Simon Bernstein 13. SURVIVING SPOUSE'S NAME (If wife, give maiden name)

14a. RESIDENCE - STATE Florida 14b. COUNTY Palm Beach 14c. CITY, TOWN, OR LOCATION Boca Raton

14d. STREET ADDRESS 7020 Lions Head Lane 14e. APT. NO. 33496 14f. INSIDE CITY LIMITS?  Yes  No

15a. DECEDENT'S USUAL OCCUPATION (Indicate type of work done during most of working life.) (Do not use "Retired") Homemaker 15b. KIND OF BUSINESS/INDUSTRY Own Home

16. DECEDENT'S RACE (Specify the races to indicate what decedent considered herself/himself to be. More than one race may be specified.)  
 White  Black or African American  American Indian or Alaskan Native (Specify tribe)  
 Asian Indian  Chinese  Filipino  Japanese  Korean  Vietnamese  Other Asian (Specify)  
 Native Hawaiian  Guamanian or Chamorro  Samoan  Other Pacific Is. (Specify)  Other (Specify)

17. DECEDENT OF HISPANIC OR LATIN ORIGIN? (Specify, if decedent was of Hispanic or Latin Origin)  Yes (If Yes, specify)  No  Mexican  Puerto Rican  Cuban  Central/South American  Other Hispanic (Specify)

18. DECEDENT'S EDUCATION (Specify the decedent's highest degree or level of school completed at time of death.)  
 8th or less  High school but no diploma  High school diploma or GED  
 College but no degree  College degree (Specify)  Associate  Bachelor's  Master's  Doctorate  Yes  No

19. WAS DECEDENT EVER IN U.S. ARMED FORCES?  Yes  No

20. FATHER'S NAME (First, Middle, Last, Suffix) Ennio Thomas 21. MOTHER'S NAME (First, Middle, Maiden Surname) Fae Povitsky

22a. INFORMANT'S NAME Simon Bernstein 22b. RELATIONSHIP TO DECEDENT Husband 23a. INFORMANT'S MAILING - STATE Florida

23b. CITY OR TOWN Boca Raton 23c. STREET ADDRESS 7020 Lions Head Lane 23d. ZIP CODE 33496

24. PLACE OF DISPOSITION (Name of cemetery, crematory, or other place) Garden's Memorial Park 25a. LOCATION - STATE Florida 25b. LOCATION - CITY OR TOWN Boca Raton

26a. METHOD OF DISPOSITION:  Burial  Entombment  Cremation  Removal from state  Other (Specify)

26b. IF CREMATION, DONATION OR BURIAL AT SEA, WAS MEDICAL EXAMINER APPROVAL GRANTED?  Yes  No F019844 27a. LICENSE NUMBER (of Licensee) 27b. SIGNATURE OF MEDICAL SERVICE LICENSEE OR PERSON ACTING AS SUCH

28. NAME OF FUNERAL FACILITY Boca Raton Funeral Home 29a. CITY OR TOWN Boca Raton 29b. STREET ADDRESS 9050 Kimberly Blvd. #65 29c. ZIP CODE 33434

30. CERTIFIER:  Certifying Physician - To the best of my knowledge, death occurred at the time, date and place, and due to the cause(s) and manner stated.  
 Medical Examiner - On the basis of examination, and/or investigation, in my opinion, death occurred at the time, date and place, due to the cause(s) and manner stated.

31a. (Signature and Title of Certifier) Kenneth Homer MD 31b. DATE SIGNED (mm/dd/yyyy) 12-16-2010 32. TIME OF DEATH (24 hr) 1519 33. MEDICAL EXAMINER'S CASE NUMBER

34a. LICENSE NUMBER (of Certifier) ME007305 34b. CERTIFIER'S NAME KENNETH HOMER MD 35. NAME OF ATTENDING PHYSICIAN (If other than Certifier)

36a. CERTIFIERS - STATE Florida 36b. CITY OR TOWN Fort Lauderdale 36c. STREET ADDRESS 5601 N. Dixie Hwy. # 412 36d. ZIP CODE 33334

37. SUBREGISTRAR - Signature and Date Lucia Steles 38a. LOCAL REGISTRAR - Signature Lucia Steles 38b. DATE FILED BY REGISTRAR (Mo., Day, Yr.) DEC 17 2010

39. PROBABLE MANNER OF DEATH:  Natural  Accidents  Suicide  Homicide  Pending Investigation  Undetermined 40. REPORTED TO MEDICAL EXAMINER DUE TO CAUSE OF DEATH?  Yes  No

41. CAUSE OF DEATH - PART I Enter the chain of events - diseases, injuries, or complications - that directly caused the death. Enter only one cause on a line. DO NOT enter terminal event such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology. Appropriate format: Onset to Death

IMMEDIATE CAUSE (Final disease or condition resulting in death)  
a. Respiratory Arrest  
b. Pulmonary Hemorrhage  
c. Lung Cancer (Adenocarcinoma)

42a. WAS AN AUTOPSY PERFORMED?  Yes  No 42b. WERE AUTOPSY FINDINGS AVAILABLE TO COMPLETE THE CAUSE OF DEATH?  Yes  No

43a. IF SURGERY MENTIONED IN PART I OR II, ENTER REASON FOR SURGERY 43b. DATE OF SURGERY (Mo., Day, Yr.) 44. DID TOBACCO USE CONTRIBUTE TO DEATH?  Yes  No  Probably  Unknown

45. IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR  Yes  No  Unknown If Yes, specify trimester, at time of death, within 1 to 42 days of death, within 43 days to 1 year of death

46. DATE OF INJURY (Month, Day, Year) 47. TIME OF INJURY (24 hr.) 48. INJURY AT WORK?  Yes  No 49a. LOCATION OF INJURY - STATE

49b. CITY OR TOWN 49c. STREET ADDRESS 49d. APT. NO. 49e. ZIP CODE

50. DESCRIBE HOW INJURY OCCURRED 51. PLACE OF INJURY (e.g. Decedent's home, construction site, restaurant, wooded area)

IF TRANSPORTATION INJURY, 52a. Status of Decedent:  Driver/Operator  Passenger  Pedestrian  Other (Specify)

52b. Type of Vehicle:  Car/Truck  SUV  Motorcycle  Pickup Truck/Cargo Van  Bus  Heavy Transport  Other (Specify)

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED

Pearlie Brown  
DEC 20 2010



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DH FORM 1947 (08/04)

37418221

CERTIFICATION OF VITAL RECORD



TS004400

## Kimberly Moran

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**From:** Robert Spallina  
**Sent:** Wednesday, September 04, 2013 1:35 PM  
**To:** Kimberly Moran  
**Subject:** FW: S. Bernstein life ins policy, CIncinnati Life

---

**From:** Binzer, Ann [mailto:Ann\_Binzer@CINFIN.com]  
**Sent:** Tuesday, September 03, 2013 4:45 PM  
**To:** Robert Spallina  
**Cc:** Kenny, Penny  
**Subject:** S. Bernstein life ins policy, CIncinnati Life

Mr. Spallina,

A recent review of our records indicates that Simon Bernstein was issued a life insurance policy by our Company. His wife Shirley was the named beneficiary. Since she passed away before Mr. Bernstein, his Estate is the beneficiary. Ted Bernstein advised us that you are the Executor of Simon's Estate.

Please complete the enclosed Claimant's Statement and return it to us, along with a certified copy of Simon's death certificate, a copy of Shirley's death certificate, and appointment papers showing you as the Executor.

The State of Illinois requires that we notify you that we will pay 10% interest if we have not processed the claim within 31 days of receipt of claim requirements.

If you have questions, you may contact Penny Kenny, who will be handling this claim. We appreciate your assistance.

Sincerely,

*Ann S. Binzer, FLHC, FALU, CLU, ChFC, FLMI*  
*Assistant Vice President, Life Claims*  
*The Cincinnati Life Insurance Company*  
*PO Box 145496*  
*Cincinnati, Ohio 45250*  
*phone (513) 870-2282*  
*fax (513) 881-8116*

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9/11/2013

TS004401



**Headquarters:** 6200 S. Gilmore Road, Fairfield, OH 45014-5141  
**Mailing address:** P.O. Box 145496, Cincinnati, OH 45250-5496  
[www.cinfin.com](http://www.cinfin.com) ■ 513-870-2000

### **Claimant's Statement for Life Insurance Benefits**

**IF YOU NEED ASSISTANCE FILING YOUR CLAIM, PLEASE CONTACT US AT  
1-888-212-6970 OR LIFE-HEALTHCLAIMS@CINFIN.COM**

**Please review the checklist below prior to submitting your claim:**

- Death Certificate:** A certified copy of the death certificate, including cause and manner of death, must be provided to us.
- Policy:** Please send the policy to us. If the policy has been lost, mark this in Section G on the Claimant's Statement. If there are other insureds still covered by the policy, it does not need to be returned.
- Claimant's Statement:** Please be sure to follow the instructions on the form, complete all applicable sections, and sign and date the form where indicated. If there is more than one claimant, each person must complete a separate Claimant's Statement.
- Fraud Warning Statement.** Please review the fraud warning for your state.
- Payment Options.** Review the information regarding payment options in Section C of the Claimant Statement and mark which option you prefer.
- Tax Identification Number.** In Section E of the Claimant's Statement, all claimants must provide their Social Security Number or Employer, Tax, Trust or Estate Tax ID Number and complete the certification ensuring the number is correct and indicating whether you are subject to backup withholding. If this section is not complete, we are required to withhold taxes on any interest earned on the death claim proceeds.
- Authorization to Release Medical Information.** Section H must be completed if the insured died within two years of the date the policy was issued or reinstated, or if the cause of death was accidental and you are claiming those benefits.

**Additional requirements may be requested from the Claims Department.**

<p style="text-align: center;"><b>RETURN COMPLETED FORMS TO:</b></p> <p style="text-align: center;"><b>THE CINCINNATI LIFE INSURANCE COMPANY</b> <b>Life Claims</b> <b>P.O. BOX 145496</b> <b>CINCINNATI, OHIO 45250</b></p> <p style="text-align: center;"><b>Phone 513-870-2000 or 888-212-6970</b> <b>Fax 513-870-2969</b> <b>Email: Life-HealthClaims@cinfin.com</b></p>
--



**THE CINCINNATI LIFE INSURANCE COMPANY**

P.O. BOX 145496, CINCINNATI, OHIO 45250-5496

**CLAIM FRAUD WARNING STATEMENTS**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
<b>The laws of the states below require the company to provide the following state specific statements:</b>
<b>Alabama, New Mexico</b> – ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CRIMINAL PENALTIES.
<b>Alaska</b> – A person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.
<b>Arkansas, Louisiana, Massachusetts, Rhode Island and West Virginia</b> – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
<b>Arizona</b> – For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
<b>California</b> – For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
<b>Colorado</b> – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.
<b>District of Columbia</b> – WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
<b>Delaware</b> – Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
<b>Florida</b> – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
<b>Idaho</b> – Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.
<b>Indiana</b> – A person who knowingly and with the intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
<b>Kentucky</b> – Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
<b>Maine, Tennessee, Virginia and Washington</b> – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.
<b>Maryland</b> – ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.
<b>Minnesota</b> – A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
<b>New Hampshire</b> – Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.
<b>New Jersey</b> – Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.
<b>New York</b> – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
<b>Ohio</b> – Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
<b>Oklahoma</b> – WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
<b>Pennsylvania</b> – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
<b>Texas</b> – Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

LAW OFFICES

TESCHER & SPALLINA, P.A.

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

August 23, 2013

VIA U.S. MAIL

Ted S. Bernstein  
880 Berkeley Street  
Boca Raton, FL 33487

Eliot Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434

Lisa S. Friedstein  
2142 Churchill Lane  
Highland Park, IL 60035

Pamela B. Simon  
950 North Michigan Ave.  
Suite 2603  
Chicago, IL 60606

Jill Iantoni  
2101 Magnolia Lane  
Highland Park, IL 60035

**Re: Estate of Simon Bernstein - Disposition of Jewelry**

Dear Ladies and Gentlemen:

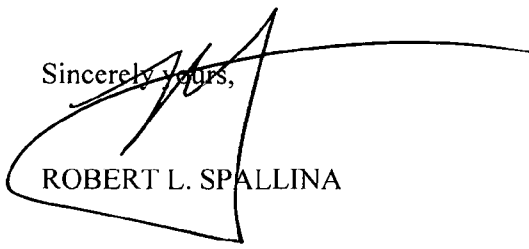
As you may recall, we previously provided to you a formal appraisal of the jewelry. We would like to dispose of the jewelry which under the Last Will of your father would pass in equal shares to the five of you. We can do this in one of two ways: either negotiate a sale of all of the jewelry to a third party and divide the proceeds equally or you could each bid on a particular item or items in an amount that is equal to or greater than the appraised value. In the latter case, if more than one of you wishes to bid on the same item, we would provide for a procedure for each bidder to provide us with their maximum purchase price and the highest price will prevail.

We have had an offer for a bulk sale of all of the jewelry from David Schneider, a local jeweler. He has offered to purchase most of the jewelry for approximately \$60,000.00 to \$65,000.00.

Unless we hear from one or more of you that you would prefer a bidding process as to some or all of the jewelry within ten (10) days from the date of this letter, we will proceed to consummate a bulk sale with Mr. Schneider.

Naturally, should you have any questions regarding the foregoing, please do not hesitate to contact us.

Sincerely yours,

  
ROBERT L. SPALLINA  
D.K. NITTA  
ME  
TED

RLS/km  
cc: Donald R. Tescher, Esq.

**Robert Spallina**

---

**From:** Messuri, Anthony [AMessuri@cbizgl.com]  
**Sent:** Wednesday, July 24, 2013 11:57 AM  
**To:** Robert Spallina  
**Cc:** DeRosa, Linda; Lewin, Jerry  
**Subject:** RE: Bernstein

Ok Great.

Thanks,

Anthony

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Wednesday, July 24, 2013 11:57 AM  
**To:** Messuri, Anthony  
**Cc:** DeRosa, Linda; Lewin, Jerry  
**Subject:** RE: Bernstein

Nothing has changed for 2012

---

**From:** Messuri, Anthony [<mailto:AMessuri@cbizgl.com>]  
**Sent:** Wednesday, July 24, 2013 11:08 AM  
**To:** Robert Spallina  
**Cc:** DeRosa, Linda; Lewin, Jerry  
**Subject:** FW: Bernstein

Robert,

We have some questions regarding the Bernstein entities;

**Bernstein Family Investments, LLLP**

As of 12/31/11 the ownership was Simon Bernstein Trust 49.5%, Shirley Bernstein Trust 49.5%, & Bernstein Holdings, LLC 1.0%. For 2012 has the ownership of this entity changed at all? If so, please provide a schedule showing the name and their ownership % for each owner.

**Bernstein Holdings, LLC**

As of 12/31/11 the ownership was Simon Bernstein Trust 48.5%, Shirley Bernstein Trust 48.5%, Eliot Bernstein Family Trust 1%, Jill Iantoni Family Trust 1%, & Lisa Friedstein Family Trust 1%. For 2012 has the ownership of this entity changed at all? If so, please provide a schedule showing the name and their ownership % for each owner.

For 2012 I assume we will be preparing the returns for all of the above mentioned trusts. Please confirm.

Thanks,

Anthony

---

**From:** Messuri, Anthony  
**Sent:** Wednesday, July 24, 2013 10:12 AM  
**To:** 'Robert Spallina'  
**Cc:** Lewin, Jerry; DeRosa, Linda; Prindle, Christopher R  
**Subject:** RE: Bernstein

Robert,

We will contact Chris Prindle directly and request each of the 2012 monthly brokerage statements for Bernstein Family Investments and the year end 1099 for Bernstein Holdings, LLC. To our knowledge there is nothing with the Stanford CD which was written off in prior years.

Thanks,

Anthony

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Tuesday, July 23, 2013 4:39 PM  
**To:** Messuri, Anthony  
**Cc:** Lewin, Jerry; DeRosa, Linda; Prindle, Christopher R  
**Subject:** RE: Bernstein

This information would come from Chris Prindle at JP Morgan. There should be a 1099 for the activity. Not sure what else was reported on prior returns for the entity?? Was there a Stanford CD and associated write-offs??

---

**From:** Messuri, Anthony [<mailto:AMessuri@cbizgl.com>]  
**Sent:** Tuesday, July 16, 2013 2:04 PM  
**To:** Robert Spallina  
**Cc:** Lewin, Jerry; DeRosa, Linda  
**Subject:** FW: Bernstein  
**Importance:** High

Robert,

How are you progressing with the 2013 tax information for the Bernstein Family Investments, LLLP?

Please give Jerry Lewin a call or myself.

Thanks,

Anthony

---

**From:** Messuri, Anthony  
**Sent:** Tuesday, July 02, 2013 3:00 PM  
**To:** 'Robert Spallina'  
**Cc:** DeRosa, Linda  
**Subject:** Bernstein



Robert,

Just checking in to see when we should expect to receive the 2012 information for the Bernstein Family Investments, LLLP. This entity passes through to various other entities and I just wanted to get the ball rolling and not wait for the 9/15/13 deadline.

Please advise.

Thanks,

*Anthony*

Anthony Messuri, E.A. | Senior Tax Associate  
CBIZ MHM, LLC  
1675 N. Military Trail  
5th Floor  
Boca Raton, FL 33486  
p: 561-994-5050  
f: 561-241-0071  
e: [amessuri@cbiz.com](mailto:amessuri@cbiz.com)



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## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Tuesday, June 11, 2013 5:00 PM  
**To:** Robert Spallina  
**Subject:** RE: Shirley Bernstein Trust

Deborah sent out a check to them a few days before you sent your previous email. We are now set up to do things electronically.

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Tuesday, June 11, 2013 4:29 PM  
**To:** Ted Bernstein  
**Subject:** RE: Shirley Bernstein Trust

Is this taken care of?

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, June 06, 2013 8:28 PM  
**To:** Robert Spallina  
**Subject:** FW: Shirley Bernstein Trust

Robert > email below is related to making it easier to pay things such as the Wells interest. They make it nearly impossible for us to make that payment. Every time we call it is a runaround re authorization. As you can see, we started the process with JP to do everything electronically.

Sorry about not getting back to you after our call. I am placing a very large policy right now and it's crunch time. I will give you a call tomorrow and will try to run over a batch of mail.

Go Heat!

**From:** Marcin, Matthew [mailto:matthew.marcin@jpmorgan.com]  
**Sent:** Thursday, June 06, 2013 2:50 PM  
**To:** Ted Bernstein  
**Cc:** Bernstein Deborah; Deborah Bernstein; PB-Service0938; McNally, Gavin  
**Subject:** Shirley Bernstein Trust

Mr. Bernstein,

We received a call from Mrs. Bernstein this afternoon to set up online access for the Shirley Bernstein account, but we first need to have her added to the account for inquiry access. To add her to the account, please see the attached document. Please have Mrs. Bernstein fill out the top of the form with her information. You will only need to sign and date the bottom of the form. I will follow with a separate email containing a password to unlock the document. You can either fax (866-225-2315) or PDF the completed form back to me. Once I receive the form, it will take about 3 business days to have the user ID created. Please feel free to call me with any questions, my number is 800-576-0938. Have a great day.

Regards,

**Matthew Marcin** | Client Service Associate | Private Bank  
J.P. Morgan | 500 Stanton Christiana Road, Ops 3 Floor 01, Newark, DE 19713-2107  
T: 800-576-0938 | I: 302-634-2037 | F: 866-225-2315 | [pb-service0938@jpmorgan.com](mailto:pb-service0938@jpmorgan.com)

To ensure a prompt response, please direct your reply to our team:

T: 800-576-0938 | F: 866-225-2315 | [pb-service0938@jpmorgan.com](mailto:pb-service0938@jpmorgan.com)

Alternate contacts: John C Hawkins | T: 800-576-0938 | F: 866-225-2315



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**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Monday, June 10, 2013 3:22 PM  
**To:** 'Ted Bernstein'  
**Subject:** RE: Jewelry

Please get written consent from the others and we will move forward after offering Eliot x number of days to match the offer.

-----Original Message-----

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Monday, June 10, 2013 12:55 PM  
**To:** Robert Spallina  
**Subject:** FW: Jewelry

In fact, here is an email from Pam sent a little while ago. I just came across it after sending you the email I sent a minute ago. Actually, I don't know the answer to that, do you?

-----Original Message-----

**From:** Pam Simon [<mailto:pambsimon@icloud.com>]  
**Sent:** Monday, June 10, 2013 12:12 PM  
**To:** Ted Bernstein  
**Subject:** Jewelry

Hi Theo- if Mr. Spallina takes the offer on the jewelry will the money be distributed to the 5 of us kids right away?  
Xoxo

**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, May 29, 2013 4:14 PM  
**To:** Robert Spallina  
**Subject:** RE: Closing

Good to know. That guy has a buyer who is supposedly interested in purchasing the jewelry and he suggested that we give him a number that we would sell for.

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, May 29, 2013 3:54 PM  
**To:** Ted Bernstein  
**Subject:** RE: Closing

Yes same range

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, May 29, 2013 3:52 PM  
**To:** Robert Spallina  
**Subject:** RE: Closing

50-60k for the 3 rings

Ted Bernstein  
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----

**Subject:** RE: Closing  
**From:** Robert Spallina <rspallina@tescherspallina.com>  
**To:** Ted Bernstein <tbernstein@lifeinsuranceconcepts.com>  
**CC:** RE: Closing

I do not know what the first guy estimated

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, May 29, 2013 10:38 AM  
**To:** Robert Spallina  
**Subject:** Re: Closing

Real estate taxes for 2010 for Aragon - somehow were unpaid.

Was the jewelry appraisal for the 2 rings close to the value stated by the 1st guy, David Schneider?

Ted Bernstein  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On May 29, 2013, at 10:10 AM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

2010 taxes? We did receive the appraisal of the jewelry yesterday. I can send out to everyone and close that loop finally. We are in a position to file the inventory for the estate. We will do that as well.

---

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Tuesday, May 28, 2013 7:09 PM  
**To:** Robert Spallina  
**Subject:** RE: Closing

Robert > a day or two before closing, the attorneys found a couple of unpaid items, such as taxes from 2010. They preferred to have all of those costs deducted at closing.

Were you able to get the jewelry appraised yet?

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Tuesday, May 28, 2013 12:05 PM  
**To:** Ted Bernstein  
**Subject:** RE: Closing

There are association fees and property taxes that are on the closing statement that I thought you paid previously with trust funds that I had to distribute to you??

---

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Thursday, May 23, 2013 5:59 PM  
**To:** Robert Spallina  
**Subject:** Fwd: Closing

Ted Bernstein  
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----

Subject: Closing  
From: Barbara Quinn <[barbara.quinn@gefenlaw.com](mailto:barbara.quinn@gefenlaw.com)>  
To: Ted Bernstein <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)>  
CC: Closing

Dear Mr. Bernstein:

HUD 1 statement is attached.

Barbara Quinn  
Paralegal/Senior Title Closer  
[barbara.quinn@gefenlaw.com](mailto:barbara.quinn@gefenlaw.com)

Gregory S. Gefen, PA  
Signature Title Group LLC  
US Title of Florida

Zenith Professional Center  
3010 N. Military Trail #210  
Boca Raton, FL 33431  
tel: 561-988-0088 (ext.204)  
fax: 561-988-0066  
[www.gefenlaw.com](http://www.gefenlaw.com)

-----Original Message-----

From: copier  
Sent: Wednesday, April 17, 2013 1:47 PM  
To: Barbara Quinn  
Subject: Scanned from MFP-07123808 04/17/2013 13:47

Scanned from MFP-07123808.  
Date: 04/17/2013 13:47  
Pages:3  
Resolution:200x200 DPI  
-----

**Robert Spallina**

---

**From:** Donald Tescher  
**Sent:** Wednesday, May 08, 2013 10:23 PM  
**To:** Adam Simon  
**Cc:** Robert Spallina  
**Subject:** Re: Simon L. Bernstein Irrev Ins Trust

I am forwarding your correspondence to Robert Spallina for response as I am out of town for an extended period.

Sent from my iPhone  
Donald R Tescher, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
suite 720  
Boca Raton, FL 33431  
561-997-7008  
Cell: 561-901-7972

On May 8, 2013, at 9:34 PM, "Adam Simon" <[asimon21@att.net](mailto:asimon21@att.net)> wrote:

> Mr. Tescher,  
>  
> Please see the attached correspondence.  
>  
> Thank you,  
>  
> Adam Simon  
> <bernstein trust ltr.pdf.pdf>



**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, May 09, 2013 9:45 AM  
**To:** Robert Spallina  
**Subject:** RE: FW: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Calling you later. The "thing" Eliot drafted is very disturbing, its meaning should not be under-estimated. Nothing is accurate. It is a complete distortion of events and the very sad and tragic reality is that he believes every word he wrote. I am concerned and extremely frustrated with all of this.

Ted Bernstein  
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----

**Subject:** FW: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo  
**From:** Robert Spallina <rspallina@tescherspallina.com>  
**To:** Ted Bernstein <tbernstein@lifeinsuranceconcepts.com>  
**CC:** FW: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

See below. What is the plan? Please send me a copy of the HUD

**From:** Robert Spallina  
**Sent:** Wednesday, May 08, 2013 4:33 PM  
**To:** 'Christine Yates'  
**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

The property was owned by Shirley's Trust and Ted Bernstein is successor Trustee. We do not have the information but can ask Ted to provide it.

**From:** Christine Yates [mailto:cty@TrippScott.com]  
**Sent:** Wednesday, May 08, 2013 2:39 PM  
**To:** Robert Spallina  
**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Robert, I left a message, but until we get a chance to speak, wanted to see if you could provide the following documents:

- 1) A copy of HUD from the closing;
  
- 2) A distribution schedule showing the funding of the trusts and how much each trust will receive.



*110 SE Sixth Street, Suite 1500  
Fort Lauderdale, FL 33301  
954-525-7500*

**Christine T. Yates**  
*Director*

*Direct: (954) 760-4916  
Fax: (954) 761-8475  
[cty@trippscott.com](mailto:cty@trippscott.com)*

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Wednesday, May 01, 2013 5:35 PM  
**To:** Christine Yates  
**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Christine - The condo sold and Ted will be making partial distributions to the trusts. We assigned EINs yesterday and today to the children's trusts see below. Eliot should open an account wherever he chooses. Those trusts are created under Si's Trust through the exercise of his POA over Shirley's Trust which you have copies of. Other than that, we have extricated ourselves from the insurance matter and Ted is handling that with his brother-in-law. With regard to the estate, the Stansbury litigation is ongoing with no resolution yet in sight.

Eliot Bernstein, Trustee f/b/o Joshua Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348368)

Eliot Bernstein, Trustee f/b/o Daniel Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348373)

Eliot Bernstein, Trustee f/b/o Jake Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348374)

Contact me with any further questions.

Robert L. Spallina, Esq.

TESCHER & SPALLINA, P.A.

4855 Technology Way, Suite 720

Boca Raton, Florida 33431

Telephone: 561-997-7008

Facsimile: 561-997-7308

E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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**From:** Christine Yates [<mailto:cty@TrippScott.com>]

**Sent:** Wednesday, May 01, 2013 2:27 PM

**To:** Robert Spallina

**Subject:** Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Robert, can you please give me a status of the estate and trust. Did any real property sell? Thanks.

**TRIPP SCOTT**

*110 SE Sixth Street, Suite 1500  
Fort Lauderdale, FL 33301  
954-525-7500*

**Christine T. Yates**  
*Director*

*Direct: (954) 760-4916*

*Fax: (954) 761-8475*

*[cty@trippscott.com](mailto:cty@trippscott.com)*

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**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Thursday, May 09, 2013 11:49 AM  
**To:** 'Christine Yates'  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

I understand. I will try my best. I still have not spoken to Ted as he is in New York on business.

---

**From:** Christine Yates [mailto:cty@TrippScott.com]  
**Sent:** Thursday, May 09, 2013 8:49 AM  
**To:** Robert Spallina  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

I spoke to him yesterday regarding issues for his children and am aware that he did that. I do not represent Eliot and am making this request on behalf of his children.



110 SE Sixth Street, Suite 1500  
Fort Lauderdale, FL 33301  
954-525-7500

**Christine T. Yates**  
*Director*

Direct: (954) 760-4916  
Fax: (954) 761-8475  
[cty@trippscott.com](mailto:cty@trippscott.com)

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, May 08, 2013 6:02 PM  
**To:** Christine Yates  
**Subject:** Re: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Eliot just filed a complaint against Ted (and us for that matter) in the probate court so Ted may not be very accommodating.

Sent from my iPhone

On May 8, 2013, at 5:33 PM, "Christine Yates" <[cty@TrippScott.com](mailto:cty@TrippScott.com)> wrote:

Can you please. I want to avoid any miscommunication between the parties.

Sent from my iPhone

On May 8, 2013, at 4:33 PM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

The property was owned by Shirley's Trust and Ted Bernstein is successor Trustee. We do not have the information but can ask Ted to provide it.

---

**From:** Christine Yates [<mailto:cty@TrippScott.com>]  
**Sent:** Wednesday, May 08, 2013 2:39 PM  
**To:** Robert Spallina  
**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Robert, I left a message, but until we get a chance to speak, wanted to see if you could provide the following documents:

- 1) A copy of HUD from the closing;
- 2) A distribution schedule showing the funding of the trusts and how much each trust will receive.

<image001.jpg>  
**110 SE Sixth Street, Suite 1500**  
**Fort Lauderdale, FL 33301**  
**954-525-7500**

**Christine T. Yates**  
*Director*

*Direct: (954) 760-4916*  
*Fax: (954) 761-8475*  
*[cty@trippscott.com](mailto:cty@trippscott.com)*

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**Cc:** Donald Tescher  
**Subject:** RE: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Christine - The condo sold and Ted will be making partial distributions to the trusts. We assigned EINs yesterday and today to the children's trusts see below. Eliot should open an account wherever he chooses. Those trusts are created under Si's Trust through the exercise of his POA over Shirley's Trust which you have copies of. Other than that, we have extricated ourselves from the insurance matter and Ted is handling that with his brother-in-law. With regard to the estate, the Stansbury litigation is ongoing with no resolution yet in sight.

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Eliot Bernstein, Trustee f/b/o Jake Bernstein under the Simon L. Bernstein Trust dtd 07-25-2012 (EIN: 30-6348374)

Contact me with any further questions.

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

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---

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**Sent:** Wednesday, May 01, 2013 2:27 PM  
**To:** Robert Spallina  
**Subject:** Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Sale of Condo

Robert, can you please give me a status of the estate and trust. Did any real property sell? Thanks.

<image001.jpg>  
**110 SE Sixth Street, Suite 1500**  
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**954-525-7500**

**Christine T. Yates**  
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## Donald Tescher

---

**From:** Donald Tescher  
**Sent:** Tuesday, April 30, 2013 12:16 PM  
**To:** Ted Bernstein  
**Cc:** Robert Spallina  
**Subject:** Bernstein Estate

Do you communicate with your siblings other than Pam and Scooter? Below is an email to Robert from Jill and Lisa. In addition to being factually inaccurate, clearly indicates that they are not being kept in the loop. As a reminder, you were to obtain an appraisal from the jeweler as the one he gave you is inadequate. Also, you were to provide us with an accounting. How is that coming?

It has been over a month since we last heard any update on the Bernstein Estate, the insurance proceeds, the real estate, the law suit(s) and jewelry. It is our understanding that everything EXCEPT for the jewelry and insurance proceeds is under your jurisdiction as the Executor, so I am not clear on where that jewelry is or the appraisals I had asked for. I shared with my siblings, that once we have those appraisals I have several strong contacts that we will use to sell it, unless anyone of us wants to purchase it. We understand your Partner, Don has resigned from his duties regarding my Dad's estate. We would like to know why, so we fully understand what is going on. Please send us the sale information of the condo and where that money is going for our beneficiaries and the latest update with the insurance company and the proceeds.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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4/30/2013

TS004429

**Robert Spallina**

---

**From:** Donald Tescher  
**Sent:** Friday, April 19, 2013 2:18 PM  
**To:** David (Scooter) Simon; Ted Bernstein  
**Cc:** Robert Spallina  
**Subject:** RE: Heritage Union

Scooter, as per my telephone conversation with you where I advised you of my subsequent telephone conversation with Heritage's counsel, please revise the message as modified below and have it typed on your letterhead, signed and addressed to Scott D. Welling, Associate General Counsel, Jackson National Life Insurance Company, One Corporate Way, Lansing, Michigan 48951. Email is [scott.welling@jackson.com](mailto:scott.welling@jackson.com). Please copy us also. Thank you.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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---

**From:** David (Scooter) Simon [<mailto:dsimon@stpcorp.com>]  
**Sent:** Friday, April 19, 2013 1:36 PM  
**To:** Ted Bernstein; Donald Tescher  
**Subject:** RE: Heritage Union

Mr. Welling:

This email confirms that the Insurance Trust will dismiss the action filed in Cook County upon a filing of the interpleader action in the Palm Beach County Circuit Court within the later of (i) 30 days from today; or (ii) the time for filing an answer or other responsive pleading in the Cook County matter. Heritage need not file an answer or other pleading provided if and only if Heritage files the interpleader action in the Palm Beach County Circuit Court within the time stated.

Thank you for your participation in this resolution.

Adam Simon

---

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Friday, April 19, 2013 8:24 AM  
**To:** Donald Tescher  
**Cc:** Robert Spallina; David (Scooter) Simon  
**Subject:** Re: Bernstein

Thanks Don.

Ted Bernstein  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On Apr 19, 2013, at 9:22 AM, "Donald Tescher" <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:

Good. Spoke to Scooter yesterday. They are sending us a letter agreeing to dismiss the Cook County lawsuit upon a filing of the interpleader action in the Palm Beach County Circuit Court. However, a new wrinkle has cropped up: the insurance company has now been formally served. I will ask Scooter to modify the letter to indicate that they need not file an answer or other pleading and the suit will be dismissed provided they file the interpleader here within the time for filing an answer or other responsive pleading in the Cook County matter. I will call the in house counsel at the carrier and make sure that this will be acceptable.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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---

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Friday, April 19, 2013 8:28 AM  
**To:** Robert Spallina  
**Cc:** Donald Tescher  
**Subject:** Re: Bernstein

Condo closed yesterday. Money should be wired today. One down, one to go.

Ted Bernstein  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On Apr 18, 2013, at 9:19 PM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

See below

Sent from my iPhone

Begin forwarded message:

**From:** "Welling, Scott" <[scott.welling@jackson.com](mailto:scott.welling@jackson.com)>

**Date:** April 18, 2013, 4:22:55 PM EDT

**To:** 'Robert Spallina' <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>

**Subject:** Bernstein

Hi Bob,

Not only has the Cook County lawsuit not been dismissed, I was just informed it was formally served on the 17<sup>th</sup>...??

I cannot file the Palm Beach interpleader with this action pending.

Scott D. Welling

Associate General Counsel

Jackson National Life Insurance Company

One Corporate Way

Lansing, Michigan 48951

Phone: (517) 367-4337

Fax: (517) 706-5517

**Please note: Jackson's email address has changed to [@jackson.com](mailto:scott.welling@jackson.com)**

**Robert Spallina**

---

**From:** Welling, Scott [scott.welling@jackson.com]  
**Sent:** Friday, April 19, 2013 5:03 PM  
**To:** 'Cheryl Sychowski'  
**Cc:** Donald Tescher; Adam Simon; Adam Simon; Robert Spallina  
**Subject:** RE: Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

**Importance:** High

Dear Mr. Simon,

Thank you for your correspondence.

I just tried to call you, but neither you nor your colleague David Simon were available.

I have briefly discussed this matter with Cook County counsel.

It is my understanding that Jackson has a very short timeframe in which to remove this action to federal court, should it choose to do so. Inasmuch as I am out of the office all next week, I would like to resolve this issue sooner rather than later.

My understanding of this matter is that the Trustee of the Simon Bernstein Irrevocable Insurance Trust has not authorized you to file this lawsuit on behalf of the Trust. Indeed, the Trust's counsel (Robert Spallina) and I have had several amicable and productive dialogues regarding this matter, and have agreed that the best way to resolve this matter is for Jackson to file a federal interpleader action in Palm Beach Florida, where venue indisputably lies.

If I am incorrect, and if the Trustee of the Trust HAS directed you to file this suit, please advise me of same at your soonest convenience.

I will allow you until Wednesday, April 24, 2013 to voluntarily dismiss the above action, and provide me with email confirmation of the dismissal.

If I do not receive confirmation of the dismissal by that date, I will instruct our Cook County counsel to file an Appearance, and then seek to dismiss the action on the grounds that the Trust never authorized the suit.

Naturally, I will ask that our fees and costs be recovered from whichever person or entity is appropriate.

I remain committed to working with the Trust to resolve this matter amicably and with as little expense as possible. However, I decline to do so with an improperly filed lawsuit hanging over my head.

Please give this matter your prompt attention.

**From:** Cheryl Sychowski [mailto:cheryl@stpcorp.com]  
**Sent:** Friday, April 19, 2013 3:48 PM  
**To:** Welling, Scott  
**Cc:** dtescher@tescherspallina.com; Adam Simon; Adam Simon  
**Subject:** Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

Mr. Welling,

Please see attached for a letter from Adam Simon regarding Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company - Case Number 2013L003498.

Thank you,

**Cheryl Sychowski**

**The Simon Law Firm**

303 E. Wacker Drive, Suite 210

Chicago, IL 60601

P: (312) 819-0730

F: (312) 819-0773

E: [cheryl@stpcorp.com](mailto:cheryl@stpcorp.com)

**Robert Spallina**

---

**From:** Donald Tescher  
**Sent:** Friday, April 19, 2013 6:01 PM  
**To:** Welling, Scott; Robert Spallina  
**Cc:** asimon21@att.net; David (Scooter) Simon; Ted Bernstein  
**Subject:** RE: Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

Ted: This is principally addressed to you but have included others so that they are aware. I feel that we have serious conflicts in continuing to represent you as Trustee of the Life Insurance Trust and need to withdraw from further representation in regard to that matter. We have been under the impression that the interpleader action to be filed in Palm Beach County, Florida would be filed in the Circuit Court which is a State court. That is where Sy's estate is being administered. I have spent the past couple of days acting as an intermediary with Scooter and Scott and thought that we had reached a reasonable resolution that would permit the carrier to bring the action here and have Adam then dismiss the Cook County suit. It appears that I was unsuccessful. Given the conflicting issues of who is representing the Trust, our removal will at least solve that issue. If you gave written authority to the Simon Lawfirm it was without our knowledge.

Should our testimony or affidavits regarding Sy's intent or any other aspects of this matter that we may have knowledge be useful we will certainly be available to assist.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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---

**From:** Welling, Scott [<mailto:scott.welling@jackson.com>]  
**Sent:** Friday, April 19, 2013 5:26 PM  
**To:** Robert Spallina; Donald Tescher  
**Subject:** FW: Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

Gentlemen,

Can you advise on the below...?

**From:** adam simon [<mailto:asimon21@att.net>]  
**Sent:** Friday, April 19, 2013 5:25 PM  
**To:** Welling, Scott  
**Subject:** Re: Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

Mr. Welling:

You have been given inaccurate information. I have received written authorization from Ted Bernstein as Tstee of the Trust to file the action that was filed in Cook County.

Thank you,  
Adam Simon

Sent from my iPhone

On Apr 19, 2013, at 4:02 PM, "Welling, Scott" <[scott.welling@jackson.com](mailto:scott.welling@jackson.com)> wrote:

Dear Mr. Simon,

Thank you for your correspondence.

I just tried to call you, but neither you nor your colleague David Simon were available.

I have briefly discussed this matter with Cook County counsel.

It is my understanding that Jackson has a very short timeframe in which to remove this action to federal court, should it choose to do so. Inasmuch as I am out of the office all next week, I would like to resolve this issue sooner rather than later.

My understanding of this matter is that the Trustee of the Simon Bernstein Irrevocable Insurance Trust has not authorized you to file this lawsuit on behalf of the Trust. Indeed, the Trust's counsel (Robert Spallina) and I have had several amicable and productive dialogues regarding this matter, and have agreed that the best way to resolve this matter is for Jackson to file a federal interpleader action in Palm Beach Florida, where venue indisputably lies.

If I am incorrect, and if the Trustee of the Trust HAS directed you to file this suit, please advise me of same at your soonest convenience.

I will allow you until Wednesday, April 24, 2013 to voluntarily dismiss the above action, and provide me with email confirmation of the dismissal.

If I do not receive confirmation of the dismissal by that date, I will instruct our Cook County counsel to file an Appearance, and then seek to dismiss the action on the grounds that the Trust never authorized the suit.

Naturally, I will ask that our fees and costs be recovered from whichever person or entity is appropriate.

I remain committed to working with the Trust to resolve this matter amicably and with as little expense as possible. However, I decline to do so with an improperly filed lawsuit hanging over my head.

Please give this matter your prompt attention.



**From:** Cheryl Sychowski [<mailto:cheryl@stpcorp.com>]  
**Sent:** Friday, April 19, 2013 3:48 PM  
**To:** Welling, Scott  
**Cc:** [dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com); Adam Simon; Adam Simon  
**Subject:** Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company- Case Number 2013L003498

Mr. Welling,

Please see attached for a letter from Adam Simon regarding Simon Bernstein Irrevocable Insurance Trust dtd 6/21/95 v. Heritage Union Life Insurance Company - Case Number 2013L003498.

Thank you,

**Cheryl Sychowski**

**The Simon Law Firm**

303 E. Wacker Drive, Suite 210  
Chicago, IL 60601  
P: (312) 819-0730  
F: (312) 819-0773  
E: [cheryl@stpcorp.com](mailto:cheryl@stpcorp.com)

**Robert Spallina**

---

**From:** Donald Tescher  
**Sent:** Tuesday, April 30, 2013 12:16 PM  
**To:** Ted Bernstein  
**Cc:** Robert Spallina  
**Subject:** Bernstein Estate

Do you communicate with your siblings other than Pam and Scooter? Below is an email to Robert from Jill and Lisa. In addition to being factually inaccurate, clearly indicates that they are not being kept in the loop. As a reminder, you were to obtain an appraisal from the jeweler as the one he gave you is inadequate. Also, you were to provide us with an accounting. How is that coming?

It has been over a month since we last heard any update on the Bernstein Estate, the insurance proceeds, the real estate, the law suit(s) and jewelry. It is our understanding that everything EXCEPT for the jewelry and insurance proceeds is under your jurisdiction as the Executor, so I am not clear on where that jewelry is or the appraisals I had asked for. I shared with my siblings, that once we have those appraisals I have several strong contacts that we will use to sell it, unless anyone of us wants to purchase it. We understand your Partner, Don has resigned from his duties regarding my Dad's estate. We would like to know why, so we fully understand what is going on. Please send us the sale information of the condo and where that money is going for our beneficiaries and the latest update with the insurance company and the proceeds.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Sunday, April 28, 2013 5:30 PM  
**To:** Robert Spallina; Donald Tescher  
**Subject:** Stanford

Donald / Robert

We should discuss Stanford and Si's possible claim so that someone is monitoring status of that.

Robert > are you back in town?

Ted



**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833

**Email:** [tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

**[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)**

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**From the Desk of  
Kimberly Moran**

---

---

**TO :** File

**DATE :** April 17, 2013

**RE :** Bernstein Estates (11187.006)

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On April 17, 2013, Don met with Ted Bernstein. Ted brought his mother's jewelry in a Federal Express pouch, and we put the jewelry in our Will safe.

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, April 08, 2013 3:59 PM  
**To:** 'jlewin@glcpa.com'  
**Cc:** Robert Spallina  
**Subject:** Bernstein Family Investments, LLLP

**Attachments:** DOC040813.pdf



DOC040813.pdf  
(152 KB)

Dear Mr. Lewin:

Attached are notices from the Internal Revenue Service with regard to Bernstein Family Investments, LLLP. Please call Mr. Spallina at your earliest convenience to discuss.

Best regards,

Kimberly Moran, Legal Assistant  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

**Internal Revenue Service**

7850 S. W. 6TH COURT  
STOP 5390  
PLANTATION, FL 33324-3202000

**Department of the Treasury**

**Letter Number: 3164B (DO)**

**Letter Date:**

04/03/2013

**Social Security Number or**

**Employer Identification Number:**

26-2124343

**For Assistance You May Call Us At:**

(954)423-7773

**Person to Contact:**

MR. D. WEINSTEIN

**Employee Identification Number:**

65-03794

BERNSTEIN FAMILY INVESTMENTS LLLP  
% BERNSTEIN HOLDINGS LLC GEN PTR  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487

We are attempting to collect unpaid taxes from you. You should already be aware of this from our previous contacts with you. Generally, our practice is to deal directly with a taxpayer or a taxpayer's duly authorized representative. However, we sometimes talk with other persons, for example when we need information that the taxpayer has been unable to provide, or to verify information we have received.

We are writing to tell you that we may contact other persons. If we do contact other persons we will generally need to tell them limited information, such as your name. The law prohibits us from disclosing any more information than is necessary to obtain or verify the information we are seeking. Our need to contact other persons may continue as long as there is activity on this matter.

If you have any questions regarding this letter or wish to request a list of contacts, please do not hesitate to contact us at the telephone number listed above.

Sincerely,



MR. D. WEINSTEIN  
REVENUE OFFICER

**Internal Revenue Service**

**Department of the Treasury**

7850 S. W. 6TH COURT  
STOP 5390  
PLANTATION, FL 33324-3202000

**Date:**  
04/03/2013  
**Social Security or  
Employer Identification Number**  
26-2124343  
**Person to Contact:**  
MR. D. WEINSTEIN  
**Contact Telephone Number:**  
(954)423-7773  
**Employee Identification Number:**  
65-03794

**CERTIFIED MAIL - RETURN RECEIPT**

BERNSTEIN FAMILY INVESTMENTS LLLP  
% BERNSTEIN HOLDINGS LLC GEN PTR  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487

**FINAL NOTICE  
NOTICE OF INTENT TO LEVY AND NOTICE OF YOUR RIGHT TO A HEARING  
PLEASE RESPOND IMMEDIATELY**

**Why We Are Sending You This Letter**

Your federal tax is still unpaid. We asked you to pay the tax, but we still haven't received your payment. This letter is your notice of our intent to levy (under Internal Revenue Code (IRC) Section 6331) and your right to request an Appeals hearing (under IRC Section 6330(a)).

**What You Need To Do**

Please send us a full payment today to prevent additional collection action. Make your check or money order payable to "United States Treasury". Write your Social Security number or Employer Identification Number on your payment. Send your payment to us in the enclosed envelope, along with a copy of this letter. The amount you owe through 04/13/2013 is \$1,183.34. Additional penalty and interest charges will be due if you pay after this date.

If you wish to request an Appeals hearing, complete the enclosed Form 12153, *Request for a Collection Due Process or Equivalent Hearing*, and send it to us within 30 days from this letter's date. You must complete, sign, and return this form to the above address within 30 days to preserve your rights to contest an Appeals' decision in the U.S. Tax Court.

**Information about Interest and Penalty Charges**

The unpaid amount from prior notices may include tax, penalties, and interest you still owe. It also includes any credits and payments we've received since we sent our last notice to you. Below is a brief explanation of the interest and/or failure to pay penalty that may be included in the amount you owe:

**Interest - Internal Revenue Code Section 6601**

We charge interest when your tax is not paid on time. Interest is computed from the due date of your return (regardless of extensions) until paid in full. Interest is also charged on penalties for late filing and failure to pay tax owed. Interest compounds daily, except on late or underpaid estimated income taxes for individuals or corporations.

Corporate Interest – We charge additional interest of 2 percent if, according to our records, you didn't make your corporate tax (income, employment, excise, etc.) payment within 30 days after we notified you of the underpayment of tax. This interest begins on the 31<sup>st</sup> day after we notify you of the underpayment of tax amounts you owe over \$100,000, minus your timely payments and credits.

**Paying Late - Internal Revenue Code Section 6651(a)(2), (a)(3) and (d)(1)**

We charge a late penalty of ½ percent of the tax owed each month or part of a month that the tax remains unpaid from the due date, up to a maximum of 25 percent of the tax due. The ½ percent increases to 1 percent for each subsequent month or part of a month if the tax remains unpaid 10 days after we issue a notice of intent to levy.

**What We Are Going To Do**

We may file a Notice of Federal Tax Lien at any time to protect the government's interest. A lien is a public notice to your creditors that the government has a right to your current assets, including any assets you acquire after we file the lien.

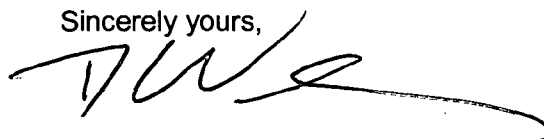
If you don't pay the amount you owe, make alternative arrangements to pay, or request an Appeals hearing within 30 days from this letter's date, we may take collection action against your property, or rights to property, such as real estate, automobiles, business assets, bank accounts, and other income.

**How To Get Help**

If you have recently paid this tax or if you can't pay it, call us immediately at the telephone number shown at the top of this letter.

The enclosed Publication 594, *The IRS Collection Process*, and Publication 1660, *Collection Appeal Rights*, provide more information.

Sincerely yours,



MR. D. WEINSTEIN  
REVENUE OFFICER

**Enclosures:**

- Copy of this letter
- Publication 594
- Publication 1660
- Form 12153

The table below shows the amount you owe:

Form Number	Tax Period	Unpaid Amount from Prior Notices	Additional Penalty	Additional Interest	Amount You Owe
1065	12/31/2011	\$1,170.00	\$0.00	\$13.34	\$1,183.34
				Total:	\$1,183.34



**Internal Revenue Service**

**Department of the Treasury**

7850 S. W. 6TH COURT  
STOP 5390  
PLANTATION, FL 33324-3202000

BERNSTEIN FAMILY INVESTMENTS LLLP  
% BERNSTEIN HOLDINGS LLC GEN PTR  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487

Letter Date:  
04/03/2013  
Taxpayer Identification Number  
26-2124343  
IRS Employee to Contact:  
MR. D. WEINSTEIN  
Employee Identification Number:  
65-03794  
Contact Telephone Number:  
(954)423-7773

---

Although we previously sent you a notice of our intention to collect your unpaid tax through enforced collection, our records show that you still have not paid the amount you owe. Enforced collection may include placing a levy on your bank accounts, wages, receivables, commissions, etc. It could also involve seizing and selling your property, such as real estate, vehicles, or business assets.

To prevent collection action, please pay the amount you owe by 04/18/2013.

Make your check or money order payable to the United States Treasury, and write your social security number or employer identification number on it. Send your payment to us in the enclosed envelope with a copy of this letter. **The amount you owe is shown on the next page.**

If you recently paid this or if you can't pay it, call as soon as you get this letter. Our telephone number is at the top of this letter. If you disagree with our taking enforcement action, you may be able to work out another solution. Speak to the person whose name appears at the top of this letter, or ask for that person's manager. If you do not agree with the results, you may ask for appeals consideration.

The unpaid amount from prior notices may include tax, penalties, and interest you still owe. It also includes credits and payments we have received since our last notice to you.

**Interest - Internal Revenue Code Section 6601**

We charge interest when your tax is not paid on time. Interest is computed from the due date of your return (regardless of extensions) until paid in full or to the date of this notice. Interest is also charged on penalties assessed on your account. Interest compounds daily except on underpaid estimated taxes for individuals or corporations.

**Paying Late - Internal Revenue Code Section 6651(a)(2)**

We charge a penalty when your tax is not paid on time. Initially, the penalty is ½ of 1% of the unpaid tax for each month or part of a month the tax was not paid.

Number of this letter: 3174

Date of this letter: 04/03/2013

Taxpayer Identification Number: 26-2124343

If you have any questions about your account or would like a further detailed explanation of the penalty and interest charges on your account, please call me at the telephone number shown at the top of the first page of this letter.

Thank you for your cooperation.

Sincerely,



MR. D. WEINSTEIN  
REVENUE OFFICER

Enclosures:  
Envelope

The amount you owe is:

Form Number	Tax Period	Unpaid Amount from Prior Notices	Additional Penalty	Additional Interest	AMOUNT YOU OWE
941	09/30/2011	\$1,837.12	\$291.80	\$78.00	\$2,206.92
				Total:	\$2,206.92

## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Friday, March 01, 2013 9:12 AM  
**To:** Robert Spallina  
**Subject:** RE: Estate of Bernstein - Lot 781, St. Andrews CC

Hi Robert,

Just wanted to make sure to let you know that all accounts at St. Andrews are current.

Take care,

Ted

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Thursday, February 07, 2013 5:39 PM  
**To:** Ted Bernstein  
**Subject:** FW: Estate of Bernstein - Lot 781, St. Andrews CC

See attached on association fees owed

**From:** Warren J. Kozlow, Esq. [mailto:warrenk@wjka.com]  
**Sent:** Thursday, February 07, 2013 5:35 PM  
**To:** Robert Spallina  
**Cc:** Neil Pollack @ St Andrews; Carolyn Feit; Gary Rosner Esq.; Alice Newman Friedman Esq.; Pat Sorensen @ St A CC  
**Subject:** Estate of Bernstein - Lot 781, St. Andrews CC

Robert -

This confirms our telephone conversation today, wherein you advised me that you would have Mr. Bernstein's son, who is also the successor trustee to Mrs. Bernstein's trust, and therefore the owner of the Lot, pay the amounts due the POA arising after his father's death. Attached is a "Worksheet" showing that the total amounts due the POA are \$3,464.85, which includes 1 hour of my time sorting out this matter today, our phone conversation, and this email. The 4th quarter 2012 and 1st quarter 2013 POA bills would have been sent to the property address, unless the POA had been advised of another mailing address.

The above amounts do not include any amounts that may be due St. Andrews Country Club, Inc. (the Club), who we do not (yet) represent in this matter. I anticipate that you or Mr. Bernstein (the son) will be hearing

from the Club (or an attorney representing the Club) in the near future regarding amounts owed to it. Alternatively, if Mr. Bernstein has previously received invoices from the Club (which I think is likely), then he can also pay those now.

Thank you for your prompt attention to this matter.

Warren

Warren J. Kozlow, Esq.  
WARREN J. KOZLOW, P.A.  
Heron Bay Corporate Center  
5850 Coral Ridge Drive  
Suite 201  
Coral Springs, Florida 33076  
Tel.: 954-340-2200  
Fax: 954-340-2210  
Email: [warrenk@wjka.com](mailto:warrenk@wjka.com)

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**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Monday, March 04, 2013 10:14 AM  
**To:** Robert Spallina  
**Subject:** Re: Proceeds

How is after 4 today for quick call with sibs?

Ted Bernstein  
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----

**Subject:** Re: Proceeds  
**From:** Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
**To:** Ted Bernstein <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)>  
**CC:** Re: Proceeds

I will reach out to you tomorrow.

Sent from my iPhone

On Mar 3, 2013, at 10:38 AM, "Ted Bernstein" <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Robert,

I don't think any of us are thinking that you have taken too long. We realize what is causing delay.

Regarding where proceeds are paid, we cannot put them in jeopardy. It appears unwise to us to pay them to any receptacle connected to your firm. It is tempting fate. It impossible to predict all the things Eliot could allege so it seems prudent to separate them completely. We don't see any downside to directing them to an account unrelated to your firm.

It's probably a good idea to arrange a call with you and the 4 of us, Monday or Tuesday?

Ted  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On Mar 1, 2013, at 5:49 PM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

We will be filing the declaratory action shortly. It needs approval from the carrier as does the judges order. There is no commingling issue and the delay rests with the missing trust and Eliot. We are almost there and Eliot is supposedly hiring

counsel for himself. As fast as everyone wants to move we will be on the courts schedule. We are almost there.

Sent from my iPhone

On Mar 1, 2013, at 1:56 PM, "Ted Bernstein"  
<[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Robert?

**From:** Pam Simon [<mailto:pambsimon@icloud.com>]  
**Sent:** Friday, March 01, 2013 11:18 AM  
**To:** Ted Bernstein  
**Cc:** Spallina Robert  
**Subject:** Re: Proceeds

Theo- if Robert already has the 'form' approved by the carrier to file with the courts then why don't we just direct the proceeds to a lawyer outside of Roberts firm to avoid co-mingling. If Robert has not gotten this form, should we hire another attorney either in fla or illinois to get this done immediately. It has been nearly 6 months and there is too much at stake. What are your thoughts?

On Mar 1, 2013, at 8:23 AM, Ted Bernstein  
<[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

פנינה

I think this a point very well taken. We should not do anything that would have a remote chance of placing the life insurance proceeds in jeopardy. I have not received any kind of invoice from Robert's firm relating to the insurance policy or their work as estate reps. I am not sure what the billing procedure is and I agree that we should ask Robert to explain how they work so there are no misunderstandings.

I do think we should move as soon as possible at this point. There is no reason to delay this process and we should be pressing to get into court and get the document needed to pay those proceeds.

Ted

**From:** Pam Simon  
[mailto:pambsimon@icloud.com]  
**Sent:** Wednesday, February 27, 2013 7:04 AM  
**To:** Ted Bernstein  
**Cc:** Simon David Scooter  
**Subject:** Proceeds

Theo- I've been thinking that maybe we should use another firm on Dad's life insurance proceeds as it seems Robert may have a difficult time with Eliot and other lawsuits in the mix getting this done. Maybe if we remove it entirely from the firm and separate it, it will be less likely to get caught up in what we see is happening. I think it was said that the insurance company is waiting for a court order and Robert is working on a draft to get pre-approved from the carrier first. Then Robert would file it in palm beach and then have the proceeds paid to his trust account. Again having the funds at that firm where they are executors of some of the estates makes me nervous as the money will be at the same firm as "creditors " and trouble makers having nothing to do with the proceeds.

Also, please get a bill from Robert up to this point - he had said he wasn't charging for the insurance stuff earlier but we should know where we stand at this point. Unless you having been paying his bills all along in your course of managing this nightmare, I think we need to know.

Talk to you soon,

משלו

Pam פנינה

**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, March 06, 2013 4:28 PM  
**To:** Robert Spallina  
**Subject:** call

Robert,

I am on call with Lisa, Jill, Pam and Scooter. It has been for the better part of 2 hours. They want me to send an email summarizing the concerns about the proceeds, the process, Eliot, etc. They are preparing it now and they will either send it to you or send it to me to. Scooter feels it should come from me since I will be the person you are representing. I am going to be in 2 meetings starting at 4. I won't be done until 7 or so. I think they are clarifying our understanding of our call today, your emails and procedure going forward.

Ted



**Life Insurance Concepts**  
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**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833

**Email:** [tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

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## Robert Spallina

---

**From:** Eliot Ivan Bernstein [iviewit@iviewit.tv]  
**Sent:** Friday, February 22, 2013 1:00 PM  
**To:** Robert Spallina; candyb@rockitcargo.com  
**Cc:** Donald Tescher  
**Subject:** RE: Eliot Representation

We should have personal counsel by next week or the week after secured. Eliot

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Friday, February 22, 2013 11:45 AM  
**To:** Eliot Ivan Bernstein; candyb@rockitcargo.com  
**Cc:** Donald Tescher  
**Subject:** RE: Eliot Representation

Eliot – We wanted to follow-up with you on the below email to see if you have given any consideration to our proposal to meet. We kindly ask for you to reply either way. Thank you

---

**From:** Robert Spallina  
**Sent:** Friday, February 15, 2013 11:43 AM  
**To:** 'Eliot Ivan Bernstein'; 'candyb@rockitcargo.com'  
**Cc:** Donald Tescher  
**Subject:** RE: Eliot Representation

Eliot – We want to propose something and hope you and Candice are amenable. Don and I would like to meet with the two of you and give you the lay of the land as we see it. Don has done this for forty years and there truly is no one out there that knows this stuff better than him. Please understand that we are fair as it gets and want the best for EVERYONE. There are some issues as it relates to the house that you're living in, the insurance and mom's and dad's estates that we think we should discuss so that you can get comfortable with things and understand the interrelations. I can tell you that hiring lawyers and spending your children's money or your own will not benefit you or your children and will only cause frustration and grief for everyone. Again, Don and I are about as nice a guys as you will find in this area of practice and I think you owe it to your parents to come in and find out for yourselves who we are, what we're all about, and what needs to be done to get things distributed and let everyone go about their way. You can always go out and hire a lawyer but our doors are open and we hope that you take the opportunity to pass through them and meet us. Clean slate Eliot. I promise you we are here for you and your family as much as any of your siblings. Please advise.

Respectfully,

Robert

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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---

**From:** Robert Spallina  
**Sent:** Thursday, February 14, 2013 4:10 PM  
**To:** 'Eliot Ivan Bernstein'  
**Subject:** RE: Eliot Representation

Eliot - Please find representation ASAP. You are a hindrance and delay to this whole process. Your mother's and father's wishes are being frivolously challenged by you for no reason and you agreed with your father during his lifetime to go along with his wishes. You are alienating your siblings in the process. You really should be ashamed of yourself.

---

**From:** Eliot Ivan Bernstein [<mailto:iviewit@iviewit.tv>]  
**Sent:** Thursday, February 14, 2013 10:40 AM  
**To:** 'Ted Bernstein'; Robert Spallina; 'Pamela Beth Simon'; 'JILL BERNSTEIN IANTONI'; 'Jill M. Iantoni'; 'Lisa S. Friedstein'; 'Christine P. Yates ~ Director @ Tripp Scott'  
**Subject:** RE: Eliot Representation

Please notify me of any probate court hearings so that I may attend and any actions by the carrier, as I have not consented to anything at this point or at the last group meeting I attended. Eliot

---

**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Thursday, February 14, 2013 8:33 AM  
**To:** 'Eliot Ivan Bernstein'; Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.; Pamela Beth Simon; JILL BERNSTEIN IANTONI; Jill M. Iantoni; Lisa S. Friedstein; Christine P. Yates ~ Director @ Tripp Scott  
**Subject:** RE: Eliot Representation

Robert,

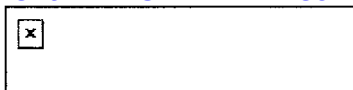
Please move forward as we discussed in the last group phone call in which we decided to have Heritage pay your trust account or a trust that you would act as Trustee. Heritage has stated that they will pay based on a court order showing that there is consensus among the 1995 Trust beneficiaries. Let's get this done.

Ted

---

**From:** Eliot Ivan Bernstein [<mailto:iviewit@iviewit.tv>]  
**Sent:** Wednesday, February 13, 2013 8:52 AM  
**To:** Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.; Ted Bernstein; Pamela Beth Simon; JILL BERNSTEIN IANTONI; Jill M. Iantoni; Lisa S. Friedstein; Christine P. Yates ~ Director @ Tripp Scott  
**Subject:** Eliot Representation

I will be seeking independent counsel for myself personally, as Candice and I have chosen to have Christine represent our children on the Heritage matter and perhaps other matters to avoid any conflicts. In the interim, please copy me and Christine on all correspondences involving the estates of Simon and Shirley until further notice of who my personal attorney will be. Eliot



Eliot I. Bernstein

Inventor

Iviewit Holdings, Inc. – DL

Iviewit Holdings, Inc. – DL (yes, two identically named)

Iviewit Holdings, Inc. – FL

Iviewit Technologies, Inc. – DL

Uviewit Holdings, Inc. - DL

Uview.com, Inc. – DL

Iviewit.com, Inc. – FL

Iviewit.com, Inc. – DL

I.C., Inc. – FL

Iviewit.com LLC – DL

Iviewit LLC – DL

Iviewit Corporation – FL

Iviewit, Inc. – FL

Iviewit, Inc. – DL

Iviewit Corporation

2753 N.W. 34th St.

Boca Raton, Florida 33434-3459

(561) 245.8588 (o)

(561) 886.7628 (c)

(561) 245-8644 (f)

[iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)

<http://www.iviewit.tv>

<http://iviewit.tv/inventor/index.htm>

<http://iviewit.tv/wordpress>

<http://www.facebook.com/#!/iviewit>

<http://www.myspace.com/iviewit>

<http://iviewit.tv/wordpresseliot>

<http://www.youtube.com/user/eliotbernstein?feature=mhum>

<http://www.TheDivineConstitution.com>

Also, check out

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video courtesy of NY Senate, my fav part at end

[http://www.youtube.com/watch?v=7oHKs\\_crYIs](http://www.youtube.com/watch?v=7oHKs_crYIs)

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video Handheld Camera View, my favorite version at the very end

<http://youtu.be/3Q9MzqZv4lw>

and

Christine Anderson New York Supreme Court Attorney Ethics Expert Whistleblower Testimony, FOX IN THE HENHOUSE and LAW WHOLLY VIOLATED TOP DOWN EXPOSING JUST HOW WALL STREET / GREED STREET / FRAUD STREET MELTED DOWN AND WHY NO PROSECUTIONS OR RECOVERY OF STOLEN FUNDS HAS BEEN MADE. Anderson in US Fed Court Fingers, US Attorneys, DA's, ADA's, the New York Attorney General and "Favored Lawyers and Law Firms" @

<http://www.youtube.com/watch?v=6BIK73p4Ueo>

and finally latest blog

<http://iviewit.tv/wordpress/?p=594>

Eliot Part 1 - The Iviewit Inventions @

<http://www.youtube.com/watch?v=LOn4hwemqW0>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #1

<http://youtu.be/i1Ao1BYvyoQ>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #2

<http://youtu.be/OaXys6bImFI>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #3

<http://youtu.be/9R1PNnJVVGU>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #4

<http://youtu.be/rUHCZFKro08>

Eliot Bernstein Iviewit Inventor Television Interview Dick Woelfle Network 125

<http://youtu.be/WEgSXJFqrhQ>

Eliot for President in 2012 Campaign Speech 1 with No Top Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=DulHQDcwQfM>

Eliot for President in 2012 Campaign Speech 2 with No Top OR Bottom Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=jbOP3U1q6mM>

Eliot for President in 2012 Campaign Speech 3 Very Important

[https://www.facebook.com/iviewit?ref=tn\\_tnmn#!/note.php?note\\_id=319280841435989](https://www.facebook.com/iviewit?ref=tn_tnmn#!/note.php?note_id=319280841435989)

Other Websites I like:

<http://www.deniedpatent.com>

<http://exposecorruptcourts.blogspot.com>

<http://www.judgewatch.org/index.html>

<http://www.enddiscriminationnow.com>

<http://www.corruptcourts.org>

<http://www.makeourofficialsaccountable.com>

<http://www.parentadvocates.org>

<http://www.newyorkcourtcorruption.blogspot.com>

<http://cuomotarp.blogspot.com>

<http://www.disbarthefloridabar.com>

<http://www.trusteefraud.com/trusteefraud-blog>

<http://www.constitutionalguardian.com>

<http://www.americans4legalreform.com>

<http://www.judicialaccountability.org>

[www.electpollack.us](http://www.electpollack.us)

<http://www.ruthmpollackesq.com>

<http://www.attorneysabovethelaw.com>

<http://heavensclimb.blogspot.com>

<http://www.VoteForGreg.us> Greg Fischer

<http://www.liberty-candidates.org/greg-fischer/>

<http://www.facebook.com/pages/Vote-For-Greg/111952178833067>

<http://www.killallthelawyers.ws/law> (The Shakespearean Solution, The Butcher)

--

"We the people are the rightful master of both congress and the courts - not to overthrow the Constitution, but to overthrow the men who pervert the Constitution." - Abraham Lincoln

"Whensoever the General Government assumes undelegated powers, its acts are unauthoritative, void, and of no force." -- Thomas Jefferson, The Kentucky Resolutions of 1798

"If a law is unjust, a man is not only right to disobey it, he is obligated to do so." Thomas Jefferson

"Each time a person stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, these ripples build a current that can sweep down the mightiest walls of oppression and resistance." - Robert F. Kennedy

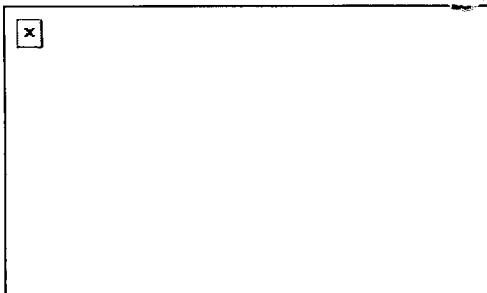
"Is life so dear or peace so sweet as to be purchased at the price of chains and slavery? Forbid it, Almighty God! I know not what course others may take, but as for me, give me liberty, or give me death!" - Patrick Henry

I live by the saying,

ELLEN G. WHITE

The greatest want of the world is the want of men, --men who will not be bought or sold; men who in their inmost souls are true and honest, men who do not fear to call sin by its right name; men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall. -Education, p. 57(1903)

If you are one of these people, nice to be your friend ~ Eliot



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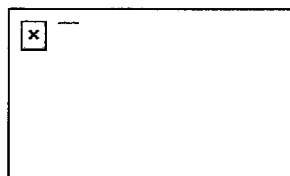
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**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Monday, February 18, 2013 5:55 PM  
**To:** Christine Yates  
**Subject:** Re: Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Estates of Shirley Bernstein and Simon Leon Bernstein

I asked Al for it a long time ago. He sent me a copy of the trust he drafted in 2000 and the letter he sent to Si in 2000 or 2001 that he was upset with Si for not telling him that the policy was owned in the 1995 trust. Thanks anyway.

Sent from my iPhone

On Feb 18, 2013, at 4:18 PM, "Christine Yates" <[cty@TrippScott.com](mailto:cty@TrippScott.com)> wrote:

Bob, thought you would like to see this.

---

**From:** Gortz, Albert [<mailto:AGortz@proskauer.com>]  
**Sent:** Friday, February 15, 2013 4:50 PM  
**To:** Christine Yates  
**Subject:** Bernstein - E/O Shirley Bernstein & E/O Leon Bernstein: Estates of Shirley Bernstein and Simon Leon Bernstein

Please see the attached.

<<letter.pdf>>

**Albert W. Gortz**

Proskauer  
2255 Glades Road  
Suite 421 Atrium  
Boca Raton, FL 33431-7360  
d 561.995.4700  
f 561.241.7145  
[agortz@proskauer.com](mailto:agortz@proskauer.com)

greenspaces  
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<letter.pdf>



Proskauer Rose LLP 2255 Glades Road, Suite 421 Atrium Boca Raton, FL 33431-7360

February 15, 2013

**Albert W. Gortz**  
Member of the Firm  
d 561.995.4700  
f 561.241.7145  
agortz@proskauer.com  
www.proskauer.com

Via E-mail: [cty@trippscott.com](mailto:cty@trippscott.com)

Christine P. Yates  
Tripp Scott  
110 Southeast Sixth Street  
Fifteenth Floor  
Fort Lauderdale, FL 33301

Re: Estates of Shirley Bernstein and Simon Leon Bernstein

Dear Ms. Yates:

In response to your letter of February 14, 2013, we have reviewed our files for Shirley Bernstein and Simon Bernstein and we have no records from Hopkins and Sutter including the 1995 Irrevocable Life Insurance Trust that you reference.

Very truly yours,

Albert W. Gortz

AWG/eao

**Robert Spallina**

---

**From:** Eliot Ivan Bernstein [iviewit@iviewit.tv]  
**Sent:** Thursday, February 14, 2013 10:40 AM  
**To:** 'Ted Bernstein'; Robert Spallina; 'Pamela Beth Simon'; 'JILL BERNSTEIN IANTONI'; 'Jill M. Iantoni'; 'Lisa S. Friedstein'; 'Christine P. Yates ~ Director @ Tripp Scott'  
**Subject:** RE: Eliot Representation

Please notify me of any probate court hearings so that I may attend and any actions by the carrier, as I have not consented to anything at this point or at the last group meeting I attended. Eliot

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, February 14, 2013 8:33 AM  
**To:** 'Eliot Ivan Bernstein'; Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.; Pamela Beth Simon; JILL BERNSTEIN IANTONI; Jill M. Iantoni; Lisa S. Friedstein; Christine P. Yates ~ Director @ Tripp Scott  
**Subject:** RE: Eliot Representation

Robert,

Please move forward as we discussed in the last group phone call in which we decided to have Heritage pay your trust account or a trust that you would act as Trustee. Heritage has stated that they will pay based on a court order showing that there is consensus among the 1995 Trust beneficiaries. Let's get this done.

Ted

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@iviewit.tv]  
**Sent:** Wednesday, February 13, 2013 8:52 AM  
**To:** Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.; Ted Bernstein; Pamela Beth Simon; JILL BERNSTEIN IANTONI; Jill M. Iantoni; Lisa S. Friedstein; Christine P. Yates ~ Director @ Tripp Scott  
**Subject:** Eliot Representation

I will be seeking independent counsel for myself personally, as Candice and I have chosen to have Christine represent our children on the Heritage matter and perhaps other matters to avoid any conflicts. In the interim, please copy me and Christine on all correspondences involving the estates of Simon and Shirley until further notice of who my personal attorney will be. Eliot



Eliot I. Bernstein

**Robert Spallina**

---

**From:** Eliot Ivan Bernstein [iviewit@iviewit.tv]  
**Sent:** Wednesday, February 13, 2013 8:52 AM  
**To:** Robert Spallina; Theodore S. Bernstein; Pamela Beth Simon; JILL BERNSTEIN IANTONI; Jill M. Iantoni; Lisa S. Friedstein; Christine P. Yates ~ Director @ Tripp Scott  
**Subject:** Eliot Representation

I will be seeking independent counsel for myself personally, as Candice and I have chosen to have Christine represent our children on the Heritage matter and perhaps other matters to avoid any conflicts. In the interim, please copy me and Christine on all correspondences involving the estates of Simon and Shirley until further notice of who my personal attorney will be. Eliot



**I  VIEW  IT TECHNOLOGIES, INC.**  
*Surf with Vision*

Eliot I. Bernstein  
Inventor  
Iviewit Holdings, Inc. – DL  
Iviewit Holdings, Inc. – DL (yes, two identically named)  
Iviewit Holdings, Inc. – FL  
Iviewit Technologies, Inc. – DL  
Uviewit Holdings, Inc. - DL  
Uview.com, Inc. – DL  
Iviewit.com, Inc. – FL  
Iviewit.com, Inc. – DL  
I.C., Inc. – FL  
Iviewit.com LLC – DL  
Iviewit LLC – DL  
Iviewit Corporation – FL  
Iviewit, Inc. – FL  
Iviewit, Inc. – DL  
Iviewit Corporation  
2753 N.W. 34th St.  
Boca Raton, Florida 33434-3459  
(561) 245.8588 (o)  
(561) 886.7628 (c)  
(561) 245-8644 (f)  
[iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
<http://www.iviewit.tv>  
<http://iviewit.tv/inventor/index.htm>  
<http://iviewit.tv/wordpress>  
<http://www.facebook.com/#!/iviewit>  
<http://www.myspace.com/iviewit>

**Kimberly Moran**

---

**From:** Peter M. Feaman [pfeaman@feamanlaw.com]  
**Sent:** Monday, February 04, 2013 3:59 PM  
**Subject:** Read: Estate of Simon Bernstein

Your message

To: pfeaman@feamanlaw.com  
Subject:

was read on 2/4/2013 3:59 PM.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN, File No. 50 2012 CP 004391 IZ XXXX SB  
Deceased.

**OBJECTION TO CLAIM OF  
WILLIAM E. STANSBURY**

ROBERT L. SPALLINA and DONALD R. TESCHER, being co-personal representatives of the above estate, by and through his undersigned counsel, hereby objects to the Claim of William E. Stansbury in excess of \$2.5 million dollars, filed in this proceeding.

The claimant is limited to a period of thirty (30) days from the date of service of this objection within which to bring an action on the Claim, as provided in Section 733.705 of the Florida Probate Code. *An "action" means an action separate from this probate proceeding in the appropriate court. "Service" of this Objection, if made by mail, is complete upon mailing (and the date is noted below); however, an additional five (5) days are added to the initial thirty (30) day period.*

IF YOU FAIL TO BRING SUCH AN ACTION WITHIN THE TIME STATED, NO ACTION OR PROCEEDING ON THE CLAIM MAY BE BROUGHT AGAINST THE PERSONAL REPRESENTATIVE, AND THE CLAIM IS THEREAFTER FOREVER BARRED WITHOUT ANY COURT ORDER.

I CERTIFY that a copy of this Objection to Claim was mailed by United States registered or certified mail, return receipt requested, postage prepaid, to the Claimant at the following address: Peter M. Feaman, Esq., 3615 West Boynton Beach Blvd., Boynton Beach, FL 33436, this 4 day of February, 2013.

Respectfully Submitted,

TESCHER & SPALLINA, P.A.

By: \_\_\_\_\_

ROBERT L. SPALLINA, ESQUIRE  
Florida Bar No. 497381  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008

email: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

N:\WPDATA\kasia\Bernstein\_Simon\Pleadings\Obj to Claim - Stansbury.wpd



**Robert Spallina**

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**From:** Peter M. Feaman [pfeaman@feamanlaw.com]  
**Sent:** Wednesday, January 30, 2013 11:27 AM  
**To:** Robert Spallina; Maryanne Koskey  
**Cc:** swergoldj@gtlaw.com  
**Subject:** RE: SERVICE OF COURT DOCUMENT - Case No.: 50 2012 CA 013933 MB AA

We are postponing the hearing so the hearing set for tomorrow Thursday is cancelled

*Peter M. Feaman*

PETER M. FEAMAN, P.A.  
3615 West Boynton Beach Boulevard 7900 Glades Road, Suite 330  
Boynton Beach, FL 33436 Boca Raton, FL 33434  
Telephone: 561-734-5552 561-477-9000  
Facsimile: 561-734-5554  
[www.feamanlaw.com](http://www.feamanlaw.com)

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**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, January 30, 2013 11:19 AM  
**To:** Maryanne Koskey  
**Cc:** Peter M. Feaman  
**Subject:** RE: SERVICE OF COURT DOCUMENT - Case No.: 50 2012 CA 013933 MB AA

As discussed in our call yesterday, please confirm if the hearing was set for this Thursday given the ambiguity in the Notice. Thank you

**From:** Maryanne Koskey [mailto:mkoskey@feamanlaw.com]  
**Sent:** Wednesday, January 23, 2013 3:01 PM  
**To:** [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [arnsdorffk@gtlaw.com](mailto:arnsdorffk@gtlaw.com); [steffesj@gtlaw.com](mailto:steffesj@gtlaw.com); [FLService@gtlaw.com](mailto:FLService@gtlaw.com); Robert Spallina  
**Subject:** SERVICE OF COURT DOCUMENT - Case No.: 50 2012 CA 013933 MB AA

Court: In the Circuit Court of the 15<sup>th</sup> Judicial Circuit in and for Palm Beach County, FL

Case No.: 50 2012 CA 013933 MB AA



Case Name: William Stansbury v. Bernstein et al

Attachment: Notice of Hearing on Pltf's Motion for Substitution of Party

**Maryanne Koskey**

*Legal Assistant to Peter M. Feaman*

PETER M. FEAMAN, P.A.

*Attorneys for William Stansbury*

3615 W. Boynton Beach Blvd.

Boynton Beach, FL 33436

Tel: 561.734.5552

Fax: 561.734.5554

[www.feamanlaw.com](http://www.feamanlaw.com)

**Alexa Collevchio**

---

**From:** Alexa Collevchio  
**Sent:** Thursday, January 24, 2013 2:04 PM  
**To:** 'Lisa Friedstein'; 'Pam Simon'; 'Jill Iantoni'; 'Ted Bernstein'; 'Christine Yates'  
**Cc:** Robert Spallina  
**Subject:** Simon Bernstein Insurance Policy  
**Attachments:** DOC012413-001.pdf

Attached is a letter from Reassure America Life Insurance Company regarding Simon Bernstein's policy.

If the attachment fails to open or you have any questions, please do not hesitate to call the office.

Best Regards,

**Alexa Collevchio, Receptionist**

Tescher & Spallina, P.A.

4855 Technology Way, Suite 720

Boca Raton, FL 33431

Telephone: 561.997.7008

Facsimile 561.997.7308

1/24/2013

TS004470

# FAX

**To:** Robert Spallina  
**Company:**  
**Fax:** 915619977308

**From:** Kellie Walker  
**Phone:**

---

**NOTES:**

Insured Simon Bernstein #1009208

**CONFIDENTIALITY**

This fax and any attachments are confidential and may also be privileged. If you are not the named recipient, or have otherwise received this communication in error, please notify the sender immediately, and do not disclose its contents to any other person, use them for any purpose, or store or copy them in any medium. Thank you for your cooperation.

---

**Date and time of transmission:** Tuesday, January 15, 2013 11:49:30 AM

**Number of pages including this cover sheet:** 02

**Reassure America Life  
Insurance Company**

J. L. McDonald, ALHC, LTCP  
Vice President

12750 Merit Drive  
Suite 500  
Dallas, TX 75251

Telephone (972) 776-8535  
Fax (260) 435-8773

**January 8, 2013**

**Mr. Robert Spallina  
Attorney at Law  
Tescher & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431**

**Re: Simon Bernstein, Dec's  
Policy # 1009208**

**Dear Mr. Spallina:**

**This will acknowledge your letters the most recent of which is dated December 21, 2012.**

**In as much as the above policy provides a large death benefit in excess of \$1.6 million dollars and the fact that the trust document cannot be located, we respectfully request a court order to enable us to process the claim.**

**Please let us know how we may assist you in this process.**

**Sincerely,**

**Jim McDonald, ALHC, LTCP  
Vice President  
Claims Oversight**

**Robert Spallina**

---

**From:** Alexa Collevchio  
**Sent:** Friday, January 04, 2013 9:45 AM  
**To:** Robert Spallina  
**Subject:** Debbie Carse 1-800-878-1267

Re: Simon Bernstein estate matter

Ref #- 220224221

**Alexa Collevchio, Receptionist**

Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

**Robert Spallina**

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, December 14, 2012 2:09 PM  
**To:** 'Eliot Ivan Bernstein'  
**Cc:** Robert Spallina; 'rachel3584@gmail.com'  
**Subject:** RE: Electrician  
**Attachments:** Bernstein Family Realty Appt of Manager 12-14-12.pdf; image001.jpg; image002.gif

Eliot,

I have no way of knowing if you currently have homeowner's insurance. I have copied Robert Spallina and Rachel Walker on this email to see if they have any information. The payment and paperwork for the electrical work was mailed to the vendor earlier this week.

After speaking with Mr. Spallina, Oppenheimer Trust Company has agreed to step in as Manager for Bernstein Family Realty LLC while funds are available. To that end, we have cancelled the monthly remittance to your wife's checking account and ask that you send all household bills to my attention upon receipt. Household bills include utility, phone and cable bills. You should also send us any bills for the boys medical and educational expenses. All other bills will need to be covered by you and your wife.

We have set up a custody account for Bernstein Family Realty LLC and I have set you up to receive statements. We will add that account to your online access when that is set up.

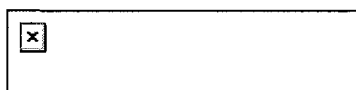
Please feel free to contact me with any questions.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@iviewit.tv]  
**Sent:** Friday, December 14, 2012 1:33 PM  
**To:** Craig, Janet  
**Subject:** Electrician

Hi Janet, I spoke to Rachel who stated you were handling the electrician and electrical work order that the homeowners insurance is contingent upon and sending the paperwork and payment to them directly. I am unclear if we have homeowners insurance at the moment or if this is presenting an immediate liability for us, please let me know if we have homeowners and if not when these matters will be resolved and when the scheduled work is for to reinstate it. Just starting to work on the paperwork re the online statements and will get it over shortly. Thanks and have a great weekend ~ Eliot





Eliot I. Bernstein  
Inventor  
Iviewit Holdings, Inc. – DL  
Iviewit Holdings, Inc. – DL (yes, two identically named)  
Iviewit Holdings, Inc. – FL  
Iviewit Technologies, Inc. – DL  
Uviewit Holdings, Inc. - DL  
Uview.com, Inc. – DL  
Iviewit.com, Inc. – FL  
Iviewit.com, Inc. – DL  
I.C., Inc. – FL  
Iviewit.com LLC – DL  
Iviewit LLC – DL  
Iviewit Corporation – FL  
Iviewit, Inc. – FL  
Iviewit, Inc. – DL  
Iviewit Corporation  
2753 N.W. 34th St.  
Boca Raton, Florida 33434-3459  
(561) 245.8588 (o)  
(561) 886.7628 (c)  
(561) 245-8644 (f)  
[iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
<http://www.iviewit.tv>  
<http://iviewit.tv/inventor/index.htm>  
<http://iviewit.tv/wordpress>  
<http://www.facebook.com/#!/iviewit>  
<http://www.myspace.com/iviewit>  
<http://iviewit.tv/wordpresseliot>  
<http://www.youtube.com/user/eliotbernstein?feature=mhum>  
<http://www.TheDivineConstitution.com>

Also, check out

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video courtesy of NY Senate, my fav part at end  
<http://youtu.be/cyeyrjH4L7s>

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video Handheld Camera View, my favorite version at the very end  
<http://youtu.be/3Q9MzqZv4lw>

and

Christine Anderson New York Supreme Court Attorney Ethics Expert Whistleblower Testimony, FOX IN THE HENHOUSE and LAW WHOLLY VIOLATED TOP DOWN EXPOSING JUST HOW WALL STREET / GREED STREET / FRAUD STREET MELTED DOWN AND WHY NO PROSECUTIONS OR RECOVERY OF STOLEN FUNDS HAS BEEN MADE. Anderson in US Fed Court Fingers, US Attorneys, DA's, ADA's, the New York Attorney General and "Favored Lawyers and Law Firms" @

<http://www.youtube.com/watch?v=6BIK73p4Ueo>

and finally latest blog

<http://iviewit.tv/wordpress/?p=594>

Eliot Part 1 - The Iviewit Inventions @

<http://www.youtube.com/watch?v=L0n4hwemqW0>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #1

<http://youtu.be/i1Ao1BYvyoQ>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #2

<http://youtu.be/OaXys6blmFI>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #3

<http://youtu.be/9R1PNnJVVGU>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #4

<http://youtu.be/rUHCZFkro08>

Eliot Bernstein Iviewit Inventor Television Interview Dick Woelfle Network 125

<http://youtu.be/WEgSXJFqrhQ>

Eliot for President in 2012 Campaign Speech 1 with No Top Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=DulHODcwQfM>

Eliot for President in 2012 Campaign Speech 2 with No Top OR Bottom Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=jbOP3U1q6mM>

Eliot for President in 2012 Campaign Speech 3 Very Important

[https://www.facebook.com/iviewit?ref=tn\\_tnmn#!/note.php?note\\_id=319280841435989](https://www.facebook.com/iviewit?ref=tn_tnmn#!/note.php?note_id=319280841435989)

Other Websites I like:

<http://www.deniedpatent.com>

<http://exposecorruptcourts.blogspot.com>

<http://www.judgewatch.org/index.html>

<http://www.enddiscriminationnow.com>

<http://www.corruptcourts.org>

<http://www.makeourofficialsaccountable.com>

<http://www.parentadvocates.org>

<http://www.newyorkcourtcorruption.blogspot.com>

<http://cuomotarp.blogspot.com>

<http://www.disbarthefloridabar.com>

<http://www.trusteeffraud.com/trusteeffraud-blog>

<http://www.constitutionalguardian.com>

<http://www.americans4legalreform.com>

<http://www.judicialaccountability.org>

[www.electpollack.us](http://www.electpollack.us)

<http://www.ruthmpollackesq.com>

<http://www.attorneysabovethelaw.com>

<http://heavensclimb.blogspot.com>

<http://www.VoteForGreg.us> Greg Fischer

<http://www.liberty-candidates.org/greg-fischer/>

<http://www.facebook.com/pages/Vote-For-Greg/111952178833067>

<http://www.killallthelawyers.ws/law> (The Shakespearean Solution, The Butcher)



--  
"We the people are the rightful master of both congress and the courts - not to overthrow the Constitution, but to overthrow the men who pervert the Constitution." - Abraham Lincoln

"Whensoever the General Government assumes undelegated powers, its acts are unauthoritative, void, and of no force." -- Thomas Jefferson, The Kentucky Resolutions of 1798

"If a law is unjust, a man is not only right to disobey it, he is obligated to do so." Thomas Jefferson

"Each time a person stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, these ripples build a current that can sweep down the mightiest walls of oppression and resistance." - Robert F. Kennedy

"Is life so dear or peace so sweet as to be purchased at the price of chains and slavery? Forbid it, Almighty God! I know not what course others may take, but as for me, give me liberty, or give me death!" - Patrick Henry

I live by the saying,

ELLEN G. WHITE

The greatest want of the world is the want of men, --men who will not be bought or sold; men who in their inmost souls are true and honest, men who do not fear to call sin by its right name; men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall. -Education, p. 57(1903)

If you are one of these people, nice to be your friend ~ Eliot

	<p><b>Eliot I. Bernstein</b> Iviewit Technologies, Inc. Founder &amp; Inventor (561) 245-8588 Work (561) 886-7628 Mobile (561) 245-8644 Facsimile iviewit@iviewit.tv eliot@iviewit.tv 2753 N.W. 34th St. Boca Raton, Florida 33434 <a href="http://www.iviewit.tv">http://www.iviewit.tv</a></p>
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**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Saturday, December 15, 2012 2:07 PM  
**Subject:** FW: Mom and Dads wallstone

FYI...sent this to Eliot.

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**From:** Ted Bernstein  
**Sent:** Saturday, December 15, 2012 2:04 PM  
**To:** Eliot Bernstein (iviewit@iviewit.tv); Eliot Bernstein (iviewit@gmail.com)  
**Subject:** FW: Mom and Dads wallstone

Eliot,

Hope all is well. Happy Chanukah and hi to Candice and the boys.

Have you or your attorney reviewed the document regarding the insurance proceeds for the Heritage policy that should be paid to 1995 ILIT?

Insurance company will soon be ready to make payment and there appears to be only one smart decision, based solely on taxes and economics. I can see absolutely no reason to subject these proceeds (whatever the net amount of the policy may be) to creditors of dad's estate.

After signing document, proceeds will be paid to 5 children in equal amounts, free of tax and safe from creditors. Any other option has the proceeds paid to his estate with the eventual outcome being nothing but downside.

Not speaking for Pam, Lisa or Jill, I do believe everyone has reached the same conclusion.

If you or your attorney would like to speak with me, feel free to give me a call. I am happy to go through this.

Can you get this done by Monday or Tuesday? If so, the agreement will need to be sent to carrier by Robert Spallina, with original signatures. The proceeds should be payable to the trust account shortly thereafter, and then I can make distributions immediately. Once I have distributed proceeds, the trust account can be closed and I can file tax return for this year only.

FYI...Robert recently told me that he has tried contacting your attorney a few times, with no luck. Let me know if you would like me to arrange a conference call with her and Robert and I am happy to do that.

Let me know. I have a lot on my plate and I would like to get this one done and off.

Ted

---

**From:** Lisa Friedstein [mailto:lisa.friedstein@gmail.com]  
**Sent:** Tuesday, December 11, 2012 1:19 PM  
**To:** Jill Iantoni; Simon Pam; Ted Bernstein; Eliot Bernstein Ivan  
**Subject:** Re: Mom and Dads wallstone

Hi All,

I just got off the phone with my attorney who looked over the document, which I have not yet signed, as I had questions of my own. Her response was that the document regarding the insurance money looked straight forward and she did not see a reason not to sign it.

On a separate note, that is not related to the insurance proceeds, she did agree with Eliots request for documents.

Lisa Friedstein

On Dec 11, 2012, at 9:45 AM, Jill Iantoni <jilliantoni@gmail.com> wrote:

Thanks for the update Ted. Is the Appraiser appraising the jewelry as well?

On Tue, Dec 11, 2012 at 8:25 AM, lisa friedstein <lisa@friedsteins.com> wrote:

I am talking with the lawyer this morning...what's the date in January so I can make tickets?  
Sucks about the houses...dads luck...bad market!

On Dec 11, 2012 8:20 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

Open to anything suggested.

I don't think everyone has signed the insurance document yet. For those having counsel look at it, when do you expect the review will be done? I would think we want to be in a position to execute when the insurance company is ready to issue a check. I can't see any reason to delay and the life insurance issues are fairly simple and straightforward.

No news on the real estate front, not much activity lately and only one low-ball offer since I lowered the price two months ago.

The assets in the house will be appraised in mid January. However, the firm doing the appraisal indicated that there is not a great deal of value of the assets in each home, which does not include the remaining jewelry.

Keep me posted...

**From:** [lisa.friedstein@gmail.com](mailto:lisa.friedstein@gmail.com) [mailto:[lisa.friedstein@gmail.com](mailto:lisa.friedstein@gmail.com)] **On Behalf Of** lisa friedstein

**Sent:** Tuesday, December 11, 2012 7:45 AM

**To:** Pam Simon

Cc: Ted Bernstein; Eliot I Bernstein; Iantoni Jill

Subject: Re: Mom and Dads wallstone

Guys I think we can do better...look up the lyrics to Frank Sinatra " my way"...let's take our time..xo

On Dec 11, 2012 5:53 AM, "Pam Simon" <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)> wrote:

Ok - I will get Mock up and cost from funeral home

On Dec 9, 2012, at 4:56 PM, "Ted Bernstein" <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Simon Leon Bernstein  
Beloved husband, father and zayda (zaida)

Together forever in the middle

Those work for me, a quote would be good. I do remember that the inscriptions are quite costly. Split among 5 will help some, but it adds up fast.

-----Original Message-----

From: Pam Simon [<mailto:psimon@stpcorp.com>]

Sent: Saturday, December 08, 2012 5:03 PM

To: Ted Bernstein; Eliot Bernstein Ivan; Iantoni Jill; Friedstein Lisa

Subject: Mom and Dads wallstone

We were there today and here are some ideas to finish the wall cover:

1. On Dads side a pic of Dad from the same era as Moms pic
  2. Do we want Simon Leon Bernstein or Solomon Leon Bernstein
  3. A saying on Dads side might be 'Beloved husband, father and zayda'
  4. There may be room above the light fixture in the center to write a joint short statement such as 'Together forever'
  5. A picture is below for reference
- Comments? Should I get a quote?

Schedule K-1  
(Form 1065)

**2011**

For calendar year 2011, or tax

Department of the Treasury  
Internal Revenue Service

year beginning \_\_\_\_\_  
ending \_\_\_\_\_

**Partner's Share of Income, Deductions, Credits, etc.**

▶ See separate instructions.

Final K-1  Amended K-1 OMB No. 1545-0099

**Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items**

<b>1</b> Ordinary business income (loss)	0.	<b>15</b> Credits	
<b>2</b> Net rental real estate income (loss)		<b>16</b> Foreign transactions	
<b>3</b> Other net rental income (loss)		* STMT	
<b>4</b> Guaranteed payments			
<b>5</b> Interest income	422.		
<b>6a</b> Ordinary dividends	367.	<b>17</b> Alternative min tax (AMT) items	
<b>6b</b> Qualified dividends	266.	A 5.	
<b>7</b> Royalties	1.	D 69.	
<b>8</b> Net short-term capital gain (loss)	<23.>	* STMT	
<b>9a</b> Net long-term capital gain (loss)	413.	B* 66.	
<b>9b</b> Collectibles (28%) gain (loss)		<b>19</b> Distributions	
<b>9c</b> Unrecaptured sec 1250 gain		<b>20</b> Other information	
<b>10</b> Net section 1231 gain (loss)		A 790.	
<b>11</b> Other income (loss)		B 7.	
<b>F*</b>	<30.>		
<b>12</b> Section 179 deduction			
<b>13</b> Other deductions			
J* 2.			
K* 7.			
* STMT			
<b>14</b> Self-employment earnings (loss)			
A 0.			

\*See attached statement for additional information.

For IRS Use Only

**Part I Information About the Partnership**

**A** Partnership's employer identification number  
26-2124343

**B** Partnership's name, address, city, state, and ZIP code  
BERNSTEIN FAMILY INVESTMENTS LLLP  
950 PENINSULA CORP CIRCLE, STE 3010  
BOCA RATON, FL 33487

**C** IRS Center where partnership filed return  
OGDEN, UT

**D**  Check if this is a publicly traded partnership (PTP)

**Part II Information About the Partner**

**E** Partner's identifying number  
32-0234597

**F** Partner's name, address, city, state, and ZIP code  
BERNSTEIN HOLDINGS LLC  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

**G**  General partner or LLC member-manager  Limited partner or other LLC member

**H**  Domestic partner  Foreign partner

**I** What type of entity is this partner? PARTNERSHIP

**J** Partner's share of profit, loss, and capital:

	Beginning	Ending
Profit	1.00000%	1.0000000%
Loss	1.00000%	1.0000000%
Capital	1.00000%	1.0000000%

**K** Partner's share of liabilities at year end:

Nonrecourse \$ \_\_\_\_\_

Qualified nonrecourse financing \$ \_\_\_\_\_

Recourse \$ 0.

**L** Partner's capital account analysis:

Beginning capital account \$ 9,157.

Capital contributed during the year \$ \_\_\_\_\_

Current year increase (decrease) \$ 1,027.

Withdrawals & distributions \$( \_\_\_\_\_ )

Ending capital account \$ 10,184.

Tax basis  GAAP  Section 704(b) book

Other (explain)

**M** Did the partner contribute property with a built-in gain or loss?  
 Yes  No

If "Yes", attach statement (see instructions)

## SCHEDULE K-1

## OTHER DEDUCTIONS, BOX 13

CODE DESCRIPTION	AMOUNT
T * DOMESTIC PRODUCTION ACTIVITIES INFO	STMT
W * OTHER DEDUCTIONS	11.
* SEE ATTACHED STATEMENT FOR ADDITIONAL INFORMATION.	

## SCHEDULE K-1

## FOREIGN TRANSACTIONS, BOX 16

CODE DESCRIPTION	COUNTRY	AMOUNT
A NAME OF COUNTRY OR U.S. POSSESSION	UNITED STATES	
B GROSS INCOME FROM ALL SOURCES	UNITED STATES	1,440.
D FOREIGN GROSS INC. SOURCED AT PARTNERSHIP LEVEL-PASSIVE CATEGORY	UNITED STATES	34.
L TOTAL FOREIGN TAXES PAID	UNITED STATES	2.
A NAME OF COUNTRY OR U.S. POSSESSION	UNITED STATES	
B GROSS INCOME FROM ALL SOURCES	UNITED STATES	1,440.
A NAME OF COUNTRY OR U.S. POSSESSION	UNITED STATES	
B GROSS INCOME FROM ALL SOURCES	UNITED STATES	1,440.
A NAME OF COUNTRY OR U.S. POSSESSION	CANADA	
B GROSS INCOME FROM ALL SOURCES	CANADA	1,440.
E FOREIGN GROSS INC. SOURCED AT PARTNERSHIP LEVEL-GENERAL CATEGORY	CANADA	4.
J DEDS. ALLOCATED/APPORTIONED PARTNERSHIP LEVEL-GENERAL CATEGORY	CANADA	7.
A NAME OF COUNTRY OR U.S. POSSESSION	MEXICO	
B GROSS INCOME FROM ALL SOURCES	MEXICO	1,440.
A NAME OF COUNTRY OR U.S. POSSESSION	OTHER COUNTRI	
B GROSS INCOME FROM ALL SOURCES	OTHER COUNTRI	1,440.

## SCHEDULE K-1

## ALTERNATIVE MINIMUM TAX (AMT) ITEMS, BOX 17

CODE DESCRIPTION	AMOUNT
E OIL, GAS & GEOTHERMAL - DEDUCTIONS	15.
F * OTHER AMT ITEMS	STMT
* SEE ATTACHED STATEMENT FOR ADDITIONAL INFORMATION.	

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**SCHEDULE K-1 OTHER INCOME, BOX 11, CODE F**


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DESCRIPTION	PARTNER FILING INSTRUCTIONS	AMOUNT
OTHER INCOME FROM PASSTHROUGH ENTITIES	ENTER ON APPLICABLE LINE OF YOUR RETURN	<30.>
TOTAL TO SCHEDULE K-1, BOX 11, CODE F		<30.>

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**SCHEDULE K-1 SECTION 59(E)(2) EXPENDITURES, BOX 13, CODE J**


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DESCRIPTION	PARTNER FILING INSTRUCTIONS	AMOUNT
SEC 59(E)(2) EXPENDITURES FROM PASSTHROUGH ENTITIES	SEE IRS SCH. K-1 INSTRUCTIONS	2.
TOTAL TO SCHEDULE K-1, BOX 13, CODE J		2.

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**SCHEDULE K-1 PORTFOLIO DEDUCTIONS  
SUBJECT TO THE 2% FLOOR BOX 13, CODE K**


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DESCRIPTION	PARTNER FILING INSTRUCTIONS	AMOUNT
MANAGEMENT FEES		7.
TOTAL TO SCHEDULE K-1, BOX 13, CODE K		7.

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**SCHEDULE K-1 DOMESTIC PRODUCTION ACTIVITY INFORMATION  
BOX 13, CODE T**


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DESCRIPTION	PARTNER FILING INSTRUCTIONS	AMOUNT
DOMESTIC PRODUCTION GROSS RECEIPTS	SEE FORM 8903 INSTRUCTIONS	88.
NON-DOMESTIC PRODUCTION GROSS RECEIPTS	SEE FORM 8903 INSTRUCTIONS	1,434.
DIRECTLY ALLOCATED COST OF GOODS SOLD	SEE FORM 8903 INSTRUCTIONS	44.
DIRECTLY ALLOCABLE EXPENSES	SEE FORM 8903 INSTRUCTIONS	47.
DIRECTLY ALLOCATED OTHER EXPENSES TO NON-DPGR	SEE FORM 8903 INSTRUCTIONS	26.
APPORTIONABLE OTHER EXPENSES	SEE FORM 8903 INSTRUCTIONS	31.
INTEREST EXPENSE	SEE FORM 8903 INSTRUCTIONS	6.
FORM W-2 WAGES	SEE FORM 8903 INSTRUCTIONS	4.
ASSETS ALLOCABLE TO QPA	SEE FORM 8903 INSTRUCTIONS	0.



Foreign Taxes

Name of partnership/corporation		Employer identification number
BERNSTEIN FAMILY INVESTMENTS LLLP		26-2124343
a	Name of foreign country or U.S. possession	UNITED STATES
b	Total gross income sourced at shareholder/partner level	
c	Total gross income sourced at corporate/partnership level:	
	(1) Passive category	
	(2) General category	
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
d	Deductions allocated and apportioned at shareholder/partner level:	
	(1) Interest expense	
	(2) Other	
e	Deductions allocated and apportioned at corporate/partnership level:	
	(1) Passive category	
	(2) General category	
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
f	Total foreign taxes - <input type="checkbox"/> Paid <input type="checkbox"/> Accrued	
g	Reduction in taxes available for credit	

**Foreign Taxes**

Name of partnership/corporation		Employer identification number
<b>BERNSTEIN FAMILY INVESTMENTS LLLP</b>		<b>26-2124343</b>
a	Name of foreign country or U.S. possession	<b>CANADA</b>
b	Total gross income sourced at shareholder/partner level	
c	Total gross income sourced at corporate/partnership level:	
	(1) Passive category	
	(2) General category	<b>223.</b>
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
d	Deductions allocated and apportioned at shareholder/partner level:	
	(1) Interest expense	
	(2) Other	
e	Deductions allocated and apportioned at corporate/partnership level:	
	(1) Passive category	
	(2) General category	<b>322.</b>
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
f	Total foreign taxes - <input type="checkbox"/> Paid <input type="checkbox"/> Accrued	
g	Reduction in taxes available for credit	

**Foreign Taxes**

Name of partnership/corporation		Employer identification number
<b>BERNSTEIN FAMILY INVESTMENTS LLLP</b>		<b>26-2124343</b>
a	Name of foreign country or U.S. possession	<b>MEXICO</b>
b	Total gross income sourced at shareholder/partner level	<b>7.</b>
c	Total gross income sourced at corporate/partnership level:	
	(1) Passive category	
	(2) General category	<b>6.</b>
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
d	Deductions allocated and apportioned at shareholder/partner level:	
	(1) Interest expense	
	(2) Other	
e	Deductions allocated and apportioned at corporate/partnership level:	
	(1) Passive category	
	(2) General category	
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
f	Total foreign taxes - <input type="checkbox"/> Paid <input checked="" type="checkbox"/> Accrued	<b>2.</b>
g	Reduction in taxes available for credit	

**Foreign Taxes**

Name of partnership/corporation		Employer identification number
<b>BERNSTEIN FAMILY INVESTMENTS LLLP</b>		<b>26-2124343</b>
a	Name of foreign country or U.S. possession	<b>OTHER COUNTRIES</b>
b	Total gross income sourced at shareholder/partner level	<b>25.</b>
c	Total gross income sourced at corporate/partnership level:	
	(1) Passive category	<b>17.</b>
	(2) General category	
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
d	Deductions allocated and apportioned at shareholder/partner level:	
	(1) Interest expense	<b>5.</b>
	(2) Other	<b>4.</b>
e	Deductions allocated and apportioned at corporate/partnership level:	
	(1) Passive category	
	(2) General category	
	(3) Section 901(j) income	
	(4) Income re-sourced by treaty	
	(5) Other income	
f	Total foreign taxes - <input checked="" type="checkbox"/> Paid <input type="checkbox"/> Accrued	<b>1.</b>
g	Reduction in taxes available for credit	

**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, December 05, 2012 6:01 PM  
**To:** Robert Spallina; Pam Simon  
**Cc:** Simon David Scooter; Simon Pam  
**Subject:** RE: Proceeds

OK Robert, we understand and I will distribute the document to each of my siblings this evening if I can get to it, otherwise tomorrow morning for sure.

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, December 05, 2012 10:24 AM  
**To:** Pam Simon  
**Cc:** Ted Bernstein; Simon David Scooter; Simon Pam  
**Subject:** RE: Proceeds

Eliot is represented and I can send nothing to him directly. If you all want to send it to him then by all means do so. Keep in mind that he is likely to send it to his attorney anyway. I will leave it to your discretion.

**From:** Pam Simon [mailto:pambsimon@icloud.com]  
**Sent:** Wednesday, December 05, 2012 9:58 AM  
**To:** Robert Spallina  
**Cc:** Ted Bernstein; Simon David Scooter; Simon Pam  
**Subject:** Re: Proceeds

Hi Robert Did you send to Eliot yet - prob a good start.

On Dec 3, 2012, at 1:35 PM, Robert Spallina <rspallina@tescherspallina.com> wrote:

Yes – but Eliot’s counsel will probably hold things up

**From:** Pam Simon [mailto:pambsimon@icloud.com]  
**Sent:** Monday, December 03, 2012 12:12 PM  
**To:** Robert Spallina  
**Cc:** Ted Bernstein; Simon David Scooter; Simon Pam  
**Subject:** Re: Proceeds

Hi Robert - scooter will send you but can you send out for signatures? Thanks

On Dec 3, 2012, at 9:48 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

Please have him send me the document for my review and copy all. I want to make sure we have an agreement among all before I speak to the carrier.

**From:** Pam Simon [<mailto:pambsimon@icloud.com>]  
**Sent:** Sunday, December 02, 2012 7:39 AM  
**To:** Robert Spallina  
**Cc:** Ted Bernstein; Simon David Scooter; Simon Pam  
**Subject:** Re: Proceeds

Hi Robert - can you call Scooter as he has a copy of the document you can circulate for signatures to release the proceeds. 312-909-0369 Thx

On Nov 19, 2012, at 12:14 PM, "David (Scooter) Simon" <[dsimon@stpcorp.com](mailto:dsimon@stpcorp.com)> wrote:

May be available to achieve Si's intended results through waiver and settlement agreement.

Please have Mr. Spallina call my cell phone 312 909 0369

On Nov 19, 2012, at 1:11 PM, "Pam Simon" <[pambsimon@icloud.com](mailto:pambsimon@icloud.com)> wrote:

Is the 2000 trust an irrevocable trust?

On Nov 19, 2012, at 11:57 AM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

We are not responding to them with the document from 2000. We discussed that and you are carved out under that document. We need to find the 1995 trust ASAP

**From:** Pam Simon  
[<mailto:pambsimon@icloud.com>]  
**Sent:** Monday, November 19, 2012  
12:56 PM  
**To:** Ted Bernstein  
**Cc:** Robert Spallina  
**Subject:** Re: Proceeds

Pls send the executed trust document before u respond to heritage

On Nov 19, 2012, at 9:13 AM, Ted  
Bernstein  
<[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Highly unlikely they  
will use another trust -  
what is SOP when  
doc can't be found?

Ted Bernstein  
561-988-8984

Sent from my  
Samsung Galaxy  
Note™

----- Original  
message -----  
Subject: RE: Proceeds  
From: Robert Spallina  
<[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
To: Pam Simon  
<[pambsimon@icloud.com](mailto:pambsimon@icloud.com)>  
CC: RE: Proceeds

Heritage responded  
back that they need a  
copy of the trust  
instrument.

We do not have a  
copy and the only  
executed trust  
document that we  
have  
in which the policy is  
listed as an asset is  
the 2000 trust  
prepared by  
Al Gortz.

-----Original  
Message-----

From: Pam Simon  
[mailto:pambsimon@  
icloud.com]  
Sent: Friday,  
November 16, 2012  
2:35 PM  
To: Robert Spallina  
Cc: Bernstein Ted  
Subject: Proceeds

Hi Robert - any word  
on the proceeds ?  
Need help? Pam



**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Monday, February 04, 2013 11:48 AM  
**To:** 'Lisa Friedstein'  
**Subject:** RE: still not clear

I will get it distributed to my trust account and his share will sit there until he makes a decision and signs the waiver and release. He should be ashamed of how he has conducted himself. Christine Yates should be reprimanded for her poor counsel. They have turned this into a circus. An agreement must be among all the parties that are heirs/beneficiaries. The money would escheat to the State only if a claim is not filed which is not the case.

-----Original Message-----

**From:** Lisa Friedstein [mailto:lisa.friedstein@gmail.com]  
**Sent:** Monday, February 04, 2013 11:45 AM  
**To:** Robert Spallina  
**Subject:** still not clear

Robert,  
Why do we need all five of us to sign...and if eliot decides not to sign where does the money go? i thought i heard you say "to the state"  
Is that true?

Lisa Friedstein

**Robert Spallina**

---

**From:** Pam Simon [pambsimon@icloud.com]  
**Sent:** Monday, February 04, 2013 11:42 AM  
**To:** Robert Spallina  
**Subject:** Re: policy and accounting on the premium/withdrawals from heritage life for elio

he is very ill and perhaps counsel can reason with him but i dont suspect that so we really should consider what will happen when we cant get an answer from him so that the 4 of us can proceed without him. hopefully, i am wrong. thanks

On Feb 4, 2013, at 9:38 AM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

> I will request it. Does anyone have any ability to talk to him. If I  
> were his sibling I would have blasted him by now and guilted him into  
> moving forward with the plan.

>

> -----Original Message-----

> From: Pam Simon [mailto:pambsimon@icloud.com]  
> Sent: Monday, February 04, 2013 11:38 AM  
> To: Robert Spallina  
> Subject: policy and accounting on the premium/withdrawals from  
> heritage life for elio

>

> are you requesting or should we? thanks

**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Monday, February 04, 2013 11:34 AM  
**To:** 'Christine Yates'  
**Subject:** Your client

Christine - Your client needs to get control over his paranoia. Everything he does costs the estate more money and accomplishes nothing. My partner and I had a candid conversation with you about your client and his idiosyncrasies at the time you were engaged. He has turned this entire matter into a circus. Providing counsel to him means walking him off the ledge at certain times. This is one of those times. Please counsel him to go along with the planning that his father intended. Both Si and Shirley Bernstein are rolling around in their graves at this point.

Thank you

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Thursday, January 24, 2013 3:58 PM  
**To:** 'Jill Iantoni'  
**Subject:** RE: Bernstein Estate 1/24/2013

Lisa - You need the decision to be unanimous or moving forward is not going to be possible. If money goes to the estate it is subject to creditor claims and cannot be distributed until we close the estate after creditors are paid. Any legal fees incurred by a beneficiary are their own and not the estate's fees. Stansbury is trying to substitute the estate for your father. That hearing is next week. Hope this helps

---

**From:** Jill Iantoni [mailto:jilliantoni@gmail.com]  
**Sent:** Thursday, January 24, 2013 3:12 PM  
**To:** Robert Spallina  
**Cc:** Jill Iantoni  
**Subject:** Bernstein Estate 1/24/2013

Hi Robert,

thanks for todays call. Three questions.

One, if the 5 kids do NOT all agree that we should split the insurance proceeds amongst the 5 of us, what happens to the insurance proceeds? Can 4 out of 5 (or whatever the number is) over rule and move forward with the court hearing requesting that the insurance proceeds get paid out to the 5 children? If that is a NO, do the proceeds go directly to the estate? If the answer is the 10 grandchildren, will that be subject to creditors or would that money get paid out quickly (just as it would to the 5 of us) and avoid any potential law suit/creditors?

Two, if any of the 5 children have personal counsel representing them, are they allowed to have their bills sent to you/Estate for payment? If yes, is there a provision that the others can put in place that regulates the amount/or a provision that states it come out of their child(ren) portion of the estate?

Can you also clarify, that based on the conversation today, there is a chance that Bill S. case will be null and void and even if it is not, it is not towards Si Bernstein or his estate? Did I understand that correctly?

Thanks so much,  
Jill



Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [cty@trippscott.com](mailto:cty@trippscott.com)

November 29, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way - Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

We wanted to take this opportunity to follow up with you regarding my November 9, 2012 correspondence. As you are aware, my firm represents Mr. and Mrs. Bernstein, individually, as natural guardians of Joshua, Jacob, and Daniel Bernstein, and as Trustees of any trusts created for Joshua, Jacob and Daniel Bernstein by Simon and/or Shirley Bernstein. We would appreciate receiving copies of the following information and documents no later than December 4, 2012, in order to assist us in this matter:

1. Copies of all estate planning documents including all Wills and Trusts for Shirley Bernstein and Simon Leon Bernstein that our client was a beneficiary, whether qualified or contingent;
2. Copies of all estate planning documents including all Wills and Trusts that our client's children, Joshua, Jacob and/or Daniel, are named as beneficiary, whether qualified or contingent;
3. Copies of all documents executed in May and June 2012 regarding the Last Will and Testament of Shirley Bernstein;
4. Estate Accounting for Shirley Bernstein;
5. Estate Accounting for Simon Bernstein;
6. Trust Accountings for any Trusts that our client, his spouse, or his children are a beneficiary, whether qualified or contingent;
7. Copies of any claims filed in the Estate of Shirley Bernstein and Simon Bernstein;
8. Copy of the Inventory filed in the Estate of Shirley Bernstein;
9. Copy of the Inventory filed in the Estate of Simon Bernstein, or if none, please provide the approximate date you expect the Inventory will be prepared and filed with the Probate Court;
10. Allocation of the tangible personal property of Shirley and Simon Bernstein. Specifically, is the jewelry being divided among the ten grandchildren?;
11. Appraisals of tangible personal property, specifically the jewelry, artwork and collectibles;
12. All documents relating to the life insurance policies owned by Shirley and/or Simon, insuring Shirley and/or Simon's life, or for the benefit of Shirley and/or Simon Bernstein;

661738v1 995508.0001 110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301  
Post Office Box 14245 • Fort Lauderdale, Florida 33302  
Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

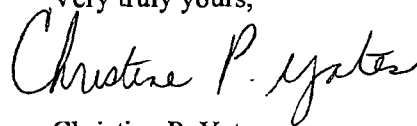
Fort Lauderdale • Tallahassee

Robert L. Spallina, Esq.  
November 29, 2012  
Page 2 of 2

13. Please provide documentation concerning the allocation and division of all companies owned by Simon and/or Shirley at the time of their deaths and copies of any partnership, operating, or stockholders agreements;
14. Please provide a status of the ongoing litigation involving Stanford;
15. Please provide a status of the Iliewit company stock. Were the issues with Gerald Lewin resolved?;
16. Please provide a status of the funding of Telenet Company and Candice's employment with Telenet; and
17. Please provide any information you have with regards to the college funds created by Simon or Shirley Bernstein for the benefit of Joshua, Jacob and/or Daniel.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,



Christine P. Yates  
For the Firm

CPY/cak

cc: Eliot Bernstein  
Marc Garber

LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

*ATTORNEYS*

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

*SUPPORT STAFF*  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

December 18, 2012

**VIA U.S. MAIL**

Gerald Lewin, CPA  
CBIZ Goldstein Lewin  
1675 N Military Trail  
Fifth Floor  
Boca Raton, FL 33486

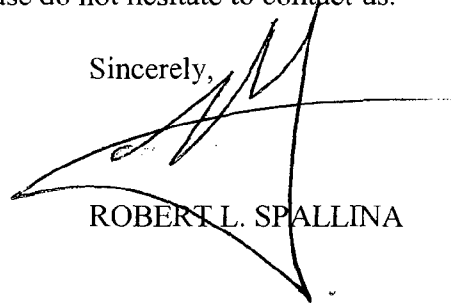
**Re: Bernstein Tax Returns**

Dear Gerry:

Enclosed are the checks representing payment for the preparation of the tax returns with regard to Simon Bernstein's estate, partnership and trusts.

If you have any questions, please do not hesitate to contact us.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures

ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

103

DATE 12/18/12

PAY TO THE ORDER OF CB12 MHM LLC

\$ 2861.25

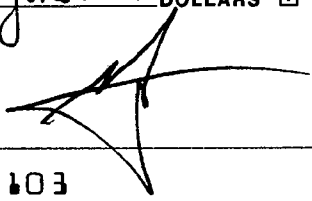
two thousand eight hundred sixty one & 25/100

DOLLARS

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 102222



⑆ 26 7084 13 1⑆

4 780 15 220 11 0 103





CBIZ Goldstein Lewin

Estate of Simon Bernstein  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 102222  
Date 11/12/2012  
Client No. 4001350.0  
Total Amount Due \$ 4,748.19

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through October 31, 2012**

Preparation of 1099's for the year ended December 31, 2011.

Accumulation and analysis of information and preparation of U.S.  
Individual Income Tax Return (Form 1040) for 2011 for Simon  
Bernstein.

	\$ 2,861.25	100%
Previous Balance	1,886.94	→ 100%
Amount Due	\$ 4,748.19	

0 - 30	31- 60	61 - 90	91 - 120	Over 120	Balance
2,861.25	0.00	0.00	0.00	1,886.94	4,748.19

Invoice Due Upon Receipt  
Payments Received Are Posted Through Above Invoice Date

Client Name: Simon Bernstein  
Invoice No.: 102222

Client No: 4001350  
Invoice Date: 11/12/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413 18978 114  
2670

DATE 12/18/2012

PAY TO THE ORDER OF

CB17

Twenty Eight Hundred Fifty Five and 80/100

\$ 2,855.80  
DOLLARS

Security Features Included. Details on Back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO SHIRLEY TRUST

*[Handwritten Signature]*

⑆ 267084131⑆

478018117⑆0114



CBIZ Goldstein Lewin

Shirley Bernstein Trust  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101052  
 Date 10/19/2012  
 Client No. 4001350.100  
 Total Amount Due \$ 3,155.80

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary Tax Return (Form 1041) for 2011.

Various communications with Attorney Robert Spallina to discuss Estate information.

\$ 2,855.80

Invoice Total 2,855.80

Optional prepaid audit and notice correspondence fee covering 2011 Fiduciary Income Tax Return(s).

300.00

\$ 3,155.80

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
3,155.80	0.00	0.00	0.00	0.00	3,155.80

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Shirley Bernstein Trust  
 Invoice No.: 101052

Client No: 4001350  
 Invoice Date: 10/19/2012

Make check payable to: CBIZ MMH LLC (Boca GL)  
 Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
 Ph: 561.994.5050 □ F: 561.241.0071 □ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.


SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

101

DATE 12/18/12

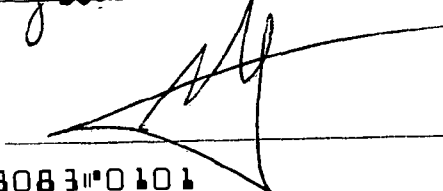
PAY TO THE ORDER OF CBIZ MHM LLC \$ 8237.60

eight thousand two hundred thirty seven and 60/100 DOLLARS  Security Features included. Details on back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 101338



⑆ 26 7084 13 1⑆ ⑆ 780 1808 3 11 0 1 0 1 ⑆


SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413  
2670 18978

116

DATE 12/18/2012

PAY TO THE ORDER OF CBIZ \$ 8237.60

Eight thousand Two hundred thirty seven and 60/100 DOLLARS  Security Features included. Details on back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO BERNSTEIN Fam Investments



⑆ 26 7084 13 1⑆ ⑆ 780 18 1 1 7 11 0 1 1 6 ⑆

*Jo vs Jo*



CBIZ Goldstein Lewin

Bernstein Family Investments, LLLP  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101338  
 Date 10/22/2012  
 Client No. 4002518.0  
 Total Amount Due \$ 16,475.20

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Write up of cash receipts, cash disbursements, posting of general ledger and preparation of adjusting journal entries for the period ended December 31, 2011.

Preparation of cash activity reconciliation as of December 31, 2011.

Accumulation of information and preparation of Federal and State Partnership Income Tax Returns for the calendar year ended December 31, 2011.

Preparation and analysis of contributions and withdrawals for 2011.

Record loans and repayments for 2011.

Apply for Federal Identification Number for Shirley's Trust.

Prepare changes to Partner's information.

Several phone conversations with Attorney Robert Spallina and Jerry Lewin regarding changes in Partnership.

\$ 14,840.85

Previous Balance 1,634.35

Total Amount Due \$ 16,475.20 *Jo/50*

Copy of Client Ledger Enclosed.

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
14,840.85	0.00	0.00	0.00	1,634.35	16,475.20

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Bernstein Family Investments, LLLP  
 Invoice No.: 101338

Client No: 4002518  
 Invoice Date: 10/22/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

**CBIZ GOLDSTEIN LEWIN**  
**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

4002518.0	Bernstein Family Investments, LLLP	Engagement Fee:	\$99,999.99
7020 Lions Head Lane	Phone: 561-988-8984	Gross WIP	14,840.85
		Progress Balance:	0.00
Boca Raton, FL 33496		Net WIP	14,840.85
<b>Engagement:</b>		Std Amount	0.00
P Partner: 400	LEWIN	Adjustment	0.00
Bill Manager 694	MESSURI	YTD Billed	0.00

**Billed**

	January	February	March	April	May	June	July	August	September	October	November	December
<b>PY</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9960.90	0.00	0.00
<b>CY</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Date	Employee	S/C	Service Description	Trx Description	Rate	Hours	Std Amt	Bill Amt	Std?
3/9/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Restore and print JP Morgan year end statements	163.00	0.50	81.50		
5/24/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	1.50	244.50		
6/7/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	1.50	244.50		
6/12/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, e-mail to Diana regarding broker statements for the month of December for all entities.	163.00	2.20	358.60		
6/13/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	5.50	896.50		
6/14/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	7.00	1,141.00		
6/15/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, finish summary of cash activity for both accounts, start to tie-out year end numbers	163.00	4.20	684.60		
6/19/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Decembre W/U	163.00	1.10	179.30		
7/27/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	1.50	249.00		
7/31/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U; phone call w/Diana regarding accounts w/JP Morgan	166.00	4.50	747.00		
8/2/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	2.00	332.00		
8/3/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	1.00	166.00		
8/7/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, prepare list of open items regarding deposits and withdrawals, e-mail to Diana with list.	166.00	6.50	1,079.00		
8/10/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	w/Diana going over receipts and disbursements	166.00	0.80	132.80		
8/13/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, reconcile contributions and distributions	166.00	2.50	415.00		
8/20/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Add additional information to Trial Balance	166.00	4.50	747.00		
8/21/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U & tax preparation	166.00	3.40	564.40		
8/23/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Going over trial balance, broker statements and k-1's for year end	166.00	2.50	415.00		
8/25/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Changes to trial balance, discuss w/Anthony	166.00	2.00	332.00		

Tuesday, October 02, 2012 9:10:20 AM

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**CBIZ GOLDSTEIN LEWIN**  
**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

4002518.0	Bernstein Family Investments, LLLP	Engagement Fee:	\$99,999.99		
8/28/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Year end Write-up, check into how to show the K-1 for Shirley's Trust, discuss w/Anthony the necessity to set up a new trust based on the terms or the initial trust for Shirley.	166.00	4.50	747.00
9/6/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Additional changes to workpapers	166.00	1.00	166.00
9/7/2012 DEROSA/L	2348 ACCOUNTING WRJTE-U	Make changes to Partner's information	166.00	0.50	83.00
9/13/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Check in workpaper files for 2010 to locate market value and cost for closest period to Shirley's death	166.00	1.00	166.00
9/15/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	W/Anthony to call attorney regarding signature for all returns to be mailed	166.00	0.50	83.00
7/30/2012 DEROSA/L	2396 OTHER	Scheduling	166.00	0.10	16.60
	<b>Subcat. Total:</b>	WU		62.30	10,271.30
	<b>Cat. Total:</b>	ACCT		62.30	10,271.30
10/25/2011 MESSURI	01198 ADMINISTRATIVE		199.00	0.30	59.70
	<b>Subcat. Total:</b>	OTH		0.30	59.70
	<b>Cat. Total:</b>	OTH		0.30	59.70
8/23/2012 MESSURI	1230 TAX PREPARATION	review tb & return for difference as prepared by staff.	222.00	2.30	510.60
	<b>Subcat. Total:</b>	1040		2.30	510.60
9/7/2012 MESSURI	1996 OTHER	Prepare SS4 apply on line for EIN to file return for Shirleys trust	222.00	1.00	222.00
	<b>Subcat. Total:</b>	1041		1.00	222.00
9/4/2012 MESSURI	1303 TELEPHONE	Telephone call to atty regarding shirley's Trust.	222.00	0.40	88.80
9/6/2012 MESSURI	1303 TELEPHONE	Telephone call with atty re shirley's trust. Discuss with Marc L	222.00	0.40	88.80
9/20/2012 MESSURI	1303 TELEPHONE	Telephone call with Jerry and atty Robert spallina	222.00	0.80	177.60
8/27/2012 RAINES	1306 SUPERVISION/REVIEW	review return and prepreview notes	391.00	1.60	625.60
9/10/2012 RAINES	1306 SUPERVISION/REVIEW	close out review notes and send to assembly	391.00	0.20	78.20
9/24/2012 LEWIN	1306 SUPERVISION/REVIEW		376.00	0.20	75.20
8/20/2012 DEROSA/L	1330 TAX PREPARATION	Start to prepare Tax Return, problems w/ACE adjustment	176.00	4.50	792.00
8/22/2012 DEROSA/L	1330 TAX PREPARATION	Check tax return against trial balance to locate difference	176.00	3.00	528.00
8/25/2012 DEROSA/L	1330 TAX PREPARATION	Finish tax return, put in for review	176.00	1.80	316.80
8/28/2012 MESSURI	1330 TAX PREPARATION	review with Linda to determine how to handle Shirley's trust pursuant to the trust Docs since she passed away in 2010.	222.00	0.50	111.00
9/7/2012 DEROSA/L	1330 TAX PREPARATION	Make changes to trial balance and Partner's interest, clear review points, reprocess returns	176.00	2.50	440.00
9/13/2012 DEROSA/L	1330 TAX PREPARATION	Make changes to return, reprocess return	176.00	1.00	176.00

TS004507

Tuesday, October 02, 2012 9:10:20 AM

Page 2776 of 4490

**CBIZ GOLDSTEIN LEWIN**

**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

Engagement	Client	Engagement Fee:			
4002518.0	Bernstein Family Investments, LLLP	\$99,999.99			
4/13/2012 HERODEK	1345 EXTENSIONS File extension	105.00	0.40	42.00	
9/10/2012 MESSURI	1354 ACCOUNTING SERVICE w/ps	212.00	0.30	63.60	
9/24/2012 MESSURI	1354 ACCOUNTING SERVICE telephone call with R Spallina	212.00	0.20	42.40	
9/10/2012 PERGAMENT	1397 COPY/ASSEMBLE	82.00	0.30	24.60	
9/11/2012 PERGAMENT	13E2 PROSYSTEMS	0.00	0.00	106.65	
<b>Subcat. Total:</b>		1065	18.10	3,777.25	
<b>Cat. Total:</b>		TAX	21.40	4,509.85	
4002518.0	<b>Totals:</b>	176.68	84.00	14,840.85	
Total Outstanding Progress Balance:				0.00	
Net Work In Process:				14840.85	

	0 to 30	31 to 60	61 to 90	91 to 120	121 to 180	Over 180	Total
<b>HRS</b>	10.30	43.40	6.10	21.50	1.90	0.80	84.00
<b>WIP</b>	2081.85	7814.20	1012.60	3504.50	286.50	141.20	14840.85
<b>AR</b>	0.00	0.00	0.00	0.00	0.00	1634.35	1634.35
<b>Last Payment</b>	9/18/2012	-3500.00	<b>YTD Receipts</b>	-3,500.00	<b>YTD Adjustments</b>		-10,490.00

Billing Code	Amount	Billing Code	Amount
Regular Bill:	14,840.85	Write Up:	
Progress Bill:		Carry Over:	
Apply Progress Bill:		Transfer*	
Write Down:		To: _____	_____
To Employcc:	_____	From: _____	_____
To Firm:	_____		
Partner Initials	_____		

\*Should client be made a non-billable client?  Yes  No



SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

102

DATE 12/18/12

PAY TO THE ORDER OF CB12 MHM LLC \$ 595.05

Five hundred ninety five and 05/100 DOLLARS

JPMorgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 101049

⑆ 26 7084 13 1⑆ ⑆ 780 1808 3 ⑆ 0 10 2

SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413  
2670 18978

117

DATE 12/18/2012

PAY TO THE ORDER OF CB12 \$ 595.05

Five hundred ninety five and 05/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Bernstein Holdings

⑆ 26 7084 13 1⑆ ⑆ 780 18 1 1 7 ⑆ 0 1 1 7



CBIZ Goldstein Lewin

Bernstein Holdings, LLC  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101049  
 Date 10/18/2012  
 Client No. 4002519.0  
 Total Amount Due \$ 1,320.10

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Write up of cash receipts, cash disbursements, posting of general ledger  
 and preparation of adjusting journal entries for the period ended  
 December 31, 2011.

Preparation of bank reconciliation.

Accumulation of information and preparation of Federal Partnership Income  
 Tax Returns for the calendar year ended December 31, 2011.

\$ 1,190.10

Invoice Total

1,190.10

Optional prepaid audit and notice correspondence fee covering 2011  
 Business Year End Tax Return(s).

130.00

\$ 1,320.10

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
1,320.10	0.00	0.00	0.00	0.00	1,320.10

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Bernstein Holdings, LLC  
 Invoice No.: 101049

Client No: 4002519  
 Invoice Date: 10/18/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 F: 561.241.0071 www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

103

DATE 12/18/12

PAY TO THE ORDER OF CBIZ MHM LLC \$ 500.00

Five hundred & NO/100 DOLLARS

J.P. Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO INV # 101057



⑆ 26 7084 13 1⑆

4 780 1808 3 ⑈ 0 103



CBIZ Goldstein Lewin

Jill Iantoni Family Trust  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101057  
 Date 10/19/2012  
 Client No. 4002522.0  
 Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
 Tax Return (Form 1041) for 2011.

\$ 500.00

Invoice Total

500.00

Optional prepaid audit and notice correspondence fee covering 2011  
 Fiduciary Income Tax Return(s).

40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Jill Iantoni Family Trust  
 Invoice No.: 101057

Client No: 4002522  
 Invoice Date: 10/19/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

104

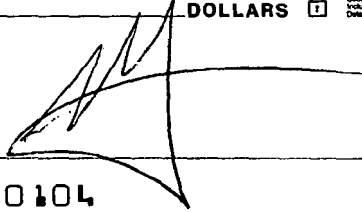
DATE 12/18/12

PAY TO THE ORDER OF CB12 MHM LLC \$ 500.00

Five hundred & No/100 DOLLARS

J.P. Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv # 101055



⑆ 26 7084 13 1⑆

4 780 1808 3 ⑈ 0 104



CBIZ Goldstein Lewin

Eliot Bernstein Family Trust  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101055  
 Date 10/19/2012  
 Client No. 4002521.0  
 Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
 Tax Return (Form 1041) for 2011. \$ 500.00

Invoice Total 500.00

Optional prepaid audit and notice correspondence fee covering 2011  
 Fiduciary Income Tax Return(s). 40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Eliot Bernstein Family Trust  
 Invoice No.: 101055

Client No: 4002521  
 Invoice Date: 10/19/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 F: 561.241.0071 www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

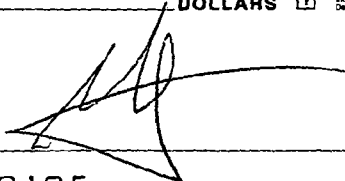
105

DATE 12/18/12

PAY TO THE ORDER OF CBIZ MAM LLC \$ 500.00

Five hundred & NO/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida



MEMO Inv # 101054

⑆ 26708413 ⑆

47801808310105



CBIZ Goldstein Lewin

Lisa S. Friedstein Family Trust  
 c/o Tescher & Spallina, P.A.  
 Attn: Robert Spallina  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431

Invoice No. 101054  
 Date 10/19/2012  
 Client No. 4002520.0  
 Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
 AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
 Tax Return (Form 1041) for 2011.

\$ 500.00

Invoice Total

500.00

Optional prepaid audit and notice correspondence fee covering 2011  
 Fiduciary Income Tax Return(s).

40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Lisa S. Friedstein Family Trust  
 Invoice No.: 101054

Client No: 4002520  
 Invoice Date: 10/19/2012

Make check payable to: **CBIZ MKM LLC (Boca GL)**  
 Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
 Ph: 561.994.5050 □ F: 561.241.0071 □ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.



**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 3:11 PM  
**To:** Robert Spallina  
**Subject:** FW: Life Insurance - agreement

Robert > FYI...

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 2:57 PM  
**To:** Ted Bernstein; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Thanks Ted, I and my counsel have his address and phone and stuff but he is refusing to talk to my and my children's attorneys who have already contacted him for information. Since I and the children are represented by counsel at this point he will need to deal with them regarding all these matters so I am not sure how anything can transpire while he refuses to release documents or meet with counsel, as I mentioned he told them already that he did not know me or my children first and then scheduled a meeting and cancelled and refuses to reschedule. Not sure what is up but I would be careful as Executor of any transactions that have not first gone through our counsel in any regard to any assets, etc. until these things are resolved. Let me know. eb

**Robert Spallina**

---

**From:** Eliot Ivan Bernstein [iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 6:03 PM  
**To:** 'Ted Bernstein'; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv; Robert Spallina  
**Subject:** RE: Life Insurance - agreement

Ted, as you know I have none of the documents, policies, trusts, etc. regarding the life policy(ies) in question. My attorneys have requested Robert to send them the documents, all of them relevant to me and my children, including the policies and trust agreements they were in etc. and it is in their hands at this point. I am waiting to hear from them but this may take several weeks or more based on Robert's refusal to talk with counsel and then some time to get our hands around the documents that we are still waiting for Robert to send since May 2011 meeting and on. Also, being a trustee of the kids trusts I would not want to make any decisions while they are represented by counsel that could interfere, as receiving the benefit directly would put me in conflict of interest with their estates as trustee I believe, again, why I hired counsel and think you should too and with fiduciary liabilities as one of the three executors of the estate you may even have another level of conflict that you should probably check with counsel regarding. Thanks, Eliot

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 5:50 PM  
**To:** 'Eliot Ivan Bernstein'; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Hi Eliot > probably the best thing to do is to forward the document to the counsel you retained, if you have not done so already. This should be fairly simple and straightforward for them to review. Speak to you soon...

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 2:57 PM  
**To:** Ted Bernstein; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Thanks Ted, I and my counsel have his address and phone and stuff but he is refusing to talk to my and my children's attorneys who have already contacted him for information. Since I and the children are represented by counsel at this point he will need to deal with them regarding all these matters so I am not sure how anything can transpire while he refuses to release documents or meet with counsel, as I mentioned he told them already that he did not know me or my children first and then scheduled a meeting and cancelled and refuses to reschedule. Not sure what is up but I would be careful as Executor of any transactions that have not first gone through our counsel in any regard to any assets, etc. until these things are resolved. Let me know. eb

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 1:38 PM  
**To:** 'Pam Simon'; Jill Iantoni  
**Cc:** lisa.friedstein@gmail.com; iviewit@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Hi > his address is:

TESCHER & SPALLINA, P.A.  
Boca Village  
Corporate Center I  
4855 Technology Way  
Suite 720  
Boca Raton, Florida 33431

**From:** Pam Simon [<mailto:psimon@stpcorp.com>]  
**Sent:** Thursday, December 06, 2012 10:52 AM  
**To:** Jill Iantoni  
**Cc:** Ted Bernstein; [lisa.friedstein@gmail.com](mailto:lisa.friedstein@gmail.com); [iviewit@gmail.com](mailto:iviewit@gmail.com); [iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
**Subject:** Re: Life Insurance - agreement

Thanks theo - will email u signed one today and fed x spallina - do u have his address?

On Dec 6, 2012, at 10:00 AM, "Jill Iantoni" <[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)> wrote:

Great. Thanks Ted for handling this!!

Jill

On Thu, Dec 6, 2012 at 8:58 AM, Ted Bernstein <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Hello,

Good news; the Heritage Union Life Insurance company is ready to make payment on the policy that insured Dad. There was an exhaustive search for the original trust document from 1995, which is the beneficiary of the policy owned by Dad. Since we have not been able to locate it, the attached agreement will permit the insurance company to make payment to a Trust account that will then distribute the proceeds in equal parts to the 5 of us. Robert Spallina recommended that I distribute this document so it can be reviewed by each of you, signed and then it can be submitted to the carrier. Please sign the document where applicable. Then email to me the signature page and Fedex the original to Robert Spallina's office. Once we have all signatures, the carrier should release proceeds quickly.

TESCHER & SPALLINA, P.A.  
Boca Village  
Corporate Center I  
4855 Technology Way  
Suite 720  
Boca Raton, Florida 33431

Call me with any questions.

**Ted**

.....

<image001.jpg>

**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833  
**Email:** [Tbernstein@lifeInsuranceConcepts.com](mailto:Tbernstein@lifeInsuranceConcepts.com)

**[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)**

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**Robert Spallina**

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, December 07, 2012 11:45 AM  
**To:** 'Diana Banks'  
**Cc:** Robert Spallina; Sigalos, Janet  
**Subject:** Bernstein Grandchildren Fiduciary Tax Returns

Diana,

Earlier this year I requested a copy of the K-1 for LIC Holdings. I have not yet received it.

We filed the fiduciary tax returns prior to the extension deadline expiring, but we will need to file amended returns once we receive the K-1.

**Robert,**

Is there any way we can get the assets re-registered to the trusts so the K-1 is mailed to us directly?

Thank you both for your assistance.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Thursday, November 15, 2012 8:13 AM  
**To:** lisa friedstein  
**Subject:** Re: trust document and disbursements

I don't share your concern as everyone will be signing a release as is typical when a distribution is made.

Sent from my iPhone

On Nov 15, 2012, at 8:10 AM, "lisa friedstein" <[lisa@friedsteins.com](mailto:lisa@friedsteins.com)> wrote:

Robert... jeff and I never heard from you about this...could you please respond...thanks...lisa and jeff

----- Forwarded message -----

From: "lisa friedstein" <[lisa@friedsteins.com](mailto:lisa@friedsteins.com)>  
Date: Oct 23, 2012 8:36 PM  
Subject: Re: trust document and disbursements  
To: <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>

Robert,

We do not know what the 1995 trust says but are concerned about repercussions to us and the trustee if the insurance policy is distributed equally among the children and eventually the trust is found and it states the policy should be split among 4 of the 5 children or something similar.

What are your thoughts

Thank you

Lisa

**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Tuesday, November 13, 2012 10:16 AM  
**To:** 'Pam Simon'  
**Cc:** Bernstein Ted; Kimberly Moran  
**Subject:** RE: Update

No need for a status call. We will follow-up on the claims later this week and report back

-----Original Message-----

From: Pam Simon [mailto:pambsimon@icloud.com]  
Sent: Monday, November 12, 2012 9:05 PM  
To: Robert Spallina  
Cc: Bernstein Ted  
Subject: Re: Update

hi robert - should we do a quick status call ? how is the insurance claim going? do you want our claims personnel to follow up? thanks pam

On Oct 19, 2012, at 5:32 AM, Pam Simon <pambsimon@me.com> wrote:

> Hi Robert - I have the ss4 on the 1995 irrevocable trust so we should be able to take care of getting the payment. If you already have the death claim package from the carrier can you overnight it to me and we will take care of the payout? If you don't have the package, can you send me an original death certificate and I will request it from the carrier?

> Also, we would like to do a family status call Tuesday at 11 am  
> chicago time. Pls let us know if that works for you? Have a nice  
> weekend - Pam Simon

>  
> Thanks  
> Pam

> On Oct 15, 2012, at 10:12 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

>  
>> Call me now  
>>

>> -----Original Message-----

>> From: Pam Simon [mailto:pambsimon@me.com]  
>> Sent: Monday, October 15, 2012 11:11 AM  
>> To: Robert Spallina  
>> Subject: Re: Call 10/ 16/12 Tuesday 3:30 pm Chicago time

>>  
>> I have some on the trust - should only be a few minutes

>>  
>> On Oct 15, 2012, at 8:36 AM, Robert Spallina  
>> <rspallina@tescherspallina.com> wrote:

>>  
>>> There are no updates at this time

>>>  
>>> Sent from my iPhone

>>>  
>>> On Oct 15, 2012, at 8:40 AM, "Pam Simon" <pambsimon@me.com> wrote:

>>>  
>>>> Hi all - do you have time for status?

**Robert Spallina**

---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Tuesday, October 30, 2012 1:15 PM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

No but we process death claims as part of our business. Thx

On Oct 30, 2012, at 6:50 AM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

Are you speaking to the carrier?

Sent from my iPhone

On Oct 29, 2012, at 9:00 PM, "Pam Simon" <[pambsimon@me.com](mailto:pambsimon@me.com)> wrote:

They said a few more weeks as of today - however the carrier doesn't care Thx

On Oct 29, 2012, at 3:33 PM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

The death certificates we have say pending investigation as to cause of death. Has this been cleared up?

---

**From:** Pam Simon [<mailto:pambsimon@me.com>]  
**Sent:** Monday, October 29, 2012 9:57 AM  
**To:** Robert Spallina; Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

Was the insurance claim filed yet? Do you need an original death certificate?

On Oct 28, 2012, at 6:40 AM, Pam Simon <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)> wrote:

Begin forwarded message:

**From:** "Pam Simon"  
<[psimon@stpcorp.com](mailto:psimon@stpcorp.com)>  
**Date:** October 24, 2012, 2:58:46 PM  
CDT  
**To:** "Robert L. Spallina"  
<[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
**Cc:** "Ted Bernstein"  
<[TBernstein@lifeinsuranceconcepts](mailto:TBernstein@lifeinsuranceconcepts)>



com>

**Subject: Simon Bernstein SS-4**

Dear Mr. Spallina,

Here is the SS-4 on the Simon Bernstein Irrevocable Insurance Trust dated 1995. The # is 65-6178916. I understand you have spoken with the Carrier and the proceeds are being paid out to the beneficiary as the Simon Bernstein Irrevocable Insurance Trust which I believe Ted Bernstein is getting the wire transfer instructions for the Carrier to send the proceeds to, as Trustee.

Thanks so much,

Pamela B. Simon

*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

Fax: (312) 819-0773

E-mail: [psimon@stpcorp.com](mailto:psimon@stpcorp.com)

[www.stpcorp.com](http://www.stpcorp.com)

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be transmitted via the  
Internet, as there can be no  
assurance of actual or timely  
delivery, receipt and/or  
confidentiality.

<DOC.PDF>

**Robert Spallina**

---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Monday, October 29, 2012 9:00 PM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

They said a few more weeks as of today - however the carrier doesn't care Thx

On Oct 29, 2012, at 3:33 PM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

The death certificates we have say pending investigation as to cause of death. Has this been cleared up?

---

**From:** Pam Simon [<mailto:pambsimon@me.com>]  
**Sent:** Monday, October 29, 2012 9:57 AM  
**To:** Robert Spallina; Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

Was the insurance claim filed yet? Do you need an original death certificate?

On Oct 28, 2012, at 6:40 AM, Pam Simon <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)> wrote:

Begin forwarded message:

**From:** "Pam Simon" <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)>  
**Date:** October 24, 2012, 2:58:46 PM CDT  
**To:** "Robert L. Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
**Cc:** "Ted Bernstein" <[TBernstein@lifeinsuranceconcepts.com](mailto:TBernstein@lifeinsuranceconcepts.com)>  
**Subject:** Simon Bernstein SS-4

Dear Mr. Spallina,

Here is the SS-4 on the Simon Bernstein Irrevocable Insurance Trust dated 1995. The # is 65-6178916. I understand you have spoken with the Carrier and the proceeds are being paid out to the beneficiary as the Simon Bernstein Irrevocable Insurance Trust which I believe Ted Bernstein is getting the wire transfer instructions for the Carrier to send the proceeds to, as Trustee.

Thanks so much,

Pamela B. Simon

*Pam Simon*  
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[www.stpcorp.com](http://www.stpcorp.com)

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IN THE CIRCUIT COURT OF THE FIFTEENTH  
JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR  
PALM BEACH COUNTY, FLORIDA

CASE NO. 502012CA013933XXXXMB

WILLIAM E. STANSBURY,

Division: AA-Kelley

Plaintiff,

v.

TED S. BERSTEIN;  
SIMON BERNSTEIN;  
LIC HOLDINGS, INC.; and  
ARBITRAGE INTERNATIONAL  
MANAGEMENT, L.L.C., f/k/a  
ARBITRAGE INTERNATIONAL  
HOLDINGS, L.L.C.

Defendants.

---

**MOTION FOR SUBSTITUTION OF PARTY**

Plaintiff, WILLIAM E. STANSBURY ("Plaintiff"), by and through his undersigned counsel and pursuant to Rule 1.260(a) of the Florida Rules of Civil Procedure, hereby moves this Court for entry of an Order substituting the personal representative of the ESTATE OF SIMON BERNSTEIN (the "Estate") in place of SIMON BERNSTEIN (the "Decedent") as a party to this action, and in support thereof state as follows:

1. On or about July 30, 2012, Plaintiff filed the Complaint that initiated this action against the defendants named therein, including the Decedent.
2. The Decedent died on September 13, 2012. A Suggest of Death statement was served by Defendants in this action on or about September 19, 2012. The personal representative

*Motion for Substitution of Party*  
Case No. 502012CA013933XXXXMB

of the Estate is now the proper party to this action, and the Decedent is no longer a proper party to this action.

WHEREFORE, Plaintiff, WILLIAM E. STANSBURY, respectfully requests (i) that this Court substitute the personal representative of the ESTATE OF SIMON BERNSTEIN in place of the Decedent as a party to this action, and (ii) such further relief as the Court deems just and equitable.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail at [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [arnsdorffk@gtlaw.com](mailto:arnsdorffk@gtlaw.com); [stcfffesj@gtlaw.com](mailto:stcfffesj@gtlaw.com); and [FLService@gtlaw.com](mailto:FLService@gtlaw.com) to Jon Swergold, Esq., Greenberg Traurig, P.A., 401 East Las Olas Blvd., Suite 2000, Fort Lauderdale, FL 33301 and at [kdstern@gmail.com](mailto:kdstern@gmail.com) to Plaintiff's co-counsel, Kenneth D. Stern, P.A., 3615 W. Boynton Beach Blvd., Boynton Beach, FL 33436, this 5th day of November, 2012.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel: 561-734-5552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By: /s/ Peter M. Feaman  
Peter M. Feaman  
Florida Bar No.: 0260347



**FPL**  
POWERING TODAY.  
EMPOWERING TOMORROW.

November 1, 2012

ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445

**Re: Electric Service for: BERNSTEIN, SIMON**  
**Estate Case Number: CP-12-004391**  
**Bill Account No: 1125914323**

At FPL we strive to keep billing and records up-to-date and accurate. We recently received information indicating you are the personal representative handling the estate of SIMON BERNSTEIN, Case Number CP-12-004391, Palm Beach County Florida. Please take a moment to complete the form below and indicate how you wish to handle the electric service account. Thank you for your prompt assistance.  
Sincerely,

Customer Care

FPL Bill Account Number: 1125914323

Please complete and return entire letter to: FPL P.O. Box 025576 Miami, FL 33105-5576

**CHOOSE ONE:**

Change the name on the referenced account to: Estate of Simon L. Bernstein SSN# 30-6329442  
Relationship to the Deceased: estate

*(Note: If you chose this option FPL will not charge an initial service charge, no billing interruption will occur and the bill account number will remain the same)*

Send bills to: 7020 Lions Head Lane  
Boca Raton FL 33496

OR:

Close the account effective \_\_\_\_\_

*(Note: Note: At least one business day advance notice is needed)*

Send final bill to: \_\_\_\_\_  
\_\_\_\_\_

If you know the party needing service at this address, please ask them to apply for service by contacting FPL at 1-800-226-3545.

Authorized by: \_\_\_\_\_  
Telephone # \_\_\_\_\_

RE: FPL Acct No: 1125914323  
Rep: ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445



**FPL**  
POWERING TODAY.  
EMPOWERING TOMORROW.

November 1, 2012

ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445

**Re: Electric Service for: BERNSTEIN, SIMON**  
**Estate Case Number: CP-12-004391**  
**Bill Account No: 6696986220**

At FPL we strive to keep billing and records up-to-date and accurate. We recently received information indicating you are the personal representative handling the estate of SIMON BERNSTEIN, Case Number CP-12-004391, Palm Beach County Florida. Please take a moment to complete the form below and indicate how you wish to handle the electric service account. Thank you for your prompt assistance.

Sincerely,

Customer Care

-----  
FPL Bill Account Number: 6696986220

Please complete and return entire letter to: FPL P.O. Box 025576 Miami, FL 33105-5576

**CHOOSE ONE:**

Change the name on the referenced account to: Estate of Simon L. Bernstein SSN# 30-6329442  
Relationship to the Deceased: estate

*(Note: If you chose this option FPL will not charge an initial service charge, no billing interruption will occur and the bill account number will remain the same)*

Send bills to: 7020 Lions Head Lane  
Boca Raton FL 33486

OR:

Close the account effective \_\_\_\_\_  
*(Note: Note: At least one business day advance notice is needed)*

Send final bill to: \_\_\_\_\_  
\_\_\_\_\_

If you know the party needing service at this address, please ask them to apply for service by contacting FPL at 1-800-226-3545.

Authorized by: \_\_\_\_\_  
Telephone # \_\_\_\_\_

RE: FPL Acct No: 6696986220  
Rep: ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445





Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [ctv@trippscott.com](mailto:ctv@trippscott.com)

November 9, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

Our firm represents Mr. and Mrs. Bernstein, individually, as natural guardians of Joshua, Jacob, and Daniel Bernstein, and as Trustees of any trusts created for Joshua, Jacob and Daniel Bernstein by Simon and/or Shirley Bernstein. In order to assist us in this matter, please provide us with copies of the following:

1. Copies of all estate planning documents including all Wills and Trusts for Shirley Bernstein and Simon Leon Bernstein that our client was a beneficiary, whether qualified or contingent;
2. Copies of all estate planning documents including all Wills and Trusts that our client's children, Joshua, Jacob and/or Daniel, are named as beneficiary, whether qualified or contingent;
3. Copies of all documents executed in May and June 2012 regarding the Last Will and Testament of Shirley Bernstein;
4. Estate Accounting for Shirley Bernstein;
5. Estate Accounting for Simon Bernstein;
6. Trust Accountings for any Trusts that our client, his spouse, or his children are a beneficiary, whether qualified or contingent;
7. Copies of any claims filed in the Estate of Shirley Bernstein and Simon Bernstein;
8. Copy of the Inventory filed in the Estate of Shirley Bernstein;
9. Copy of the Inventory filed in the Estate of Simon Bernstein, or if none, please provide the approximate date you expect the Inventory will be prepared and filed with the Probate Court;
10. Allocation of the tangible personal property of Shirley and Simon Bernstein. Specifically, is the jewelry being divided among the ten grandchildren?;
11. Appraisals of tangible personal property, specifically the jewelry, artwork and collectibles;
12. All documents relating to the life insurance policies owned by Shirley and/or Simon, insuring Shirley and/or Simon's life, or for the benefit of Shirley and/or Simon Bernstein;
13. Please provide documentation concerning the allocation and division of all companies owned by Simon and/or Shirley at the time of their deaths and copies of any partnership,

659917v2 985508.0001

110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301

Post Office Box 14245 • Fort Lauderdale, Florida 33302

Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

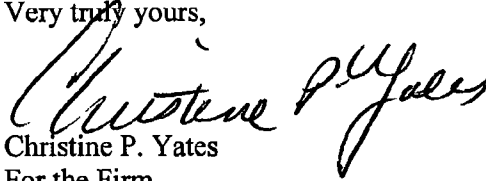
TS004535

Robert L. Spallina, Esq.  
November 9, 2012  
Page 2 of 2

- operating, or stockholders agreements;
14. Please provide a status of the ongoing litigation involving Stanford;
  15. Please provide a status of the Iliewit company stock. Were the issues with Gerald Lewin resolved?;
  16. Please provide a status of the funding of Telenet Company and Candice's employment with Telenet; and
  17. Please provide any information you have with regards to the college funds created by Simon or Shirley Bernstein for the benefit of Joshua, Jacob and/or Daniel.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,



Christine P. Yates  
For the Firm

CPY/jcj

cc: Eliot Bernstein  
Marc Garber

*Ronik Seecharan*

3196 N. Federal Hwy.  
Boca Raton, FL. 33431  
561.395.3244  
Fax: 561.392.3502

Send to: Robert Spallina	From: Carling
Attention:	Date: 10/31/12
Fax Number: 561-997-7308	Re: Eliot Bernstein (son of Simon Bernstein)

- Urgent
- Reply ASAP
- Please comment
- Please review
- For your information

Total pages, including cover: 5

**Comments:**

Hello,  
  
The following is a bill for dental work for Eliot Bernstein. This is being submitted under Simon Bernstein's estate. If you have any questions or concerns, please call Carling at 561-395-3244. Thank you.

**CONFIDENTIALITY NOTICE:** This message and the document accompanying this transmission intended for the use of the person or entity to which it is addressed and may contain information that is privileged and confidential, the disclosure of which is governed by applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this information is **STRICTLY PROHIBITED**. If you have received this message in error, please notify the sender immediately and arrange for the return or destruction of these documents.

**STATEMENT OF ACCOUNT**

Dr. Ronik Seecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION		AMOUNT	AMOUNT DUE
PREVIOUS BALANCE						
10-20-08	Eliot	D6066	Implant Supported PFM Crown	3	1500.00	
10-20-08		D6060	Components/Abutment	3	500.00	
10-20-08		D6066	Implant Supported PFM Crown	4	1500.00	
10-20-08		D6060	Components/Abutment	4	500.00	
10-20-08		D6066	Implant Supported PFM Crown	5	1500.00	
10-20-08		D6060	Components/Abutment	5	500.00	
10-20-08		D6066	Implant Supported PFM Crown	6	1500.00	
10-20-08		D6060	Components/Abutment	6	500.00	
10-20-08		D6066	Implant Supported PFM Crown	7	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	8	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	9	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	10	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	11	1500.00	
10-20-08		D6060	Components/Abutment	11	500.00	
10-20-08		D6066	Implant Supported PFM Crown	12	1500.00	
10-20-08		D6060	Components/Abutment	12	500.00	
10-20-08		D6066	Implant Supported PFM Crown	13	1500.00	
10-20-08		D6060	Components/Abutment	13	500.00	
10-20-08		D6066	Implant Supported PFM Crown	14	1500.00	
10-20-08		D6060	Components/Abutment	14	500.00	
10-20-08		D6066	Implant Supported PFM Crown	19	1500.00	
10-20-08		D6060	Components/Abutment	19	500.00	
10-20-08		D6066	Implant Supported PFM Crown	20	1500.00	
10-20-08		D6060	Components/Abutment	20	500.00	
10-20-08		D6066	Implant Supported PFM Crown	21	1500.00	
10-20-08		D6060	Components/Abutment	21	500.00	
10-20-08		D6066	Implant Supported PFM Crown	22	1500.00	
10-20-08		D6060	Components/Abutment	22	500.00	
10-20-08		D6066	Implant Supported PFM Crown	23	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	24	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	25	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	26	1500.00	
10-20-08		D6066	Implant Supported PFM Crown	27	1500.00	
10-20-08		D6060	Components/Abutment	27	500.00	
10-20-08		D6066	Implant Supported PFM Crown	28	1500.00	

18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum

CURRENT	OVER 30	OVER 60	OVER 90	UNAPPLIED	TOTAL DUE

Thank you for your trust !

**STATEMENT OF ACCOUNT**

Dr. Ronik Saecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
10-20-08		D6060	Components/Abutment 28	500.00	
10-20-08		D6066	Implant Supported PFM Crown 29	1500.00	
10-20-08		D6060	Components/Abutment 29	500.00	
10-20-08		D6066	Implant Supported PFM Crown 30	1500.00	
10-20-08		D6060	Components/Abutment 30	500.00	
10-20-08		D6199	Diagnostic Stent	750.00	
10-20-08		D9940	Occlusal Guard By Report	500.00	
10-20-08		00005	Lab Fees	9000.00	
09-10-08		Payment	Applied from your \$19800.00 personal check #1018	-9675.00	
10-23-08		Payment	Personal payment: Check# 310	-13581.25	
07-27-09		Payment	Personal payment: Check# 1032	-10000.00	
09-03-09		Payment	Personal payment: Check# 1033	-10000.00	
12-11-09		Payment	Personal payment: Check# 1038	-10000.00	993.75
09-28-09	Eliot	D9947	Electric Tooth Brush	150.00	150.00
01-20-10	Eliot	20010	Broken Appt.	100.00	100.00
09-09-10	Eliot	D1110	Adult Prophy	75.00	
09-09-10		D0120	Periodic Oral Eval	25.00	100.00
<b>CURRENT ACTIVITY</b>					
01-13-10	Eliot	06930	Repair Temps	150.00	150.00
02-10-11	Eliot	06930	Repair Temps	150.00	150.00
03-01-11	Eliot	06930	Repair Temps	150.00	150.00
04-11-11	Eliot	06930	Repair Temps	150.00	150.00
04-18-11	Eliot	06930	Repair Temps	150.00	150.00
05-03-11	Eliot	06930	Repair Temps	150.00	150.00
05-18-11	Eliot	06930	Repair Temps	150.00	150.00
18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum					
<b>CURRENT</b>	<b>OVER 30</b>	<b>OVER 60</b>	<b>OVER 90</b>	<b>UNAPPLIED</b>	<b>TOTAL DUE</b>
Thank you for your trust !					

**STATEMENT OF ACCOUNT**

Dr. Ronik Saecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
06-20-11	Eliot	06930	Repair Temps	150.00	150.00
07-21-11	Ellot	06930	Repair Temps	150.00	150.00
08-08-11	Eliot	06930	Repair Temps	150.00	150.00
08-17-11	Eliot	06930	Repair Temps	150.00	150.00
08-23-11	Eliot	06930	Repair Temps	150.00	150.00
08-31-11	Eliot	06930	Repair Temps	150.00	150.00
09-08-11	Eliot	06930	Repair Temps	150.00	150.00
09-22-11	Ellot	06930	Repair Temps	150.00	150.00
12-02-11	Eliot	06930	Repair Temps	150.00	150.00
12-15-11	Eliot	06930	Repair Temps	150.00	150.00
12-22-11	Ellot	06930	Repair Temps	150.00	150.00
01-16-12	Eliot	06930	Repair Temps	150.00	150.00
06-13-12	Eliot	06930	Repair Temps	150.00	150.00
07-03-12	Eliot	06930	Repair Temps	150.00	150.00
08-30-12	Eliot	06930	Repair Temps	150.00	150.00
10-18-12	Ellot	06930	Repair Temps	150.00	150.00
10-25-12	Ellot	06930	Repair Temps	150.00	150.00
10-25-12	Eliot	00000	Candice Bernstein Balance	1252.50	1252.50

18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum

CURRENT	OVER 30	OVER 60	OVER 80	UNAPPLIED	TOTAL DUE

Thank you for your trust !

**STATEMENT OF ACCOUNT**

Dr. Ronik Seecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
				TOTAL DUE	6196.25
<p>18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum</p>					
CURRENT	OVER 30	OVER 60	OVER 90	UNAPPLIED	TOTAL DUE
1552.50	150.00	0.00	4493.75	0.00	6196.25
Thank you for your trust !					

Total amount due: \$6196.25

**Robert Spallina**

---

**From:** Kimberly Moran  
**Sent:** Friday, October 05, 2012 8:27 AM  
**To:** Robert Spallina  
**Subject:** Cary Wilson 561-703-3998

Re: Maritza Pucchio – Bernstein Estate. He said they have not heard back from the family and they are going to call the sheriff's dept to meet them at the house since she is a resident there and she would like to get her things.

**Kimberly Moran, Legal Assistant**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308



**Robert Spallina**

---

**From:** Messuri, Anthony [AMessuri@cbizgl.com]  
**Sent:** Monday, October 15, 2012 2:14 PM  
**To:** Robert Spallina  
**Cc:** Kimberly Moran  
**Subject:** RE: Estate of Simon L. Bernstein

**Importance:** High

Robert,

The return is ready to go unfortunately we cannot deliver the return today and a courier may not get to you before 5pm so it can be postmarked today.

Please send someone from your office to pick up the return as soon as possible. I will leave it up from with the receptionist and tell me the name of the person picking up the return so I can properly document our files.

Please confirm.

Thanks,

Anthony

---

**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Monday, October 15, 2012 1:51 PM  
**To:** Messuri, Anthony  
**Cc:** rspallina@tescherspallina.com  
**Subject:** Estate of Simon L. Bernstein

Dear Mr. Messuri:

Attached are the Letters of Administration for the Estate of Simon L. Bernstein.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, October 15, 2012 1:51 PM  
**To:** 'AMessuri@cbizgl.com'  
**Cc:** 'rspallina@tescherspallina.com'  
**Subject:** Estate of Simon L. Bernstein  
**Attachments:** Bernstein - Letters of Administration.pdf

Dear Mr. Messuri:

Attached are the Letters of Administration for the Estate of Simon L. Bernstein.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/15/2012

TS004544

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Wednesday, October 10, 2012 2:55 PM  
**To:** 'christopher.r.prindle@jpmorgan.com'  
**Cc:** Robert Spallina  
**Subject:** Estate of Simon L. Bernstein  
**Attachments:** Bernstein - Letters of Administration.pdf

Dear Chris:

Attached is a copy of the Letters of Administration for the Estate of Simon L. Bernstein. The EIN number for the Estate is 30-6329442.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/10/2012

TS004546

**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:45 AM  
**To:** Alexa Collevecchio; 'tbernstein@lifeinsuranceconcepts.com'  
**Subject:** RE: e/o Simon Bernstein

Ted – let's set up a time with them ASAP. Thanks

---

**From:** Alexa Collevecchio  
**Sent:** Wednesday, October 10, 2012 10:41 AM  
**To:** tbernstein@lifeinsuranceconcepts.com  
**Cc:** Robert Spallina  
**Subject:** e/o Simon Bernstein

Mr. Bernstein,

Attached is a letter that was sent to Robert this morning regarding Maritza Puccio from her attorney Richard W. Springer, Esq.

If the attachment fails to open or you have any questions, please do not hesitate to call the office.

Best Regards,

**Alexa Collevecchio, Receptionist**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

**Alexa Collevchio**

---

**From:** Alexa Collevchio  
**Sent:** Wednesday, October 10, 2012 10:41 AM  
**To:** 'tbernstein@lifeinsuranceconcepts.com'  
**Cc:** Robert Spallina  
**Subject:** e/o Simon Bernstein  
**Attachments:** Springer - Maritza Puccio Ltr 10-10-2012.pdf

Mr. Bernstein,

Attached is a letter that was sent to Robert this morning regarding Maritza Puccio from her attorney Richard W. Springer, Esq.

If the attachment fails to open or you have any questions, please do not hesitate to call the office.

Best Regards,

**Alexa Collevchio, Receptionist**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

10/10/2012

TS004548

LAW OFFICES  
OF  
**RICHARD W. SPRINGER, P.A.**  
BOARD CERTIFIED CRIMINAL TRIAL ATTORNEY  
3003 SOUTH CONGRESS AVENUE  
SUITE 1A  
PALM SPRINGS, FLORIDA 33461

RICHARD W. SPRINGER  
CATHERINE MAZZULLO

TELEPHONE: (561)433-9500  
FACSIMILE: (561)433-9522  
e-mail: richardw.springer@aol.com  
website: [www.richardw.springer.com](http://www.richardw.springer.com)

October 10, 2012

VIA FACSIMILE: 561-997-7308

Robert L. Spallina, Esquire  
Teschler & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

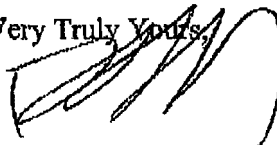
Re: Simon Bernstein Trust/Maritza Puccio

Dear Robert:

Thank you for taking my phone call of October 9<sup>th</sup> and discussing the above captioned matter. Enclosed please find Ms. Puccio's list of personal property that is to be returned. We request that a time be scheduled for Ms. Puccio, accompanied by Investigator Roy Strohacker and two movers, to meet with a representative of the Trust at the residence. If there are any disputed items on the list, I do not want that to hold up our getting the personal property about which there is no dispute.

Please review the enclosed list and let me know if there are any disputed items and give me some choices as to when would be a good time for the transfer of the personal property to take place.

Very Truly Yours,



Richard W. Springer, Esquire

RWS/tb

cc: Maritza Puccio  
Investigator Roy Strohacker

Maritza Puccio,

Inventory

All mail, correspondences, legal papers, checks that are either explicitly addressed to Maritza Puccio. Maritza Puccio requests copies of any such papers that either implicitly or explicitly mention Maritza Puccio.

One white bowl and one white flower vase that are in the living room near the stairs. Both are empty. All personal items in the upstairs bedroom, bathroom, and closet that is used exclusively by Maritza Puccio. These items include:

- Guitar
- Pants and jeans
- Sport pants and sweaters
- Dresses
- Shorts, skirts
- Dress sweaters
- Belts
- Scarfs
- Shoes – heels, boots, flats, sneakers
- Hats
- Bags and purses
- Gym clothes
- Sleep attire
- Socks
- Teddy Bear
- Set of yellow sheets with comforter
- Candles
- Jewelry – necklaces, bracelets
- Nail polish, makeup, lotions
- Toiletries
- Facial stuff
- Hair supplies – shampoo, gels, hair spray, color, conditioner

Maritza also requests access to her personal possessions in the downstairs study / office (also known as the “cabana”). This includes:

- Desk and chair – the glass desk and corresponding chair were brought by Maritza to the residence when she moved into the house. This is the only furniture item listed on this inventory.
- Printer
- 2 decorative butterflies
- Blue radio
- Books
- Shredder
- School supplies

Lastly, Maritza wants to retrieve the following items from the Garage:

- Several plastic storage containers with books
- Mountain bike

**Robert Spallina**

---

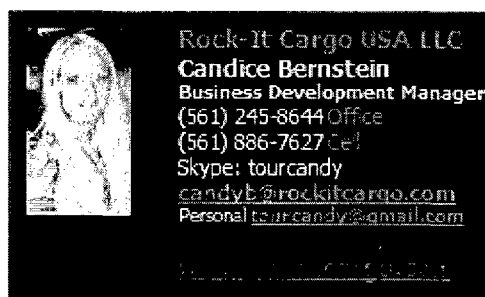
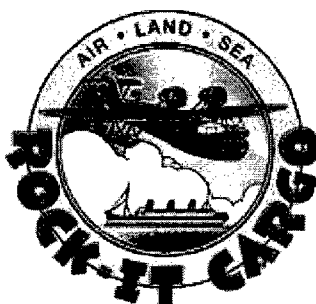
**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:54 AM  
**To:** 'Craig, Janet'  
**Cc:** 'Farrell, Evan'  
**Subject:** FW: Bernstein Family  
**Attachments:** Bills for Trust.pdf; image001.jpg; image002.jpg

Janet – bills that Candice sent last week. See he email below

---

**From:** Candice M Bernstein [mailto:candyb@rockitcargo.com]  
**Sent:** Tuesday, October 02, 2012 9:30 PM  
**To:** Robert Spallina  
**Cc:** [iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
**Subject:** Bernstein Family

Hi Mr. Spallina, please find the attached bills for Eliot Bernstein Family that have been paid from the trust in the past. I would also like to inquire as to the current status of bills for Bernstein Family LLC that are instrumental for the property address at 2753 NW 34<sup>th</sup> Street, Boca Raton, FL 33434 as well as the children's school bills and other necessary living expenses. Rachel has stated she has forwarded all the bills to you for payment so that there is no interruption in our services and daily lives. Please forward a copy of all our families trust information and copies of all bills and expenses being paid as soon as possible. Thank you, Eliot and Candice Bernstein



Candice Bernstein  
Business Development Manager  
Rock-It Cargo USA LLC  
[candyb@rockitcargo.com](mailto:candyb@rockitcargo.com)  
(561) 245.8644 (o)  
(561) 886.7627 (c)



Corporate HQ - Los Angeles, California  
5438 West 104th Street  
Los Angeles, CA 90045  
Rock It Cargo USA LLC @ <http://www.rockitcargo.com>

**CONFIDENTIALITY NOTICE:**

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S A I N T A N D R E W ' S S C H O O L

August 30, 2012

Mr. and Mrs. Eliot I. Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434-3459

Re: Joshua  
Costa Rica Trip

Dear Mr. and Mrs. Bernstein:

Due to the high cost of the Costa Rica trip, financial aid has been made available to those students currently receiving aid for tuition for the 2012/2013 academic year. Joshua has been awarded financial assistance in the amount of \$139 for the Tenth Grade trip which leaves a balance due in the amount of \$1,261. The balance due is payable as follows:

Payment 1 due September 7, 2012	\$ 442
Payment 2 due September 30, 2012	630
Payment 3 due October 15, 2012	<u>189</u>
Total	\$ 1,261

If you have already submitted the \$500 first payment, just reduce the amount of the remaining payments due by the overage you paid on the first payment.

Please forward the payments to Nick Dorn in the Upper School office by the dates indicated above. Please indicate the student's name and that the payment is intended for the Costa Rica trip.

Also, please be advised that all payments for the trip are non-refundable. If full payment has been made and the student misses the trip due to illness, if ticketed, he or she holds a ticket that can be used for up to a year.

Sincerely,

Kathy J. Van Valkenburg  
Business Manager



# LAX SKILLS WITH CASEY POWELL

Location: Saint Andrew's School • 3900 Jog Road • Boca Raton, Florida

Athletic Fields • 3:20pm-4:20pm

## BOYS and GIRLS Grades 1-5

### 3 SESSIONS FOR BEGINNERS AND ELITE

#### SESSION #1

October

Price: \$200

October 2, 4, 9, 11

14, 16, 23, 25

#### SESSION #2

November

Price: \$200

Oct. 30 Nov. 1, 6, 8

13, 15, 20, 27

#### SESSION #3

December

Price: \$150

December 4, 6, 11, 13

16, 20

**ALL BOYS PLAYERS MUST HAVE: STICK, PADS, HELMET, MOUTHGUARD, SNEAKERS**

**ALL GIRLS PLAYERS MUST HAVE: STICK, GOGGLES, MOUTHGUARD, SNEAKERS**

**BEGINNER BOYS & GIRLS WILL ONLY NEED A STICK AND SNEAKERS**

ALL PLAYERS MUST MEET

IN

THE WEPRIN CENTER BETWEEN 3:00-3:15pm

ALL PLAYERS MUST BE PICKED UP

AT

MALNIK ATHLETIC CENTER AT 4:20pm

Mail Check and Registration to: Casey Powell Lacrosse • 3850 McIntosh Lane

Boca Raton, Florida • 33434

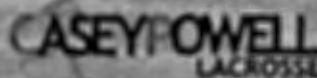
Casey Powell Lacrosse will teach aspects of lacrosse and create a high energy atmosphere where each player will see progress

This year's after school enrichment program will be under instruction of Casey Powell and Brian Coit with Special guests

Stephen Keogh (Syracuse University) and Kevin Crowley (Stony Brook University) who both are college All-Americans

Questions? Email us: [casey.powell@saintandrews.net](mailto:casey.powell@saintandrews.net) or call 315-882-6612

[www.CaseyPowellLacrosse.com](http://www.CaseyPowellLacrosse.com)



STAY AFTER SCHOOL WITH CASEY

JOSH BERNSTEIN FALL LACROSSE TEAM FEES = \$625

DANNY BERNSTEIN FALL LACROSSE TEAM = \$625

CHECK PAYABLE TO CASEY POWELL LACROSSE TOTAL= \$1250

Team 22 enters it's 2nd Fall with great enthusiasm! Our curriculum will integrate individual player development with team specific concepts that we want each player to comprehend. The training will will work to improve each player's weaknesses and build on his strengths.

***Player Evaluations will be September 23rd at the Saint Andrew's School, starting at 8:00 AM.***

\*All Class of 2016 players will be initially placed with U15 unless they played JV during the 2012 season. Placement on U17 will be based on performance at the evaluation.

### **Cost**

We will use the same Team 22 uniforms as the Summer program. For those who need uniforms, the cost will be \$700. For those who already have uniforms, the cost will be \$625. The fee will include blue game shorts, tournament fees, and practices. Travel to each event and hotels are not included.

Also, please be sure that your US Lacrosse membership is current. If you are not sure, or need to register, please click on one of the links below.

A-MACULATE CLEANING SERVICE

974 JEFFERY STREET

BOCA RATON, FL 33487

SERVICE DATES SEPT. 4<sup>TH</sup> AND 18<sup>TH</sup>

TOTAL DUE \$ 195.00

# Athletes Edge LAX Academy

**Invites:**

*Danny Bernstein*

To

## The First Annual Invitation Only Winter/Spring Competitive Lacrosse-Training Program!

**We want only the best young players in the local South Florida area!**

### **Our Philosophy:**

To teach an explosive, up-tempo attacking style of play that develops and capitalizes upon creating odd man advantages.

Our situational drills and scrimmages will demand that players use both their strong and weak hands, thus preparing them for an elite level of play. In addition to on-field training, players will receive specialized speed and agility training from *Athletes Edge* to build the explosiveness needed to create space at the highest level.

Over the years *Athletes Edge* has developed many high-level lacrosse players. Many of which have gone on to play Division-1 and Professional Lacrosse. *Athletes Edge* will be utilizing it's expertise in LAX to dedicate a full 30 minutes each session to building speed/power/explosion/strength as well as agility through LAX-specific planes of motion.

### **Important Information:**

- **\*LIMITED SPACE AVAILABLE\***
- **13 Wk Program (Starts January 15<sup>th</sup>, Ends April 13<sup>th</sup>)**
- **Tuesday's and Thursday's from 5:30PM to 7:30PM; & Saturdays from 9:30AM to 11:30AM.**
- **ONLY \$225!!**
- **At FAU in Boca Raton; Field TBD**
- **To register, contact:**

**Joe Horter**  
**Athletes Edge**  
**954-406-0716 Ext. 2**  
**Joe@AETTrainingSystems.com**

Powered by:



**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:06 AM  
**To:** 'Craig, Janet'  
**Cc:** 'Farrell, Evan'  
**Subject:** FW: FACTS Payment Plan Confirmation (6300528)

Janet – looks like the payment is more than we thought. Other items to follow

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

The information contained in this message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by e-mail or telephone. Thank you.

---

**From:** Rachel Walker [<mailto:rachel3584@gmail.com>]  
**Sent:** Wednesday, October 10, 2012 7:19 AM  
**To:** Robert Spallina  
**Subject:** Fwd: FACTS Payment Plan Confirmation (6300528)

Sent from my iPhone

Begin forwarded message:

**From:** FACTS Management Company <[noreply2@factsmgt.com](mailto:noreply2@factsmgt.com)>  
**Date:** May 22, 2012, 2:07:33 PM EDT  
**To:** <[rachel3584@gmail.com](mailto:rachel3584@gmail.com)>  
**Subject:** **FACTS Payment Plan Confirmation (6300528)**

**FACTS Management Company**  
**Confirmation Notification**

Mr. Simon Bernstein:

Agreement #: 101576

05/22/12

Thank you for using FACTS Management Company to make your payment for Saint Andrew's School. The person responsible for payment on this agreement is Mr. Simon Bernstein.

The following Additional Authorized Parties have been added to the agreement:  
Rachel Walker



The total balance due to Saint Andrew's School is \$55,521.00. Details about your balance are located at the end of this notice.

Your schedule of payments is listed below. Payments will be processed automatically from your checking account with Legacy Bank until the balance is paid in full.

Date	Description	Amount
06/05/2012	Payment	\$5,552.10
07/05/2012	Payment	\$5,552.10
08/06/2012	Payment	\$5,552.10
09/05/2012	Payment	\$5,552.10
10/05/2012	Payment	\$5,552.10
11/05/2012	Payment	\$5,552.10
12/05/2012	Payment	\$5,552.10
01/07/2013	Payment	\$5,552.10
02/05/2013	Payment	\$5,552.10
03/05/2013	Payment	\$5,552.10

**Fee Information:**

A \$30.00 FACTS returned payment fee will be assessed for each returned payment.

**Customer Service and Online Access:**

This confirmation notification is based on the terms of your original agreement. To manage your agreement information or make payments online, go to <https://online.factsmgmt.com>. If clicking the link does not work in your email program you can copy the entire link and paste it into the address box of your browser.

Please contact customer service representatives at (866) 441-4637 with any questions. If you have questions regarding the terms of your payment plan, please contact Saint Andrew's-June Shumate/Cherry Fiske at 561-210-2038.

Sincerely,

*FACTS Management Company*

**Balance Details**

Name	Description	Amount
Daniel Bernstein	Tuition	\$16,443.00
Jacob Bernstein	Tuition	\$18,639.00
Joshua Bernstein	Tuition	\$20,439.00

*Do NOT reply to this message. Replies will not be read.*



LAW OFFICES

TESCHER & SPALLINA, P.A.

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 9, 2012

**VIA U.S. MAIL**

Dani Comart  
JP Morgan  
240 E. Palmetto Park Road  
Boca Raton, FL 33432

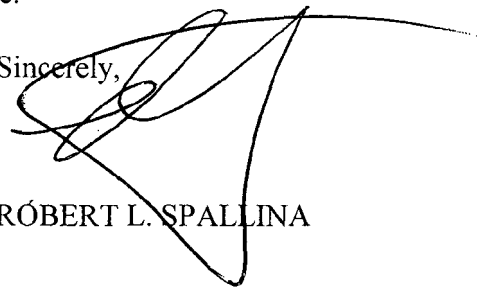
**Re: Shirley Bernstein Trust Agreement  
Simon Bernstein Trust Agreement**

Dear Dani:

Enclosed are the original signed Trust Certification forms for the above-referenced trusts.

Should you have any questions, please call me.

Sincerely,



ROBERT L. SPALLINA

RLS/km  
Enclosures

J.P. Morgan Account Certification of Trust (For all States)

J.P. Morgan

Instructions

This Agreement and Certification of Trust (this "Certification") is for use by trustees of domestic revocable or irrevocable trusts but not for employee benefit trusts, nominees or business trusts, any trust governed under the laws of any foreign jurisdiction, or for any trust for which the beneficiaries are business organizations operating for profit such as corporations, partnerships, limited liability companies, associations or business trusts.

This Certification must be signed by all current trustees (each a "Trustee" and collectively, including cases of a trust with a single trustee, the "Trustees") of the trust described below (the "Trust"). This Certification is being given to JPMorgan Chase Bank, N.A. and its affiliates ("J.P. Morgan") to induce J.P. Morgan to open one or more accounts, credit facilities, and /or enter into transactions with or on behalf of the Trust.

This Certification is an important agreement, which will govern J.P. Morgan's relationship with the Trust and the Trustees. The Trust and each Trustee, jointly and severally, are legally responsible for the information set forth in this Certification. Each Trustee should carefully review the trust agreement and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing this Certification.

A. Trust Information

Title to Trust assets should be taken as follows:

Name of Trust Shirley Bernstein Trust Agreement

Name(s) of current Trustee(s) Ted Bernstein

Grantor(s)/Settlor(s) of Trust: Shirley Bernstein

State or District of Columbia whose law governs the administration of trust FL EIN# 466235212 SSN#

Creation Date of Trust: 05-20-2008 Date(s) of Trust Amendment: 11-18-2008

Is the trust revocable? Yes\* No \*If Yes, the following person(s) have the power to revoke:

Print Name \*Each Trustee agrees to notify J.P. Morgan immediately if the Trust becomes irrevocable.

Principal & Income: Pursuant to the trust instrument or as otherwise directed by the trustee(s), Principal & Income will be reported on a single ledger unless the dual ledger box below is checked

Dual Ledger (separate Principal & Income ledgers)

Select one of the following: Declaration of trust Trust agreement Court Order Will dated: and admitted to probate on:

B. Identity of Current Trustees (addresses will be used for statements)

Trustee Name Ted Bernstein Trustee Address 880 Berkeley Street City Boca Raton State FL Zip 33487

Trustee Name Trustee Address City State Zip

C. Powers of Trustees

Account Opening Authority (Check only one selection below. If both selections are checked, J.P. Morgan will understand that the second selection has been indicated).

Bank Accounts and Credit Facilities Only

The Trustees have the power to open and maintain bank accounts and credit facilities, including custody, deposit, and demand deposit accounts and loans and lines of credit, with a bank or other financial institution.

Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)

The Trustees have the power to open and maintain accounts and credit facilities with a bank, broker-dealer, or other financial institution including custody, deposit, demand-deposit, discretionary investment management, and brokerage accounts, including margin, and in conjunction therewith, to purchase financial instruments on margin, to borrow with or without trust assets as security, including the power to borrow against the loan value of marginable financial instruments, and to pledge such securities as collateral.

Investment Classes (Must be filled out for an investment account. Check all that apply)

Investment Products

The Trustees have the power to purchase and sell the following types of assets, whether publicly traded or privately placed: certificates of deposit, annuities, domestic equity securities, foreign equity securities, domestic debt securities, foreign debt securities, U.S. government securities, limited partnerships, mutual funds, foreign equities, U.S. agency securities, state and municipal securities, unit investment trusts, and physical commodities.

**J.P. Morgan Account Certification of Trust  
(For all States)****J.P. Morgan****C. Powers of Trustees (cont.)****Derivatives**

- The Trustees have the power to engage in the following strategies or transactions, whether listed or over-the-counter: buying or selling call options, buying or selling put options, equity swaps and forwards, foreign exchange options and forwards, interest rate derivatives, credit derivatives, commodity derivatives, foreign equity options, and any exotic form or combination of the foregoing. The power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations with respect to derivative investments, specifically including the Trust's obligations to J.P. Morgan.

**Other Authority** (Check all that apply)

- The Trustees have the power to sell short any of the above selected financial instruments through a margin account or otherwise.
- The Trustees have the power to enter into ISDA master agreements, pledge agreements and ISDA-governed confirmations.

**Delegation of Authority** (Check if applicable)

- The Trustees have the power to delegate authority to agents, attorneys, advisors, other co-trustees or others.

**Important Note: The power of trustees to delegate authority is required for J.P. Morgan to manage an account on behalf of the trust.**

**If multiple Trustees are authorized to act on behalf of the Trust, check and complete as applicable. Notwithstanding the following, the Trustees acknowledge and agree that check signing and brokerage transactions (if any) may be effected by a single Trustee.** (check only one selection below)

The foregoing powers of the Trustees may be exercised upon:

- The signature of any one of the Trustees  The signature(s) of the following Trustees: \_\_\_\_\_
- The signature(s) of all Trustees
- The signature(s) of the majority of the Trustees \_\_\_\_\_

**D. Agreement**

In consideration of J.P. Morgan acting in reliance on this Certification, each Trustee, individually and on behalf of the Trust, acknowledges and agrees to the following.

**(i) Representations and Warranties**

Each Trustee, individually and on behalf of the Trust, hereby certifies each of the following:

- a. The Trustee has received and reviewed this Certification and certifies that all information contained in it is complete, accurate, and true. The Trustee has received and reviewed all relevant Trust agreements and other relevant information necessary to make such certification.
  - b. The Trustees set forth in Section B of this Certification are all of the Trustees of the Trust.
  - c. The Trust empowers the Trustees to open accounts of the type set forth in Section C with J.P. Morgan on behalf of the Trust, to contract for services related to such accounts, to effect transactions for the types of investments or other real or personal property set forth in Section C of this Certification, and to sell, convey, pledge, distribute, mortgage, lease or transfer title to any interest in any investment or other real or personal property to the extent set forth in Section C, without the consent or action by any person other than those Trustees set forth in this Certification. This power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations to J.P. Morgan.
  - d. The Trust agreements and other relevant documents governing the Trust do not contain any provisions which limit the powers of the Trustees set forth on this Certification, including but not limited to limitations to the power to purchase, sell, convey, pledge, distribute, mortgage, lease or transfer title to interests in any investment or other real or personal property if such powers are indicated in Section C.
  - e. The Trust is in full force and effect. The Trust has not been revoked, modified, terminated or amended in any manner which would cause the representations contained in this Certification to be incorrect.
- (ii) Each Trustee, individually and on behalf of the Trust, agrees that J.P. Morgan is authorized by the terms of the Trust agreement and applicable law to open accounts on behalf of the Trust and to accept investment orders and other instructions from the Trustees, unless their authority is expressly limited on this Certification. If J.P. Morgan participates in any transaction contemplated in this Certification, including without limitation, the purchase, sale, conveyance, disposition, transfer, distribution, mortgage, lease, or assignment instructed by a Trustee that is not specifically identified in this Certification and Agreement as being subject to restriction on the investment or other powers of the Trustees, J.P. Morgan shall not be liable in any way by reason of failure to inquire whether such transaction exceeds or is an improper exercise of the Trustees' power or authority. Notwithstanding that J.P. Morgan may acquire or hold a copy of all or part of the instrument governing the Trust in addition to this Certification, knowledge of the terms of the Trust may not be inferred from the fact that a copy of all or part of such trust instrument is held by J.P. Morgan. It is also acknowledged and agreed that J.P. Morgan has no responsibility for, and should bear no liability in connection with, determining whether any transaction contemplated in this Certification is a prudent or reasonable exercise of a Trustee's authority.
- (iii) Each Trustee, individually and on behalf of the Trust, understands and agrees that the authorization for the Trustees to open and maintain banking accounts as so indicated in Section C includes, without limitation, the power (a) to operate all banking and deposit accounts of the Trust, and related or linked credit products and any pledges related thereto; (b) to make; receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, withdrawal receipts, wire and other funds transfer instructions and deposit instruments relating to banking accounts, certificates of deposit, and time deposits; (c) to pay all sums of money, at any time or times, that may hereafter be owed upon any banking account, bill of exchange, check, draft, purchase, contract or note, endorsed, accepted, and delivered in the name of the Trust; and (d) to have free access at any time to enter, on behalf of the Trust, any safe deposit box or vault to which the Trust might have access and to remove any or all of the contents thereof.
- (iv) Each Trustee, individually and on behalf of the Trust, hereby releases, indemnifies and agrees to hold harmless J.P. Morgan, its officers, agents, and employees (each, an "Indemnified Party") harmless from and against any and all direct and indirect claims, losses, judgments, suits and expenses (including reasonable attorney fees) and liabilities which may arise from such Indemnified Party's reliance on this Certification. This indemnification shall survive termination of the Trust or the termination or transfer of the relevant accounts or services and shall be binding upon all heirs, successors, or assigns.
- (v) Each Trustee agrees to inform J.P. Morgan immediately by submitting an amended form of this Certification upon any amendment to the Trust or the Trust documentation, any change in the composition or contact information of the Trustees, or any other event which could materially alter this Certification. J.P. Morgan may rely on the continued validity of this Certification indefinitely, absent actual receipt of such amended form of this Certificate.

J.P. Morgan Account Certification of Trust (For all States)



D. Agreement (cont.)

- (vi) Each Trustee and the Trust agrees that the information requested in this Certification is necessary for J.P. Morgan to establish or continue a business relationship with the Trust... (vii) This Certification shall be governed by the laws of the state which govern the administration of the Trust...

E. Signature

This Certification is being signed by all of the currently acting Trustees of the Trust and is sworn and subscribed to under penalty of perjury before a notary public.

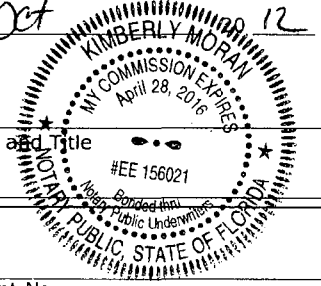
Signature (Trustee) [Handwritten Signature] Date 10/9/2012 Print Name TED BERNSTEIN

STATE OF FLORIDA, COUNTY OF PALM BEACH

I certify that Ted Bernskin, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9th day of Oct, 2012, and acknowledged that he/she/they executed the foregoing Certification.

Signature (notary public) [Handwritten Signature] Date 10/9/12 Print Name and Title Kimberly Moran

My commission expires: April 28, 2016



Signature (Trustee) Date Print Name

STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_

I certify that \_\_\_\_\_, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, and acknowledged that he/she/they executed the foregoing Certification.

Signature (notary public) Date Print Name and Title

My commission expires: \_\_\_\_\_

J.P. Morgan Account Certification of Trust (For all States)



Instructions

This Agreement and Certification of Trust (this "Certification") is for use by trustees of domestic revocable or irrevocable trusts but not for employee benefit trusts, nominees or business trusts, any trust governed under the laws of any foreign jurisdiction, or for any trust for which the beneficiaries are business organizations operating for profit such as corporations, partnerships, limited liability companies, associations or business trusts.

This Certification must be signed by all current trustees (each a "Trustee" and collectively, including cases of a trust with a single trustee, the "Trustees") of the trust described below (the "Trust"). This Certification is being given to JPMorgan Chase Bank, N.A. and its affiliates ("J.P. Morgan") to induce J.P. Morgan to open one or more accounts, credit facilities, and /or enter into transactions with or on behalf of the Trust.

This Certification is an important agreement, which will govern J.P. Morgan's relationship with the Trust and the Trustees. The Trust and each Trustee, jointly and severally, are legally responsible for the information set forth in this Certification. Each Trustee should carefully review the trust agreement and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing this Certification.

A. Trust Information

Title to Trust assets should be taken as follows:

Name of Trust: Simon L. Bernstein Trust Agreement
Name(s) of current Trustee(s): Robert L. Spallina and Donald R. Tescher, co-Trustees
Grantor(s)/Settlor(s) of Trust: Simon L. Bernstein

State or District of Columbia whose law governs the administration of trust: FL
EIN# [ ] SSN# 30-6329441

Creation Date of Trust: 05-20-2008
Date(s) of Trust Amendment: 07-25-2012

Is the trust revocable? [ ] Yes\* [x] No \*If Yes, the following person(s) have the power to revoke:

Print Name: \*Each Trustee agrees to notify J.P. Morgan immediately if the Trust becomes irrevocable.

Principal & Income: Pursuant to the trust instrument or as otherwise directed by the trustee(s), Principal & Income will be reported on a single ledger unless the dual ledger box below is checked
[ ] Dual Ledger (separate Principal & Income ledgers)

Select one of the following: [ ] Declaration of trust [x] Trust agreement [ ] Court Order
[ ] Will dated: [ ]- [ ]- [ ]- [ ]- [ ] and admitted to probate on: [ ]- [ ]- [ ]- [ ]- [ ]

B. Identity of Current Trustees (addresses will be used for statements)

Trustee Name: Robert L. Spallina
Trustee Address: 4855 Technology Way, Suite 720 city Boca Raton State FL zip 33431
Trustee Name: Donald R. Tescher
Trustee Address: 4855 Technology Way, Suite 720 city Boca Raton State FL zip 33431

C. Powers of Trustees

Account Opening Authority (Check only one selection below. If both selections are checked, J.P. Morgan will understand that the second selection has been indicated).

Bank Accounts and Credit Facilities Only
[x] The Trustees have the power to open and maintain bank accounts and credit facilities, including custody, deposit, and demand deposit accounts and loans and lines of credit, with a bank or other financial institution.
Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)
[x] The Trustees have the power to open and maintain accounts and credit facilities with a bank, broker-dealer, or other financial institution including custody, deposit, demand-deposit, discretionary investment management, and brokerage accounts, including margin, and in conjunction therewith, to purchase financial instruments on margin, to borrow with or without trust assets as security, including the power to borrow against the loan value of marginable financial instruments, and to pledge such securities as collateral.

Investment Classes (Must be filled out for an investment account. Check all that apply)

Investment Products

[ ] The Trustees have the power to purchase and sell the following types of assets, whether publicly traded or privately placed: certificates of deposit, annuities, domestic equity securities, foreign equity securities, domestic debt securities, foreign debt securities, U.S. government securities, limited partnerships, mutual funds, foreign equities, U.S. agency securities, state and municipal securities, unit investment trusts, and physical commodities.



**J.P. Morgan Account Certification of Trust  
(For all States)**



**C. Powers of Trustees (cont.)**

**Derivatives**

- The Trustees have the power to engage in the following strategies or transactions, whether listed or over-the-counter: buying or selling call options, buying or selling put options, equity swaps and forwards, foreign exchange options and forwards, interest rate derivatives, credit derivatives, commodity derivatives, foreign equity options, and any exotic form or combination of the foregoing. The power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations with respect to derivative investments, specifically including the Trust's obligations to J.P. Morgan.

**Other Authority** (Check all that apply)

- The Trustees have the power to sell short any of the above selected financial instruments through a margin account or otherwise.
- The Trustees have the power to enter into ISDA master agreements, pledge agreements and ISDA-governed confirmations.

**Delegation of Authority** (Check if applicable)

- The Trustees have the power to delegate authority to agents, attorneys, advisors, other co-trustees or others.

**Important Note: The power of trustees to delegate authority is required for J.P. Morgan to manage an account on behalf of the trust.**

**If multiple Trustees are authorized to act on behalf of the Trust, check and complete as applicable. Notwithstanding the following, the Trustees acknowledge and agree that check signing and brokerage transactions (if any) may be effected by a single Trustee.** (check only one selection below)

The foregoing powers of the Trustees may be exercised upon:

- The signature of any one of the Trustees  The signature(s) of the following Trustees: \_\_\_\_\_
- The signature(s) of all Trustees
- The signature(s) of the majority of the Trustees \_\_\_\_\_

**D. Agreement**

In consideration of J.P. Morgan acting in reliance on this Certification, each Trustee, individually and on behalf of the Trust, acknowledges and agrees to the following.

**(i) Representations and Warranties**

Each Trustee, individually and on behalf of the Trust, hereby certifies each of the following:

- a. The Trustee has received and reviewed this Certification and certifies that all information contained in it is complete, accurate, and true. The Trustee has received and reviewed all relevant Trust agreements and other relevant information necessary to make such certification.
- b. The Trustees set forth in Section B of this Certification are all of the Trustees of the Trust.
- c. The Trust empowers the Trustees to open accounts of the type set forth in Section C with J.P. Morgan on behalf of the Trust, to contract for services related to such accounts, to effect transactions for the types of investments or other real or personal property set forth in Section C of this Certification, and to sell, convey, pledge, distribute, mortgage, lease or transfer title to any interest in any investment or other real or personal property to the extent set forth in Section C, without the consent or action by any person other than those Trustees set forth in this Certification. This power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations to J.P. Morgan.
- d. The Trust agreements and other relevant documents governing the Trust do not contain any provisions which limit the powers of the Trustees set forth on this Certification, including but not limited to limitations to the power to purchase, sell, convey, pledge, distribute, mortgage, lease or transfer title to interests in any investment or other real or personal property if such powers are indicated in Section C.
- e. The Trust is in full force and effect. The Trust has not been revoked, modified, terminated or amended in any manner which would cause the representations contained in this Certification to be incorrect.

(ii) Each Trustee, individually and on behalf of the Trust, agrees that J.P. Morgan is authorized by the terms of the Trust agreement and applicable law to open accounts on behalf of the Trust and to accept investment orders and other instructions from the Trustees, unless their authority is expressly limited on this Certification. If J.P. Morgan participates in any transaction contemplated in this Certification, including without limitation, the purchase, sale, conveyance, disposition, transfer, distribution, mortgage, lease, or assignment instructed by a Trustee that is not specifically identified in this Certification and Agreement as being subject to restriction on the investment or other powers of the Trustees, J.P. Morgan shall not be liable in any way by reason of failure to inquire whether such transaction exceeds or is an improper exercise of the Trustees' power or authority. Notwithstanding that J.P. Morgan may acquire or hold a copy of all or part of the instrument governing the Trust in addition to this Certification, knowledge of the terms of the Trust may not be inferred from the fact that a copy of all or part of such trust instrument is held by J.P. Morgan. It is also acknowledged and agreed that J.P. Morgan has no responsibility for, and should bear no liability in connection with, determining whether any transaction contemplated in this Certification is a prudent or reasonable exercise of a Trustee's authority.

(iii) Each Trustee, individually and on behalf of the Trust, understands and agrees that the authorization for the Trustees to open and maintain banking accounts as so indicated in Section C includes, without limitation, the power (a) to operate all banking and deposit accounts of the Trust, and related or linked credit products and any pledges related thereto; (b) to make; receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, withdrawal receipts, wire and other funds transfer instructions and deposit instruments relating to banking accounts, certificates of deposit, and time deposits; (c) to pay all sums of money, at any time or times, that may hereafter be owed upon any banking account, bill of exchange, check, draft, purchase, contract or note, endorsed, accepted, and delivered in the name of the Trust; and (d) to have free access at any time to enter, on behalf of the Trust, any safe deposit box or vault to which the Trust might have access and to remove any or all of the contents thereof.

(iv) Each Trustee, individually and on behalf of the Trust, hereby releases, indemnifies and agrees to hold harmless J.P. Morgan, its officers, agents, and employees (each, an "Indemnified Party") harmless from and against any and all direct and indirect claims, losses, judgments, suits and expenses (including reasonable attorney fees) and liabilities which may arise from such Indemnified Party's reliance on this Certification. This indemnification shall survive termination of the Trust or the termination or transfer of the relevant accounts or services and shall be binding upon all heirs, successors, or assigns.

(v) Each Trustee agrees to inform J.P. Morgan immediately by submitting an amended form of this Certification upon any amendment to the Trust or the Trust documentation, any change in the composition or contact information of the Trustees, or any other event which could materially alter this Certification. J.P. Morgan may rely on the continued validity of this Certification indefinitely, absent actual receipt of such amended form of this Certificate.

**J.P. Morgan Account Certification of Trust  
(For all States)**

**J.P. Morgan**

**D. Agreement (cont.)**

- (vi) Each Trustee and the Trust agrees that the information requested in this Certification is necessary for J.P. Morgan to establish or continue a business relationship with the Trust and is being requested by J.P. Morgan in good faith in furtherance of such relationship. Further, each Trustee and the Trust acknowledge and agree that J.P. Morgan may require further information regarding the Trust not contained in this Certification, including potentially a copy of the documents governing the Trust, in order to establish or confirm the powers set forth in this Certification and that if J.P. Morgan makes a request for such information, the request shall be considered for all purposes to be made in good faith in furtherance of the relationship between J.P. Morgan and the Trust. Each Trustee and the Trust hereby irrevocably waive any right under the laws of any jurisdiction to pursue a claim that information requested in, or in connection with, this Certification has been requested in bad faith or that such information is not necessary for the purposes of establishing or continuing such business relationship.
- (vii) This Certification shall be governed by the laws of the state which govern the administration of the Trust, as set forth in Section A of this Certification, without giving effect to choice of law or conflict of law provisions.

**E. Signature**

This Certification is being signed by all of the currently acting Trustees of the Trust and is sworn and subscribed to under penalty of perjury before a notary public.

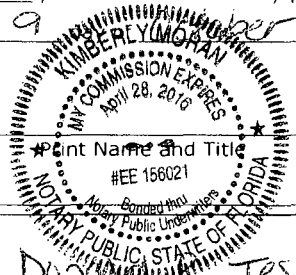
[Signature] 10/9/12 Robert L. Spallina  
 Signature (Trustee) Date Print Name

STATE OF FLORIDA, COUNTY OF PALMBEACH

I certify that Robert L. Spallina, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9 day of October, 20 12, and acknowledged that he/she/they executed the foregoing Certification.

Kimberly Moran 10/9/12  
 Signature (notary public) Date

My commission expires: April 28, 2016



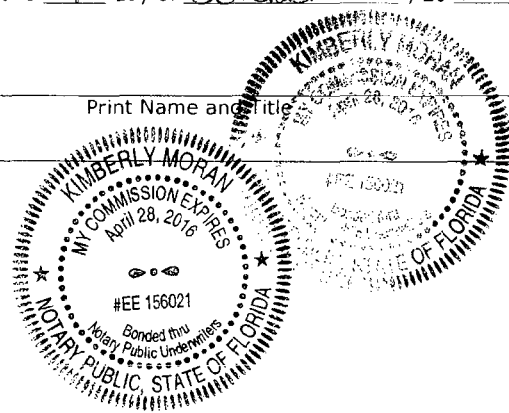
[Signature] 10/9/2012 Donald R. Tescher  
 Signature (Trustee) Date Print Name

STATE OF FLORIDA, COUNTY OF PALMBEACH

I certify that Donald R. Tescher, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9 day of October, 20 12, and acknowledged that he/she/they executed the foregoing Certification.

Kimberly Moran 10/9/2012  
 Signature (notary public) Date

My commission expires: April 28, 2012



**Summary of J.P. Morgan Account Certification of Trust Form Sections**

Below is a summary, by section, of key information required on the Certification of Trust Form ("Certification"). Each Trustee should carefully review the Trust Instrument and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing the Certification. The Certification should be completed to accommodate existing and new account requests.

**Section A. Trust Information**

**This section identifies core information regarding the Trust Instrument. It assists J.P. Morgan with proper titling and set up of the account(s).**

- The Title to Trust assets should be taken as follows field = Name of the Trust should be listed followed by the names of all current trustees.
- Governing Law = the state (or District of Columbia) whose law governs the administration of the trust.
- Grantor(s)/Settlor(s) of the trust = Trustor, Donor or one who created the trust.

**Section B. Identity of Current Trustees**

**This section identifies the current trustees and the addresses to be used for the account statements.**

- Provide all current trustee names and contact information. If a change of trustees occurs, a new Certification must be provided. If there are more than two trustees, an additional trustee and signature page will be required. Addresses listed under each trustee will be used for statements.

**Section C. Powers of Trustees**

**This section outlines the financial powers allowed under the Trust Instrument. It helps to identify if the products and accounts selected are permitted to be maintained under the trust.**

**Account Opening Authority**

- **Bank Accounts and Credit Facilities Only** – This should be selected if, pursuant to the Trust Instrument, you request and have authority to maintain Deposit (i.e., Demand Deposit Account, Money Market Deposit Account, and CDs), Custody, and Credit Facilities.
- **Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)** This should be selected if, pursuant to the Trust Instrument, you request and have authority to maintain Brokerage, Margin, and Investment Management accounts in addition to Deposit (i.e., Demand Deposit Account, Money Market Deposit Account, CDs), Custody, and Credit Facilities.

**Investment Classes**

- **Investment Products** – **This authority is required and the box must be selected** for an Investment Account (i.e. Brokerage, Investment Management, and Margin.)
- **Derivatives** - Also, this authority is required and the box must be selected for Derivatives Trading.

**Other Authority**

These authorities provide further detail to support the opening of a Margin account or other credit facility or investing in derivatives instruments that are documented by entering into a standard form of master agreement published by the International Swaps and Derivatives Association.

**Delegation of Authority**

This box must be selected for an Investment Management account with J.P. Morgan and/or if you would like to delegate any authority to another individual (e.g., advisor, agent, attorney, and trustee).

**Section D. Agreement**

**This section provides for the representations and warranties to which each Trustee, individually and on behalf of the trust agrees.**

Details the terms which J.P. Morgan is relying on upon acceptance of the executed Certification of Trust.

**Section E. Signature**

**All current trustees are required to sign and date the form. Notarization of each signature is required.**

- Signatures of Trustees – All current trustees must sign and date this Certification of Trust. If there are more than two current trustees, an additional trustee and signature page will be required.
- Notarization – Notarization of all current trustees' signatures by a notary public is required.



**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Tuesday, October 09, 2012 2:59 PM  
**To:** 'Comart, Dani M'  
**Cc:** Robert Spallina  
**Subject:** RE: re: Bernstein Estate Account  
**Attachments:** Trust Certification - Shirley Bernstein Trust Agreement.pdf; Trust Certification - Simon L. Bernstein Trust Agreement.pdf

Hi Dani –

Attached are copies of the Trust Certifications for the Simon L. Bernstein Trust Agreement and the Shirley Bernstein Trust Agreement. The originals will follow via regular U.S. Mail.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** Comart, Dani M [mailto:dani.m.comart@jpmorgan.com]  
**Sent:** Tuesday, October 09, 2012 2:32 PM  
**To:** Kimberly Moran  
**Subject:** RE: re: Bernstein Estate Account

Copies work and if you could follow with mailing originals that would be fine.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | jpmorgan.com

---

**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Tuesday, October 09, 2012 2:17 PM  
**To:** Comart, Dani M  
**Subject:** RE: re: Bernstein Estate Account

Do you need the original signed Trust Certifications, or will copies work?

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008

10/9/2012

TS004568

Fax: (561) 997-7308

---

**From:** Comart, Dani M [<mailto:dani.m.comart@jpmorgan.com>]  
**Sent:** Tuesday, October 09, 2012 11:37 AM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** RE: re: Bernstein Estate Account

Hi Kimberly,

Thank you for the update.

I have copied my partners to let them know.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

---

**From:** Kimberly Moran [<mailto:kmoran@tescherspallina.com>]  
**Sent:** Tuesday, October 09, 2012 11:34 AM  
**To:** Comart, Dani M  
**Subject:** RE: re: Bernstein Estate Account

Hi Dani – I left a message for you earlier today. I wanted to let you know I am working on the trust certifications and will try to get them to you by tomorrow morning.

Best regards.

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** Comart, Dani M [<mailto:dani.m.comart@jpmorgan.com>]  
**Sent:** Tuesday, October 09, 2012 10:24 AM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** RE: re: Bernstein Estate Account

Good morning Kimberly,

Do you know when the trust certifications will be ready so that we can proceed in opening the accounts?

Please let us know if you have any questions.

Regards,  
Dani

10/9/2012

TS004569

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

**From:** Comart, Dani M  
**Sent:** Thursday, October 04, 2012 5:41 PM  
**To:** 'kmoran@tescherspallina.com'  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** re: Bernstein Estate Account

Dear Kimberly,

Chris asked me to follow up with you regarding opening the trust accounts.

I have been coordinating with our account opening team.

If you could please have the attached trust certifications completed and notarized and sent back to Karen and me, we can move forward with pre-filling account opening documents to be signed.

I will be out of the office tomorrow, but if you have any questions, please feel free to contact Karen directly at (561) 838-4674.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

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10/9/2012

TS004570

**Robert Spallina**

---

**From:** swergoldj@gtlaw.com  
**Sent:** Tuesday, October 09, 2012 3:19 PM  
**To:** Robert Spallina; TBernstein@lifeinsuranceconcepts.com  
**Subject:** Cambridge/Shapiro  
**Attachments:** 108930225\_1.DOC

Please see attached - corrected to reflect the estate as the party to the release.

---

If you are not an intended recipient of confidential and privileged information in this email, please delete it, notify us immediately at [postmaster@gtlaw.com](mailto:postmaster@gtlaw.com), and do not use or disseminate such information. Pursuant to IRS Circular 230, any tax advice in this email may not be used to avoid tax penalties or to promote, market or recommend any matter herein.

11187.006

**Robert Spallina**

---

**From:** Diana [dianapbanks@aol.com]  
**Sent:** Monday, October 08, 2012 7:03 PM  
**To:** Robert Spallina  
**Subject:** Re: RE:

Thank you.

Sent from my iPhone

On Oct 8, 2012, at 3:30 PM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

I did speak with him about it. We have no funding for the estate yet. I will let you know when we do

**From:** [dianapbanks@aol.com](mailto:dianapbanks@aol.com) [mailto:[dianapbanks@aol.com](mailto:dianapbanks@aol.com)]  
**Sent:** Monday, October 08, 2012 9:29 AM  
**To:** Robert Spallina; Kimberly Moran  
**Subject:** Re:

Good Morning Robert, where you able to reach Ted regarding the severance check? Thanks

Diana

-----Original Message-----

From: dianapbanks <[dianapbanks@aol.com](mailto:dianapbanks@aol.com)>  
To: rspallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>; kmoran <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)>  
Sent: Mon, Oct 1, 2012 3:45 pm

Hi Robert,

Ted mentioned that I would be receiving a severance check from Si's estate. I feel so uncomfortable asking but when do you think I will be receiving it? Thanks and hope you are well.

**Diana Banks**  
**561.239.2986**  
**23415 Boca Trace Drive**  
**Boca Raton, FL 33433**

-----Original Message-----

From: Diana <[dianapbanks@aol.com](mailto:dianapbanks@aol.com)>  
To: Kimberly Moran <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)>  
Sent: Mon, Sep 24, 2012 8:12 am  
Subject: Re: Meeting

Hi Kim. Are we confirmed for tomorrow at 3pm? Thanks

Sent from my iPhone

On Sep 21, 2012, at 12:21 PM, "Kimberly Moran" <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)> wrote:

Hi Diana – Please let me know if any of these dates/times work for you:

Tuesday (Sept 25<sup>th</sup>) at 2:00PM or 3:00PM

Thursday (Sept 27<sup>th</sup>) at 10:30AM, 2:00PM or 3:00PM

I'm sorry to hear about Si. Hope you are doing well.

Sincerely,

**Kimberly Moran, Legal Assistant**

Tescher & Spallina, P.A.

4855 Technology Way, Suite 720

Boca Raton, FL 33431

Tel: (561) 997-7008

Fax: (561) 997-7308

---

**From:** [dianapbanks@aol.com](mailto:dianapbanks@aol.com) [mailto:[dianapbanks@aol.com](mailto:dianapbanks@aol.com)]

**Sent:** Friday, September 21, 2012 12:11 PM

**To:** Kimberly Moran

**Subject:** Meeting

Hi Kim, Robert asked me to go through you to schedule a meeting with myself, my husband Scott, Steve Greenwald and Elliot Bernstein. Please advise of a few available dates for next week. Thanks so much

**Diana**

**Robert Spallina**

---

**From:** Pam Simon [psimon@stpcorp.com]  
**Sent:** Saturday, October 06, 2012 4:13 AM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Maritza

Hi Robert- spoke w/ Ted and we would not like Maritza entering our father's home for any reason and do not want you to turn over any documents which are part of the home contents to her including the bogus 'letter' found after his death in the house. We currently await the autopsy results on our father to determine if in fact she murdered him so please understand the severity of the situation.

Thank You

Pam Simon

**Robert Spallina**

---

**From:** Kimberly Moran  
**Sent:** Friday, October 05, 2012 8:27 AM  
**To:** Robert Spallina  
**Subject:** Cary Wilson 561-703-3998

Re: Maritza Pucchio – Bernstein Estate. He said they have not heard back from the family and they are going to call the sheriff's dept to meet them at the house since she is a resident there and she would like to get her things.

**Kimberly Moran, Legal Assistant**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308



## Kimberly Moran

---

**From:** Comart, Dani M [dani.m.comart@jpmorgan.com]  
**Sent:** Thursday, October 04, 2012 5:41 PM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** re: Bernstein Estate Account  
**Attachments:** Certification\_of\_Trust\_Guide.pdf; Trust Certification-JPM.pdf

Dear Kimberly,

Chris asked me to follow up with you regarding opening the trust accounts.

I have been coordinating with our account opening team.

If you could please have the attached trust certifications completed and notarized and sent back to Karen and me, we can move forward with pre-filing account opening documents to be signed.

I will be out of the office tomorrow, but if you have any questions, please feel free to contact Karen directly at (561) 838-4674.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

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10/9/2012

TS004576

MEMORY TRANSMISSION REPORT

TIME : OCT-04-2012 11:10AM  
TEL NUMBER : +5619977308  
NAME : TESCHER & SPALLINA

FILE NUMBER : 275  
DATE : OCT-04 11:09AM  
TO : 18033334936  
DOCUMENT PAGES : 002  
START TIME : OCT-04 11:09AM  
END TIME : OCT-04 11:10AM  
SENT PAGES : 002  
STATUS : OK

FILE NUMBER : 275 \*\*\* SUCCESSFUL TX NOTICE \*\*\*

Claims Department - Heritage Union Life Insurance Company

Fax No. 803-333-4936

**F**  
**A**  
**X**

DATE: Thursday, October 4, 2012

FROM: Robert L. Spallina, Esq.  
Teschler & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
(561) 997-7008/(800) 997-7008  
(561) 997-7308 (fax)  
E-mail: RSPALLINA@TESCHERSPALLINA.COM  
-or- WWW.TESCHERSPALLINA.COM

FILE NO.: Bernstein, Est. Of Simon/Our File No. 11187.006

WE ARE TRANSMITTING 3 PAGE(S), INCLUDING THIS COVER SHEET. IF YOU DO NOT RECEIVE ALL THE PAGES, PLEASE CONTACT US AS SOON AS POSSIBLE.

COMMENTS: Please see the attached Letters of Administration on the Estate of Simon L. Bernstein. This relates to policy # 1009208 and Simon L. Bernstein was the insured.

The information contained in this facsimile message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by telephone. Thank you.

Claims Department - Heritage Union Life Insurance Company

Fax No.803-333-4936

**F**  
**A**  
**X**

**DATE:** Thursday, October 4, 2012

=====

**FROM:** Robert L. Spallina, Esq.  
Teschler & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
(561) 997-7008/(800) 997-7008  
(561) 997-7308 (fax)  
E-mail:RSPALLINA@TESCHERSPALLINA.COM  
-or- WWW.TESCHERSPALLINA.COM

**FILE NO.:** Bernstein, Est. Of Simon/Our File No. 11187.006

**WE ARE TRANSMITTING 3 PAGE(S), INCLUDING THIS COVER SHEET. IF YOU DO NOT RECEIVE ALL THE PAGES, PLEASE CONTACT US AS SOON AS POSSIBLE.**

**COMMENTS:** Please see the attached Letters of Administration on the Estate of Simon L. Bernstein. This relates to policy # 1009208 and Simon L. Bernstein was the insured.

**The information contained in this facsimile message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by telephone. Thank you.**

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 582061201004391  
*IZ* *XXXXSB*

Deceased.

12 OCT -2 AM 9:31  
SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge *[Signature]*



STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 2 DAY OF Oct, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER

By *[Signature]*  
DEPUTY CLERK

**Kimberly Moran**

---

**From:** Lindsay Giles [lindsay@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, October 03, 2012 5:55 PM  
**To:** 'Pam Simon (psimon@stpcorp.com)'; 'Jill Iantoni (jilliantoni@gmail.com)'; 'Friedstein, Lisa (lisa@friedsteins.com)'  
**Cc:** Kimberly Moran  
**Subject:** Conference Call with Mr. Spallina

Good afternoon

I am writing to see if you will be able to join in a conference call tomorrow with Ted and Mr. Spallina.

Kimberly will be arranging the call-in number and sending confirmation.

Take care,

*Lindsay Giles* - Executive Assistant

.....



**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833  
**Email:** [Lindsay@LifeInsuranceConcepts.com](mailto:Lindsay@LifeInsuranceConcepts.com)  
**[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)**

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10/4/2012

TS004580

**Robert Spallina**

11187-006

**From:** dianapbanks@aol.com  
**Sent:** Monday, October 01, 2012 3:46 PM  
**To:** Robert Spallina; Kimberly Moran

Hi Robert,

Ted mentioned that I would be receiving a severance check from Si's estate. I feel so uncomfortable asking but when do you think I will be receiving it? Thanks and hope you are well.

**Diana Banks**  
**561.239.2986**  
**23415 Boca Trace Drive**  
**Boca Raton, FL 33433**

-----Original Message-----

**From:** Diana <dianapbanks@aol.com>  
**To:** Kimberly Moran <kmoran@tescherspallina.com>  
**Sent:** Mon, Sep 24, 2012 8:12 am  
**Subject:** Re: Meeting

Hi Kim. Are we confirmed for tomorrow at 3pm? Thanks

Sent from my iPhone

On Sep 21, 2012, at 12:21 PM, "Kimberly Moran" <kmoran@tescherspallina.com> wrote:

Hi Diana – Please let me know if any of these dates/times work for you:

Tuesday (Sept 25<sup>th</sup>) at 2:00PM or 3:00PM  
Thursday (Sept 27<sup>th</sup>) at 10:30AM, 2:00PM or 3:00PM

I'm sorry to hear about Si. Hope you are doing well.

Sincerely,

**Kimberly Moran, Legal Assistant**  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** dianapbanks@aol.com [mailto:dianapbanks@aol.com]  
**Sent:** Friday, September 21, 2012 12:11 PM  
**To:** Kimberly Moran  
**Subject:** Meeting

Hi Kim, Robert asked me to go through you to schedule a meeting with myself, my husband Scott, Steve Greenwald and Elliot Bernstein. Please advise of a few available dates for next week. Thanks so much

**Diana**

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Friday, September 28, 2012 2:53 PM  
**To:** 'christopher.r.prindle@jpmorgan.com'  
**Cc:** Robert Spallina  
**Subject:** Bernstein  
**Attachments:** Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf; Simon L. Bernstein - death certificate.pdf; Shirley Bernstein Trust Agreement dtd 05-20-2008.pdf; First Amendment to Shirley Bernstein Trust Agreement dated November 18, 2008.pdf

Dear Mr. Prindle:

Attached are the following documents:

1. Simon L. Bernstein Amended and Restated Trust Agreement dated July 25, 2012;
2. Simon L. Bernstein – death certificate;
3. Shirley Bernstein Trust Agreement dated May 20, 2008; and
4. First Amendment to Shirley Bernstein Trust Agreement dated November 18, 2008.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/5/2012

TS004582

**Robert Spallina**

---

**From:** Ted Bernstein [TBernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, September 20, 2012 8:30 AM  
**To:** Robert Spallina  
**Cc:** psimon@stpcorp.com  
**Subject:** FW: Spallina call

Robert > please see below.

Ted  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)  
[www.EquityTermInsurance.com](http://www.EquityTermInsurance.com)

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---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Wednesday, September 19, 2012 6:39 PM  
**To:** Ted Bernstein  
**Subject:** Spallina call

Hi Theo - couple of Comments if you can forward to Robert spallina for me as I don't have his email handy:

- I think it's wise to have maritza, Diana and rachel turn over all items dealing with money such as credit cards and keys and all further correspondence with them be in writing. I heard the Diana deal Dad had put well over the \$200,000 Eliot mentioned into and that deal will likely be problematic and expensive. In writing seems safest. Please let me know if mr Spallina has any issues with this. Thanks and get some sleep. Sorry for punctuation - in zonked !



**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Friday, September 14, 2012 2:32 PM  
**To:** 'Ted Bernstein'  
**Cc:** Donald Tescher  
**Subject:** RE: Si  
**Attachments:** image001.png; image002.png; image003.png

Ted – thank you for the heads up. I spoke to Jon and told him that we will meet at an appropriate time in the next couple weeks to go through and review the open litigation matters.

On a separate note, as discussed, you are designated as the successor trustee to Si on your mother's trust document. In this regard, both the residence and the beach condo were titled in the name of her trust. All of the contents in both places are the subject of your father's estate, over which Don and I have been named as Personal Representatives. Please make sure that both homes are secure and that the contents contained therein are protected. As a fiduciary of your mother's trust and during the period of administration of your father's estate, you owe a duty to the ultimate beneficiaries to protect the assets. As we discussed, to the extent that there may be keys to both places in the hands of others, we would suggest that you change the locks so that no one can gain access to either home without your consent. It may be helpful to take pictures and even create an inventory of the contents so that when there is a division of the assets among the family there are no issues.

Again, we are truly saddened by your father's death and are here to help in any way that we can. Please do not hesitate to contact us. If you need anything over the weekend my cell is 561-504-3805.

Speak to you soon.

Sincerely,

Robert (and Don)

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**From:** Ted Bernstein [mailto:[TBernstein@lifeinsuranceconcepts.com](mailto:TBernstein@lifeinsuranceconcepts.com)]  
**Sent:** Thursday, September 13, 2012 4:46 PM  
**To:** Robert Spallina  
**Cc:** [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com)  
**Subject:** Si

Robert,

I believe you know Jon Swergold already. Jon represents the companies, Si and myself in several pending litigation matters. We are also dear friends.

Jon will be giving you a call this afternoon and I would appreciate your providing him with Si's trust and estate documents so we can figure out what needs to be done in the litigation matters.

Thanks Robert, I appreciate your concern and support of the family.

**Ted**

Life Insurance Concepts

Tel: 561-988-8984

Cell: 561-213-2322

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

[www.EquityTermInsurance.com](http://www.EquityTermInsurance.com)

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Bernstein, Estate of Simon  
Claims

11187.006

**IN THE CIRCUIT COURT OF THE FIFTEENTH  
JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR  
PALM BEACH COUNTY, FLORIDA**

IN RE:

Case No. 502012CP004391-~~SB~~

XXXXSB

ESTATE OF SIMON  
BERNSTEIN,

Deceased.

Division: IZ

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED

NOV 06 2012

SHARON H. BUCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

**STATEMENT OF CLAIM BY WILLIAM E. STANSBURY**

The undersigned hereby presents for filing against the above estate this Statement of Claim and alleges:

1. The basis for the claim is the action pending in Palm Beach County, Florida, *Stansbury v. Bernstein, et. al*, Case No. 502012CA 013933XXXX MB (the "Pending Action"). A true and correct copy of the Complaint filed by claimant that initiated the Pending Action is attached hereto as Exhibit "A" and is hereby incorporated by reference herein (the "Complaint").

2. The name and address of the claimant are William E. Stansbury, 6920 Caviro Lane, Boynton Beach, Florida 33437, and the name and address of the claimant's attorney is set forth below.

3. The amount of the claim is in excess of \$2.5 million dollars, which the Claimant is entitled to recover under the claims set forth in the Complaint, which amount the Claimant believes is now due.

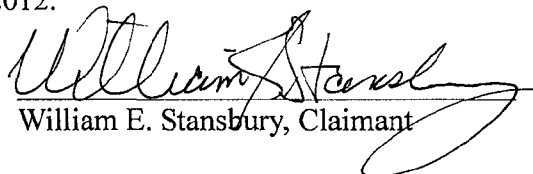
4. The claim is contingent or unliquidated and uncertain to the extent that the Claimant's claim is dependent on the outcome of the Pending Action. The specific amount of Claimant's claim will be determined in Pending Action and the Claimant expects to recover in excess of \$2.5 million dollars in damages, as well as, but not limited to, treble damages, pre-judgment and post-judgment interest, and costs.

5. The claim is not secured.

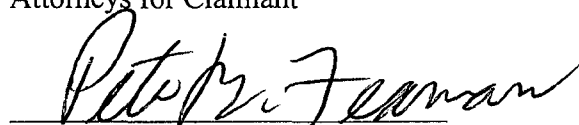
*[Signature page follows this page]*

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on November 6, 2012.

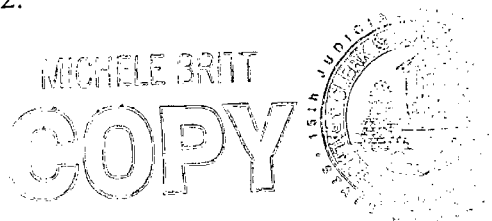
  
William E. Stansbury, Claimant

Attorneys for Claimant



Peter M. Feaman, Esq.  
Florida Bar No.: 260347  
PETER M. FEAMAN, P.A.  
3615 West Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Phone: (561) 734-5552  
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Primary Electronic Mail Address:  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

Copy mailed to attorney for Personal Representative on 11-7 2012.



**MUST BE FILED IN DUPLICATE**

IN THE CIRCUIT COURT OF THE FIFTEENTH  
JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR  
PALM BEACH COUNTY, FLORIDA

WILLIAM E. STANSBURY,  
Plaintiff,

vs.

Case No.

50 2012 CA013 933 XXXXND

TED S. BERNSTEIN;  
SIMON BERNSTEIN;  
LIC HOLDINGS, INC.; and  
ARBITRAGE INTERNATIONAL  
MANAGEMENT, L.L.C., f/k/a  
ARBITRAGE INTERNATIONAL  
HOLDINGS, L.L.C.,  
Defendants.

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RECEIVED FOR FILING

JUL 30 2012

SHARON R. BOCK  
CLERK & COMPTROLLER  
CIRCUIT CIVIL DIVISION

COMPLAINT  
And JURY DEMAND

WILLIAM STANSBURY (PLAINTIFF"), by and through his undersigned co-counsel,  
hereby demanding trial by jury of all issues so triable, hereby sues the Defendants, and says

1. This is an action for money damages in excess of \$15,000, and for equitable relief.
2. Plaintiff is *sui juris*, and a resident of Palm Beach County, Florida.
3. Defendants TED S. BERNSTEIN ("TED BERNSTEIN"), and SIMON BERNSTEIN are both *sui juris*, and are both residents of Palm Beach County, Florida.
4. The corporate Defendants, LIC HOLDINGS, INC.; and ARBITRAGE INTERNATIONAL MANAGEMENT, L.L.C., f/k/a ARBITRAGE INTERNATIONAL HOLDINGS, L.L.C., are entities organized and existing under the laws of the State of Florida, all do business in the State of Florida and all have their principal offices in the State of Florida, and in Palm Beach County, Florida.
5. Defendants SIMON BERNSTEIN and TED BERNSTEIN (collectively "Defendants

BERNSTEIN”) are, respectively, one another’s father and son. They both own and control all of the corporate Defendants, and work closely together with respect thereto. In all matters involved herein, they worked closely together and were virtually one another’s alter egos.

7 The acts and incidents giving rise to these causes of action occurred in Palm Beach County, Florida.

Background

8. Plaintiff has worked in the insurance field virtually all his adult life, and by 2003 had become well-known and highly regarded by major insurance companies, their principals, and by others throughout the insurance industry, at all levels thereof, as well as by professionals, including attorneys, CPAs, financial advisors, wealth managers and others who were involved in serving, or otherwise dealing with, insurers and insurance brokers.

9. SIMON BERNSTEIN dealt at high levels of the insurance industry, and specialized in developing and marketing insurance concepts suitable for persons of high net worth to incorporate in their wealth management and estate planning.

10. TED BERNSTEIN was actively involved in selling life insurance products in conjunction with attorneys, CPAs and other professionals, to be incorporated into clients’ financial planning.

11. In 2003, TED BERNSTEIN approached Plaintiff, urging Plaintiff to spearhead the marketing of a unique insurance concept (“the said concept”), newly developed by a prominent law firm, which was designed for use in the financial and estate planning of wealthy individuals.

12. TED BERNSTEIN told Plaintiff that he knew of Plaintiff’s knowledgeability, and reputation in the insurance and related industries and professions, and that Plaintiff was skilled

at, and accustomed to, speaking and marketing insurance products to, large groups of professionals, and that he realized that Plaintiff, because of his knowledgeability, reputation and abilities, would be ideal to market this concept nationwide, through prominent and experienced professionals..

13. SIMON BERNSTEIN proposed that Plaintiff work as an independent contractor for the Corporate Defendants, marketing the product to the above-described He offered Plaintiff an arrangement whereby Plaintiff would receive twenty percent (20%) of all net retained amounts of commissions received from insurance companies and general agents' overrides (hereinafter, "commissions") which chose to issue policies of the type to be marketed, for use in the said financial and estate planning, and all other sales by the companies. Plaintiff would receive no other salary remuneration, but would have his travel and marketing expenses advanced or reimbursed. In time, when Plaintiff agreed to become an employee rather than an independent contractor, he agreed to a salary of the equivalent of 15% of commissions received on all products.

14. After reviewing the concept and considering the terms of the arrangement offered by SIMON BERNSTEIN, Plaintiff agreed with BERNSTEIN to accept the proposal described in preceding paragraph 13, and all the parties proceeded to act in accordance therewith.

15. Thereafter, Plaintiff worked with diligence and skill, traveling throughout the United States, generating ever increasing sales, and generating very large commissions for Defendants and for Plaintiff, who received the agreed salary equal to 15% thereof. By 2006, the parties hereto began receiving checks, not only for commissions on new policies sold, but also renewal commissions. Initially, the Plaintiff and Defendants BERNSTEIN, and one secretary, comprised the entire workforce. At the height of the sales campaign, Defendants' staff for serving the



business generated by Plaintiff consisted of more than 40 individuals.

16. In 2005, the Plaintiff was paid his commissions in the form of two IRS forms 1099, from National Services Association, and from Defendant ARBITRAGE INTERNATIONAL MARKETING, INC. for his services as an independent contractor.

17. In 2006, Plaintiff received his agreed salary as an employee, reflected in two IRS forms W-2., One W-2 was from ARBITRAGE INTERNATIONAL MARKETING, INC., and the other was from ARBITRAGE INTERNATIONAL HOLDINGS, INC., which later became Defendant ARBITRAGE INTERNATIONAL MANAGEMENT, INC.

18. Also in 2006, SIMON BERNSTEIN told Plaintiff that Plaintiff, was being rewarded for the explosive growth of business, through receiving a 10% interest in LIC.

19. In 2007, Plaintiff received his agreed salary as an employee, which salary was reflected in an IRS Form W-2.

20. With the economic downturn in 2008, Defendants looked for ways to withhold from Plaintiff compensation to which he was entitled, and to deceive him into believing that the money which would have been paid to both Defendants as well as to Plaintiff as compensation, was instead being held in the company's coffers.

21. In order to hide from Plaintiff the real fact that Defendants were paying to Defendants BERNSTEIN the full earnings received as commissions, and thereby depriving Plaintiff of the 15% thereof to which he was entitled, they knew they had to terminate Plaintiff's function of calculating each person's entitlement to payment out of commissions received. Therefore, in early 2008, SIMON BERNSTEIN told Plaintiff that the Defendants BERNSTEIN felt that Plaintiff was spending too much time on making the said calculations, and that Plaintiff's time would be better spent in building the business. SIMON BERNSTEIN told

Plaintiff that he and TED BERNSTEIN had decided to pay themselves and Plaintiff identical salaries of not less than \$1,000,000 each for 2008, and to distribute any profits beyond the total thus paid to the three owners, the Defendants BERNSTEIN and Plaintiff, according to their respective percentages of ownership, Plaintiff's share being 10%. Plaintiff, having thus far believed he was receiving whatever compensation he was entitled to, and having no reason to realize that this was a ruse to keep him in the dark as to the true state of affairs, readily acceded to his being relieved of the bookkeeping duties regarding calculating the disposition of moneys received.

22. Through misrepresentations made from 2008 through the date of filing of this Complaint, Defendants knowingly made false statements to Plaintiff to hide their scheme to withhold from Plaintiff's money to which he was entitled. For example, at times they claimed that money being received was not being paid as salary or distributions to either of Defendants BERNSTEIN but was being withheld and placed in company accounts, for eventual distribution. As Plaintiff and Defendants could afford to wait until year's end to be paid their distributions, and as Defendants BERNSTEIN assured Plaintiff that the payment arrangement would apply to all three equally, Plaintiff did not question the truthfulness of their representations..

23. In furtherance of their scheme to deprive Plaintiff of salary he had earned and to which he was entitled, Defendants intercepted mail addressed to Plaintiff, removed therefrom commission checks representing full commissions, deposited the same to their own accounts or otherwise converted the funds,, and willfully withhold from Plaintiff his salary. Defendants BERNSTEIN also opened Plaintiff's mail containing checks payable to him which were unrelated to Defendants' business.

24. In 2011, the Defendants BERNSTEIN decided to deceive Plaintiff into giving up

his 10% share in the business. Although he had never seen a stock certificate, Plaintiff had in fact been given K-1 statements reflecting his salary, which appeared to approximate 10% of the net profits or losses of LIC, after salary was paid. TED BERNSTEIN told Plaintiff that their accountants had discovered a taxable event which could cause all the owners of the company to have to pay taxes, and that they thought it would be unfair for Plaintiff to have to pay 10% of that tax, so TED BERNSTEIN promised that if Plaintiff would sign a paper ceding his 10% interest, TED BERNSTEIN would simply hold it and it would not become operative unless the tax liability came to exist. Plaintiff was assured that nothing would happen with the stock ownership until Plaintiff and the Defendants BERNSTEIN discussed the situation further after the Holiday Season.

25. Because of the misrepresentations, willful concealments of material facts, duplicity and deceit practiced by Defendants upon Plaintiff as described in preceding paragraphs 20 through 24, Plaintiff was reasonably of the belief that Defendants had complied, or intended to comply, with their material obligations to Plaintiff under the contract between them, and therefore was prevented from knowing, for a period of years, that these causes of action existed. The acts of Defendants in making false statements and withholding material information continues from its inception to the date of the filing hereof.

**I. ACCOUNTING**  
**(Against LIC and ARBITRAGE, for Accounting**  
**as to Withholding of Money Due Plaintiff)**

26. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

27. The relationship between Plaintiff and the Defendants, particularly as affected by

Defendants' acts described in preceding paragraphs 20 through 25, inclusive, created a situation where Defendants had sole access to, receipts generated by Plaintiff's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to Plaintiff under his arrangement with Defendants.

28, The period of time during which Plaintiff has been deprived of moneys due him spans approximately four and a half years, the numerosity of the sources of receipts by Defendants of moneys from which the amounts due Plaintiff may be calculated, and the changes in the formula under which, and manner in which, Plaintiff was to be paid, all involve extensive and complicated accounts, and Plaintiff's remedy at law could not be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, and for such orders of Court as will require the Defendants to provide Plaintiff with all records and copies of documents, dated from the date in 2003 when Plaintiff first began his efforts to generate sales of the concept described in paragraph 11 above to the present, as will reveal his right to, and the amount of, all amounts: (a) received as commissions on said concepts or any other commissions as to which Plaintiff was entitled to a share; (b) due to Plaintiff, whether paid or not; (c) paid to Plaintiff, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the Defendants out of moneys received as commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid, to be paid, or not to be paid to Plaintiff, together with such other and further relief as the Court may deem just

and appropriate.

## **II. ACCOUNTING**

### **(Against TED S. BERNSTEIN and SIMON BERNSTEIN, for Accounting as to Money Due to Plaintiff Which Said Defendants Converted)**

29. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

30. The relationship between Plaintiff and the Defendants, particularly as affected by Defendants' acts described in preceding paragraphs 20 through 25, inclusive, created a situation where Defendants had sole access to, receipts generated by Plaintiff's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to Plaintiff under his arrangement with Defendants.

31. The period of time during which Plaintiff has been deprived of moneys due him spans approximately four and a half years, the numerosity of the sources of receipts by Defendants of moneys from which the amounts due Plaintiff may be calculated, and the changes in the formula under which, and manner in which, Plaintiff was to be paid, all involve extensive and complicated accounts, and Plaintiff's remedy at law could not be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, and for such orders of Court as will require the Defendants to provide Plaintiff with all records and copies of documents, dated from the date in 2003 when Plaintiff first began his efforts to generate sales of the concept described in paragraph 11 above to the present, as will reveal his right to, and the amount of, all amounts: (a) received as commissions on said concepts or any other commissions as to which Plaintiff was entitled to a

share; (b) due to Plaintiff, whether paid or not; (c) paid to Plaintiff, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the Defendants out of moneys received as said commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid, to be paid, or not to be paid to Plaintiff, together with such other and further relief as the Court may deem just and appropriate.

**III. BREACH OF ORAL CONTRACT**  
(Against All the Defendants)

32. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

33. The arrangement between Plaintiff and Defendants as described in paragraphs 11 and 13 above, and as modified by the parties as further described above, constituted a contract between them.

34. An express term of that contract involved the commitment of Defendants to calculate, and to pay to Plaintiff, fully and timely, all sums due to him under the parties' contract, whether as commissions, salary, distributions, expenses or any other reason

35. The parties initially performed the duties required of them under said contract.

36. However, as described above in paragraphs 20 through 25, inclusive, Defendants willfully and maliciously agreed to breach their contract with Plaintiff by withholding from Plaintiff moneys due him under the contract.

37. Defendants did withhold such moneys due Plaintiff.

38. The withholding of such moneys constituted a material breach of the contract between Plaintiff and Defendants.

39. There is therefore due to Plaintiff from Defendants all amounts due under said contract, together with prejudgment and post-judgment interest on said amounts.

WHEREFORE, Plaintiff prays for judgment against Defendants, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

#### **IV. BREACH OF IMPLIED COVENANT OF GOOD FAITH and FAIR DEALING**

40. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive, and paragraphs 33 through 38, inclusive.

41. The said contract, as a matter of law, contained an implied covenant of good faith and fair dealing, obligating the parties to honor every express term of the agreement..

42. Among the express terms of the oral contract between the parties were (a) that Plaintiff would be constantly apprised, either through being permitted to calculate all amounts due the Defendants out of commissions, or through being advised of all receipts of commissions and the disposition thereof, or the amounts due to Plaintiff for any reason under the terms of the contract; and (b) that Plaintiff would be fully and promptly paid all such amounts due him.

43. Through their actions as described in preceding paragraphs 20 through 25, inclusive, the Defendants willfully breached the said express of the contract.

WHEREFORE, Plaintiff prays for judgment against Defendants, jointly and severally, for



the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

#### **V. BREACH OF FIDUCIARY DUTY**

41. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

42. Plaintiff reposed full confidence in the defendants BERNSTEIN, and trusted them and relied on them to be as good as their word and to deal honestly with him, for a variety of reasons. Plaintiff knew of SIMON BERNSTEIN as a major figure in the insurance industry, prior to their becoming parties to the agreement involved herein. Moreover, Plaintiff and the Defendants BERNSTEIN had formed a social relationship which had grown into what Plaintiff regarded as friendship. Moreover, as the initial situation under their contractual relationship had Plaintiff receiving all information as to commissions received and calculating the amount of money due to Plaintiff and the Defendants BERNSTEIN, as mentioned in preceding paragraphs 21 and 22, and also because Plaintiff was told he had been given a minority shareholder interest in LIC, Plaintiff reasonably felt that the Defendants would deal with Plaintiff honestly and fairly, and that the Defendants had no intention of hiding from Plaintiff any information as to the amounts due Plaintiff or as to the Defendants' intention of paying said amounts to Plaintiff

43. Moreover, when Defendants proposed to Plaintiff that Plaintiffs cease being the one to calculate moneys due the parties out of commissions received, the Plaintiff trusted Defendants to make proper, accurate and complete calculations, as Plaintiff had done, and to pay Plaintiff accordingly.



44. Furthermore, when Defendants BERNSTEIN made statements to Plaintiff as to why payments due him were not being paid, as described, for example, in preceding paragraphs 22 through 25, inclusive, and 42, he trusted Defendants to be telling Plaintiff the truth,

45. As a result of the foregoing, a fiduciary relationship existed between Defendants BERNSTEIN and Plaintiff, and there existed in Plaintiff complete confidence and trust in the said Defendants, of which confidence and trust said Defendants were well aware.

46. Defendants BERNSTEIN accepted the trust which Plaintiff reasonably placed in them.

47. Through Defendants' willful misrepresentations and withholding of material information as to their intentions and the purposes for which Plaintiff's payments were not being paid, and through their diversion from Plaintiff of amounts which should have been paid to him, Defendants abused and betrayed Plaintiff's trust and confidence in them, to Plaintiff's great detriment, in that he has been deprived of the said amounts due him, the precise amount of which cannot be calculated without access to Defendants' books and records, and a full accounting by them.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

**VI. CIVIL THEFT**  
**Against All Defendants**

48. This is an action for Civil Theft under Chapter 772, Florida Statutes, more

specifically §772.11, Fla.Stats.

49. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

50. All funds which Defendants' records will reveal are due to Plaintiff but which have been deposited to any of the Defendants' accounts or which have been received by any Defendant or diverted by any Defendant to any recipient but Plaintiff are the specific funds to which this Count relates.

51. By refusing to pay to Plaintiff funds due him under their agreement, and by paying said sums to themselves or to others, Defendants have been guilty of criminal theft by conversion, which has been and continues to be performed by Defendants with the criminal intent of stealing his money and depriving him of the possession and use thereof.

52. Written demand for payment of all amounts due Plaintiff has been made to Defendants, more than 30 days preceding the filing of this Complaint, to no avail.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for three times the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, and such other remedies as may be awarded Plaintiff under other Counts herein, together with such other and further relief as the Court may deem just and appropriate, together with such other and further relief as the Court may deem just and appropriate.

**VII. FRAUD**  
**(Against All Defendants)**

53. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated

herein, preceding paragraphs 1 through 24, inclusive.

54. Defendants, with the intent to defraud Plaintiff by preventing his receipt of moneys due him from Defendants as commissions, salary, distributions, expenses, and otherwise, made false statements to him and withheld material information from him, all as specifically set forth in preceding paragraphs 20 through 24 above.

55. At the time said statements were made, Defendants knew that they were material and false, and that Plaintiff would rely thereon. At the time said material information was withheld from Plaintiffs, Defendants knew that the information being withheld was material, and that the withholding of the information would cause Plaintiff to rely on the absence of said information

56. Defendants intended for Plaintiff to rely on said false statements of material fact and to rely on the absence of the material facts which were withheld.

57. Plaintiff did rely on the false statements and the withholding of material information, and was damaged thereby. Through the loss the possession and use of moneys due him but withheld by Defendants under their scheme to defraud him of said money.

58. The behavior of Defendants in deceiving Plaintiff and in abusing the trust they had engendered in Plaintiff, as set forth in preceding paragraphs 42 through 47, which are incorporated herein by reference as if expressly restated herein, was in willful and conscious disregard of his rights, and was of such a concerted, premeditated, and outrageous nature as to go beyond the bounds of decency, and constituted rampant fraud.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

**VIII. EQUITABLE LIEN**

59. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive, and paragraphs 54 through 58, inclusive.

60. The bank accounts into which any of the commissions received by Defendants as to which Plaintiff was to receive a share of commissions received, and the operating accounts and other accounts of the corporate Defendants into which said commission checks were deposited were intended by Defendants and by Plaintiff to be the source out of which Plaintiff would be paid, and they therefore were intended to be, and therefore should be, charged by this Court with the obligation of being the source of all amounts Plaintiff was and is to be paid, including amounts not yet paid.

61. Any and all other accounts into which were deposited said commissions or any part thereof, out of which Plaintiff was to be paid, should, out of general considerations of right and justice as applied to the relations of the parties and the circumstances of their dealings, be charged with the obligation of paying Plaintiff.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts. Plaintiff further prays for the Court to declare and establish an equitable lien in favor of Plaintiff on all the accounts described in preceding paragraphs 60 and 61, and for all other accounts into which said commissions have been or will be wholly or partly diverted, and on all assets of Defendants or third parties which have been purchased wholly or partly with the

diversion of said funds due Plaintiff. Plaintiff further prays for such other and further relief as the Court may deem just and appropriate.

### **IX. CONTRACT IMPLIED IN LAW**

62. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 25, inclusive.

63. By keeping the moneys due Plaintiff, Defendants have been unjustly enriched.

64. By agreeing to permit Defendants to receive, possess and control the paperwork revealing commissions received, and by agreeing that Defendants would assume the function of calculating amounts due the parties, Plaintiff conferred on Defendants the benefit of controlling the disposition of the funds received, including those due Plaintiff. The Defendants, having induced Plaintiff to confer said benefit, knew of the benefit and accepted and retained the benefit and abused it to defraud the Plaintiff.

65. The Circumstances are such that it would be inequitable for the Defendants to retain the benefit of the possession and use of funds due Plaintiff

WHEREFORE, Plaintiff prays for judgment that there exists a contract implied in law with the terms against Defendants described above, and for judgment against all Defendants, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

### **X. CONSTRUCTIVE TRUST**

66. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

67. The bank accounts into which any of the commissions received by Defendants as to which Plaintiff was to receive a share of commissions received, and the operating accounts and other accounts of the corporate Defendants into which said commission checks were deposited were intended by Defendants and by Plaintiff to be the source out of which Plaintiff would be paid, and they therefore were intended to be, and therefore should be, charged by this Court with the obligation of being the source of all amounts Plaintiff was and is to be paid, including amounts not yet paid.

68. Any and all other accounts into which were deposited said commissions or any part thereof, out of which Plaintiff was to be paid, should, out of general considerations of right and justice as applied to the relations of the parties and the circumstances of their dealings, be charged with the obligation of paying Plaintiff.

.WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts. Plaintiff further prays for the Court to declare and establish a constructive trust in favor of Plaintiff on all the accounts described in preceding paragraphs 60 and 61, and for all other accounts into which said commissions have been or will be wholly or partly diverted, and on all assets of Defendants or third parties which have been purchased wholly or partly with the diversion of said funds due Plaintiff. Plaintiff further prays for such other and further relief as the Court may deem just and appropriate.

## **XI. INDEMNIFICATION**

69. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

70. When Defendants entered the arrangement with Plaintiff described in preceding paragraph 13, SIMON BERNSTEIN, acting for himself and on behalf of the corporate Defendants and TED BERNSTEIN, and for their collective and shared benefit, told Plaintiff that it would be better for the simplicity of administration, if Plaintiff would arrange for all commissions, paid by insurance companies for sales of the said product by the Defendant companies, to be paid in the name of Plaintiff., even though Plaintiff would ultimately receive only 15% thereof.

71. Plaintiff, believing the representation that this was being requested solely to simplify bookkeeping and administration, agreed to receive all commissions in his own name, even though the bulk of each commission would become the property of the various Defendants.

72. At the time Defendants, through SIMON BERNSTEIN, represented to Plaintiff that the reason for their request that Plaintiff receive all commissions solely in his own name was for administrative simplicity, they knew that they had an ulterior motive in making this request. Their said motive was that, in the event any insurance company which had paid a commission for sale of the said product were to request a full refund of the commission on the ground that the insurance client or the broker had falsified the application for the policy, Defendants intended to disclaim liability therefor, and to avoid personal and corporate responsibility for any requests for refund of commissions paid, even though they collectively have received 85% of each such commission.

73. Plaintiff, acting in good faith, did not realize that Defendants were concealing this motive, or that such was their motive, and he reasonably relied on their representations as to the reason for the request, to his detriment.

74. As a direct and proximate result of the Defendants' representations, Plaintiff will have nominal full liability for refund of any commissions thus sought to be refunded as described in preceding paragraph 72. Such liability creates the certainty that requests for refunds will be made solely to Plaintiff, even though Defendants received 85% of the commissions.. Such disproportionate and unfair liability has been caused by the willful misrepresentation by Defendants.

75. Plaintiff was without fault in reasonably relying on the said representations.

76. Defendants were solely at fault in creating the said liability.

77. There was a special relationship between Plaintiff and the Defendants, because Plaintiff was acting as the nominal agent for Defendants in receiving in his name 100% of the commissions, making him vicariously liable for the refund of the 85% of commissions which were retained by Defendants for their own benefit.

78. Moreover, Defendants had ceased to pay Plaintiff any commissions. Instead, as an employee he was now receiving a salary. To reflect Plaintiff's successful generation of Defendants' business, Defendants made Plaintiff's salary approximate 15% of the amount of commissions received. Nonetheless, as Plaintiff was not receiving any share of commissions *per se*, he should not have his indemnification limited to 85%, but rather it should be to the full 100% of all commissions being refunded.

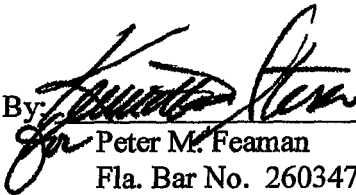
WHEREFORE, Plaintiff prays for a Judgment in his favor, and against all Defendants, Adjudicating them under an obligation to defend, hold harmless and indemnify Plaintiff from



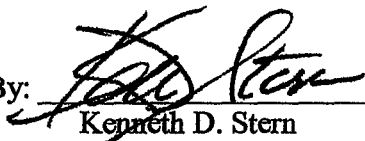
and against refund claims for said commissions, to the extent of 100% thereof, and for such other and further relief as the Court shall deem just and appropriate.

*July 30, 2012*

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By:   
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IN THE CIRCUIT COURT IN AND FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF SIMON BERNSTEIN, Deceased

CASE NO. 502012CP004391 IZ XXXXSB

DOD: 09/13/2012

Date of First Publication of Notice to Creditors: 10/16/2012

End of Creditor Period: 01/16/2013

Last day to file objection to claims: 30 days after timely filing of claim

Our File No. 11187.006

No.	Creditor	Amount of Debt	NTC Received	Claim Filed	Secured/Unsecured	Objection Filed	Satisfaction Filed
1.	American Pioneer Life Insurance PO Box 13090 Pensacola, FL 3259103090  PO Box 504518 St. Louis, MO 63150-4518	\$268.00	12/19/2012  12/20/2012				
2.	Wells Fargo Bank PO Box 660930 Dallas, TX 75266-0930  PO Box 4233 Portland, OR 97208-4233  home equity line ending in 190001	\$523,019.85	12/19/2012  12/20/2012	11/09/2012			
3.	American Express PO Box 360001 Ft. Lauderdale, FL 33336-0001  PO Box 297812 Fort Lauderdale, FL 33329-7812  PO Box 297879 Fort Lauderdale, FL 33329-7879	\$34,215.15	12/19/2012	01/10/2013			
4.	Chase Card Services PO Box 15298 Wilmington, DE 19850	\$???	12/20/2012	Barred - no claim filed			
5.	CBIZ Goldstein Lewin PO Box 953152 St. Louis, MO 63195-3152	\$1,886.94	12/20/2012	01/16/2013			

**Estate of Simon Bernstein  
Summary of Claims**

DOD: 09/13/2012

Date of First Publication of Notice to Creditors: 10/16/2012

End of Creditor Period: 01/16/2013

Last day to file objection to claims: 30 days after timely filing of claim

CLAIM	AMOUNT	DATE FILED	OBJ. FILED	NOTES
William E. Stansbury	"in excess of" \$2.5 million	November 6, 2012		
Wells Fargo Bank home equity line Acct. ending 190001	\$523,019.85	November 9, 2012		
West Asset Management, Inc. Amex Acct #4006	\$34,215.15	January 10, 2013		
CBIZ Goldstein Lewin	\$1,886.94	January 16, 2013		

IN THE CIRCUIT COURT OF THE  
15<sup>TH</sup> JUDICIAL CIRCUIT IN AND FOR  
PALM BEACH COUNTY, FLORIDA

WILLIAM E. STANSBURY,  
Plaintiff,

CASE NO: **50 2012 CA 013933 MB AA**

v.

TED S. BERNSTEIN; DONALD TESCHER and  
ROBERT SPALLINA, as co-personal  
representatives of the ESTATE OF SIMON L.  
BERNSTEIN and as co-trustees of the SHIRLEY  
BERNSTEIN TRUST AGREEMENT dated  
May 20, 2008; LIC HOLDINGS, INC.;  
ARBITRAGE INTERNATIONAL MANAGEMENT, LLC,  
f/k/a ARBITRAGE INTERNATIONAL  
HOLDINGS, LLC; BERNSTEIN FAMILY  
REALTY, LLC,  
Defendants.

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**AMENDED COMPLAINT**

WILLIAM E. STANSBURY, by and through undersigned counsel, sues the Defendants  
and states:

1. This is an action for money damages in excess of \$15,000, and for equitable relief.
2. Plaintiff (hereinafter referred to as "STANSBURY") is *sui juris*, and a resident of Palm Beach County, Florida.
3. Defendant TED S. BERNSTEIN ("TED BERNSTEIN"), is *sui juris*, and a resident of Palm Beach County, Florida.
4. SIMON L. BERNSTEIN ("SIMON BERNSTEIN") died on or about September 13, 2012, after the filing of the initial Complaint in this action. At the time of his death, SIMON BERNSTEIN was *sui juris*, and was a resident of Palm Beach County, Florida. Defendants

Donald R. Tescher and Robert L. Spallina are serving as co-personal representatives of the ESTATE OF SIMON L. BERNSTEIN (the "ESTATE") which ESTATE is presently open and pending in the Palm Beach County Circuit Court, *In re: Estate of Simon L. Bernstein*, Case No. 502012CP004391XXXXSB (the "Estate Proceeding"). In accordance with Section 733.705, Florida Statutes, STANSBURY hereby brings this independent action against the ESTATE with respect to his Statement of Claim that was filed and objected to in the Estate Proceeding.

5. Defendant, LIC HOLDINGS, INC. ("LIC Holdings") is a Florida corporation with its principal place of business in Palm Beach County, Florida.

6. Defendant, ARBITRAGE INTERNATIONAL MANAGEMENT, LLC, formerly known as ARBITRAGE INTERNATIONAL HOLDINGS, LLC, ("ARBITRAGE") is a Florida limited liability company with its principal place of business in Palm Beach County, Florida.

7. Defendant, BERNSTEIN FAMILY REALTY, LLC is a Florida limited liability company doing business in Palm Beach County.

8. Defendant, the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008 ("SHIRLEY'S TRUST"), owns real property in Palm Beach County, Florida. Based upon information and belief, Donald R. Tescher and Robert L. Spallina are serving as co-trustees of SHIRLEY'S TRUST. This Court has personal jurisdiction over the trustees and the beneficiaries of SHIRLEY'S TRUST under Section 736.0202, Florida Statutes, as the principal place of administration of SHIRLEY'S TRUST is in Palm Beach County, Florida. This court has subject matter jurisdiction over this action under Section 736.0203, Florida Statutes. Venue is proper in Palm Beach County, Florida, under Section 736.0204, Florida Statutes, as the principal place of administration of SHIRLEY'S TRUST is in Palm Beach County, Florida and one or more of the beneficiaries of SHIRLEY'S TRUST reside in Palm Beach County, Florida.

9. The acts and incidents giving rise to the causes of action alleged herein arose in Palm Beach County, Florida.

**Background**

10. STANSBURY has worked in the insurance industry for virtually all of his adult life. After 30 years, he had become well-known and highly regarded by major insurance companies, their principals and others throughout the insurance industry, at all levels thereof, as well as by professionals, including attorneys, CPA's, financial advisors, wealth managers and others who were involved in serving, or otherwise dealing with insurers, insurance brokers and life insurance products.

11. SIMON BERNSTEIN dealt at sophisticated levels of the insurance industry and specialized in developing and marketing insurance concepts suitable for persons of high net worth to incorporate into their wealth management and estate planning.

12. TED BERNSTEIN, the son of SIMON BERNSTEIN, was also actively involved in selling life insurance products in conjunction with attorneys, CPAs and other professionals, to be incorporated into high net worth individuals' financial and estate planning.

13. TED BERNSTEIN approached STANSBURY, urging STANSBURY to spearhead the marketing of a unique insurance concept, newly developed by a prominent law firm, which was designed for use in the financial and estate planning of high net worth individuals.

14. TED BERNSTEIN told STANSBURY that he knew of STANSBURY's expertise and reputation in the insurance and related industries, and that STANSBURY was skilled at and accustomed to speaking and marketing insurance products to groups of professionals. He realized that STANSBURY, because of his knowledge, reputation and abilities, would be well suited to market this concept nationwide through prominent and experienced professionals.

15. In 2006, SIMON BERNSTEIN and TED BERNSTEIN (collectively, "BERNSTEIN" or the "BERNSTEINS") formed Defendants LIC Holdings and ARBITRAGE for the purpose of marketing and selling certain life insurance products to high net worth individuals for their wealth management and estate planning needs.

16. STANSBURY agreed to become an employee of LIC Holdings, Inc. and ARBITRAGE and agreed to a salary of 15% of net commissions received on all products, including renewals.

17. STANSBURY worked with diligence and skill, traveling throughout the United States, generating ever-increasing sales and generating very large commissions. By 2006, nationwide sales were resulting in substantial commissions on new policies and renewal commissions.

18. Also in 2006, SIMON BERNSTEIN told STANSBURY that STANSBURY was being rewarded for his efforts and the explosive growth of the business, such that he would receive a 10% ownership interest in LIC Holdings, Inc.

19. In February of 2008, SIMON BERNSTEIN approached STANSBURY with the suggestion that rather than STANSBURY performing computations on a monthly basis as to how much should be paid to him based upon 15% of the commissions derived from policies sold by STANSBURY, the BERNSTEINS and STANSBURY should forego monthly payouts and defer compensation until the end of 2008, when year-end computations could be made. It was suggested that in December, year-end computations would be made and salaries would be paid in December 2008 or January of 2009. It was specifically represented to STANSBURY that neither SIMON BERNSTEIN, TED BERNSTEIN nor STANSBURY would take any compensation until the year-end accounting was performed in December of 2008 or January, 2009.

20. STANSBURY relied on SIMON BERNSTEIN's representations that, among other things, his time would be better spent building the business rather than performing monthly calculations of income. STANSBURY relied on SIMON BERNSTEIN's representation that they would all be paid identical annual salaries of not less than \$1,000,000 at the end of 2008 to be applied against STANSBURY's 15%. Any compensation to STANSBURY over and above his 15% would be paid to him in accordance with his ownership percentage of 10%.

21. STANSBURY, having no reason to believe that the representations by SIMON BERNSTEIN were false and only a ruse to keep him from inquiring as to corporate revenue and distributions, acceded to his being relieved of the bookkeeping duties regarding calculating the disposition of monies on a monthly basis throughout the year.

22. In 2008, STANSBURY received only \$420,018.00, all from commissions earned for sales in 2007 but paid in the January of 2008. STANSBURY received no payments for commissions received after January, 2008.

23. Unbeknownst to STANSBURY at that time, SIMON BERNSTEIN was paid \$3,756,229.00 and TED BERNSTEIN was paid \$5,225,825.00 in 2008.

24. The net retained commissions by LIC Holdings and ARBITRAGE, not including renewals for 2008 were approximately \$13,442,549.00. As such, STANSBURY was entitled to, at the very minimum, 15% of \$13,442,549.00, or \$2,016,382.35.

25. Since that time, SIMON BERNSTEIN and TED BERNSTEIN have secreted commissions received by LIC Holdings and ARBITRAGE into Bernstein family trusts and other entities as more specifically set forth below. Those trusts have since invested in real estate, also as more particularly set forth below.

26. Throughout 2009, SIMON BERNSTEIN and TED BERNSTEIN continued to make false statements to STANSBURY to hide the fact that they had looted the corporations for their



own personal benefit by withdrawing millions in 2008 and 2009, all to the financial detriment of STANSBURY. The BERNSTEINS represented that the money was not being paid as salary or distributions because the funds needed to be held in the corporate bank accounts to show to potential lenders the financial stability of the company.

27. STANSBURY relied upon these continuing representations of Defendants to his detriment. Because STANSBURY was told that potential funding sources for the business needed to see that capital of the company was available, he took no action when he did not receive any compensation for 2009 and paid only \$30,000 in 2010.

28. STANSBURY believes that some or all of the funds to which he was entitled and/or assets attributable to such funds were placed into certain entities, including but not limited to BERNSTEIN FAMILY REALTY, LLC and SHIRLEY'S TRUST. For example, based on information and belief, some or all of the funds to which STANSBURY was entitled were invested in certain parcels of real property, which parcels were conveyed to the trustee of SHIRLEY'S TRUST on or about May 20, 2008, including but not limited to a 4,220 square foot oceanfront condominium unit in a complex known as "The ARAGON" in Boca Raton, located at 2494 So. Ocean Boulevard, Boca Raton, Florida and a mansion in St. Andrew's Country Club located at 7020 Lions Head Lane, Boca Raton, Florida.

29. In order to continue their scheme to defraud, SIMON BERNSTEIN and TED BERNSTEIN failed and refused to account for renewal commissions and failed to supply any financial information to STANSBURY concerning LIC Holdings, Inc. or ARBITRAGE INTERNATIONAL MANAGEMENT, LLC.

30. In furtherance of their scheme to deprive STANSBURY of salary he had earned and shareholder distributions to which he was entitled, SIMON BERNSTEIN and TED BERNSTEIN intercepted mail addressed to STANSBURY, removing commission checks representing

commissions due to STANSBURY, deposited the funds into their own accounts and otherwise converted the funds. SIMON BERNSTEIN and TED BERNSTEIN also opened STANSBURY's mail containing checks payable to him which were unrelated to them and the businesses.

31. In 2011, the Defendants BERNSTEIN decided to deceive STANSBURY further. STANSBURY had for years been given K-1 statements reflecting his 10% ownership of LIC Holdings. At the end of 2011, TED BERNSTEIN told STANSBURY that the company accountant had discovered a taxable event which could cause STANSBURY, as an owner of LIC Holdings to pay taxes on phantom income. TED BERNSTEIN promised that if STANSBURY would sign a paper ceding his 10% interest in LIC Holdings, he would not have to pay the tax. TED BERNSTEIN promised he would hold the paper, promising it would not become operative until STANSBURY and the Defendants BERNSTEIN discussed the situation further in the first quarter of 2012.

32. Because of the misrepresentations, willful concealments of material facts, duplicity and deceit practiced by Defendants upon STANSBURY, STANSBURY reasonably believed that Defendants had complied, or intended to comply with their obligations to STANSBURY under the contract between them. STANSBURY, therefore, was prevented from knowing for a period of years that the causes of action ASSERTED HEREIN existed.

33. By the second quarter of 2012, STANSBURY developed the belief that the BERNSTEINS' representations over the years were wholly false and he sought legal counsel.

34. STANSBURY has retained the law firm of Peter M. Feaman, P.A. and has agreed to pay it a reasonable fee for its services rendered herein.

**COUNT I - ACCOUNTING**  
**(Against LIC Holdings and ARBITRAGE, for Accounting)**

35. STANSBURY hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

36. The relationship between STANSBURY and the Defendants, particularly as affected by Defendants' acts described in preceding paragraphs 19 through 27 created a situation where Defendants had sole access to receipts generated by STANSBURY's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to STANSBURY under his arrangement with Defendants.

37. The period of time during which STANSBURY has been deprived of monies due him spans approximately four and a half years. The various sources of revenue to Defendants of monies from which the amounts due STANSBURY may be calculated, the manner in which STANSBURY was to be paid, and the amount due STANSBURY all involve extensive and complicated accounts, and STANSBURY's remedy at law cannot be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff STANSBURY prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, LIC Holdings and ARBITRAGE, and for such orders of Court as will require such Defendants to provide STANSBURY with all records and copies of documents from January 1, 2006 to the present, in order to reveal his right to, and the amount of all sums: (a) received as commissions to which STANSBURY was entitled to a share; (b) due to STANSBURY, whether paid or not; (c) paid to STANSBURY, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the BERNSTEIN Defendants out of monies received as commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the

entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid, to be paid, or not to be paid to STANSBURY, together with an award of court costs and such other and further relief as the Court may deem just and proper.

**II. BREACH OF ORAL CONTRACT**

**(Against LIC Holdings, Inc. and Arbitrage International Management, LLC)**

38. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

39. The arrangement between STANSBURY and Defendants as described in paragraphs 16 and 24 above, constituted a contract between them.

40. An express term of that contract involved the commitment of LIC Holdings and ARBITRAGE to calculate and to pay to STANSBURY all sums due to him under the contract, whether as commissions, salary, distributions, expenses or any other reason.

41. The Defendants initially performed the duties required of them under said contract.

42. However, Defendants breached their contract with STANSBURY by withholding from STANSBURY monies due him under the contract.

43. The withholding of such monies constitutes a material breach of the contract between STANSBURY and LIC Holdings and ARBITRAGE.

44. There is due to STANSBURY from such Defendants all amounts due under said contract, together with prejudgment and post-judgment interest on said amounts.

WHEREFORE, Plaintiff prays for judgment against Defendants, LIC Holdings, Inc. and ARBITRAGE INTERNATIONAL MANAGEMENT, LLC, jointly and severally, in excess of \$1,500,000.00 for the amounts due to Plaintiff under the terms of their contract, together with

prejudgment and post-judgment interest, court costs and such other relief as the Court may deem just and proper.

**III. BREACH OF FIDUCIARY DUTY**  
**(Against SIMON BERNSTEIN and TED BERNSTEIN [“BERNSTEINS”])**

45. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

46. At all material times hereto, SIMON BERNSTEIN and TED BERNSTEIN were officers and majority shareholders of LIC Holdings and ARBITRAGE.

47. As shareholders and officers of LIC Holdings and ARBITRAGE, SIMON BERNSTEIN and TED BERNSTEIN did have and have a fiduciary duty to STANSBURY to act in good faith towards STANSBURY and to act in the best interests of LIC Holdings and ARBITRAGE.

48. At all material times hereto, STANSBURY was and is a shareholder of LIC Holdings.

49. STANSBURY reposed trust and confidence in SIMON BERNSTEIN and TED BERNSTEIN as a result of their position as majority shareholders and officers of LIC Holdings and ARBITRAGE.

50. Further, SIMON BERNSTEIN and TED BERNSTEIN held positions of advantage and control over STANSBURY, not only by virtue of their majority shareholder status, but by having access to the accounting books and records of LIC Holdings and ARBITRAGE, to the exclusion of STANSBURY.

51. STANSBURY reasonably believed that the BERNSTEIN Defendants would deal with STANSBURY honestly and fairly and believed that such Defendants had no intention of

hiding from STANSBURY any information as to the amounts due STANSBURY or payment of the money due to STANSBURY.

52. Moreover, when Defendants proposed to STANSBURY that STANSBURY cease being the one to calculate monies due from the commissions received, STANSBURY trusted the BERNSTEINS to make proper, accurate and complete calculations just as STANSBURY had done and to pay STANSBURY accordingly. As majority shareholders and directors of LIC Holdings and ARBITRAGE, the BERNSTEINS were in a superior position of knowledge and control concerning the finances and affairs of those companies.

53. As a result of the foregoing, a fiduciary relationship existed between the BERNSTEINS and STANSBURY and there existed in STANSBURY complete trust in the BERNSTEIN Defendants.

54. The BERNSTEIN Defendants accepted the trust which STANSBURY reasonably placed in them.

55. The BERNSTEIN Defendants breached their fiduciary duty to STANSBURY by repeated conduct of self-dealing and violations of corporate protocol, including:

a) directing LIC Holdings and ARBITRAGE to make payments to third parties not employed by the corporations and who had performed no services on behalf of the corporations for the personal benefit of the BERNSTEINS;

b) directing the corporations to pay for personal expenses of the wives and other friends of the BERNSTEIN Defendants through corporate credit cards and other forms of payment, notwithstanding that they provided no services for the corporations;

c) transferring monies from LIC Holdings and ARBITRAGE to third party entities including the BERNSTEIN Defendants, the BERNSTEIN FAMILY REALTY, LLC and the

SHIRLEY BERNSTEIN TRUST AGREEMENT for the benefit of the BERNSTEINS,  
personally;

- d) paying themselves exorbitant compensation to the exclusion of STANSBURY;
- e) treating LIC Holdings and ARBITRAGE as alter egos of themselves and otherwise handling the affairs of LIC Holdings and ARBITRAGE without regard to corporate protocol;
- f) failing to convene annual meetings of the stockholders of LIC Holdings and ARBITRAGE, in violation of Florida law;
- g) committing corporate waste by unnecessarily expending corporate assets on unrelated corporate activities;
- h) failing to account for the revenue and expenses of LIC Holdings and ARBITRAGE to STANSBURY, who was entitled to compensation as an employee and as a minority shareholder;
- i) directing LIC Holdings and ARBITRAGE to take actions to reduce the profit of LIC Holdings and ARBITRAGE so as to prevent STANSBURY from earning his just compensation, in violation of prior agreement of the parties.

56. SIMON BERNSTEIN further breached his fiduciary duty owed to STANSBURY as a minority shareholder by neglecting to perform his duties as an officer and director in a prudent and reasonable fashion.

57. Through Defendants BERNSTEINS' willful misrepresentations and withholding of material information as to their intentions and the purposes for which STANSBURY's payments were not being paid, and through their diversion from STANSBURY of amounts which should have been paid to him, such Defendants abused and betrayed STANSBURY's trust and confidence in them to STANSBURY's great detriment. STANSBURY has been deprived of the amounts due him, the precise amount of which cannot be calculated without access to Defendants' books and records and a full accounting by them.

58. The monetary damages suffered by STANSBURY as a result of the foregoing conduct was suffered by STANSBURY individually and not to the corporation LIC Holdings as a whole, because the conduct as described above prevented STANSBURY from obtaining the benefits of the bargain of his oral agreement with the corporations as more particularly described in Count II above.

59. The foregoing conduct by the BERNSTEINS was done with gross and intentional disregard of the rights of STANSBURY as an employee and minority shareholder of LIC Holdings.

WHEREFORE, Plaintiff prays for judgment against Defendants, SIMON BERNSTEIN and TED BERNSTEIN, jointly and severally, for damages in excess of \$1,500,000.00 together with prejudgment and post-judgment interest, court costs and such other relief as the Court may deem just and proper. STANSBURY reserves the right to move to amend to request punitive damages in accordance with Florida Law.

#### **IV. CIVIL THEFT**

##### **(Against ARBITRAGE INTERNATIONAL MARKETING, LLC)**

60. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

61. This is an action for Civil Theft under Chapter 772, Florida Statutes, more specifically §772.11, Fla.Stat.

62. In February, 2012 and March, 2012, Defendant ARBITRAGE intercepted two separate checks made payable to William STANSBURY intended as payment to STANSBURY for matters arising wholly outside his business transactions with the BERNSTEINS, LIC Holdings and ARBITRAGE.



63. Notwithstanding that the checks made payable to William STANSBURY was for sums due STANSBURY by a third party not in connection with the aforesaid business transactions, ARBITRAGE and/or someone acting on its behalf, caused the negotiation of STANSBURY's checks, wrongfully endorsing the checks and retaining the sums that should have been payable to STANSBURY.

64. As a result of the foregoing, Defendant ARBITRAGE has been guilty of criminal theft by conversion with the criminal intent to steal his money and deprive STANSBURY of his possession and use thereof.

65. Written demand for payment of all amounts due STANSBURY has been made to Defendants, more than 30 days preceding the filing of this Complaint, to no avail. A copy of the demand letter is attached hereto as Exhibit "A."

WHEREFORE, Plaintiff prays for judgment against Defendant, ARBITRAGE for three times the full amount of the check made payable to STANSBURY, together with pre-judgment interest and post-judgment interest, attorneys' fees, court costs and any other relief this Court deems just and proper.

#### V. CONVERSION

66. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 60 through 65, inclusive.

67. Further, during 2012, Defendants TED BERNSTEIN, SIMON BERNSTEIN, LIC Holdings, Inc., ARBITRAGE, or someone acting on their behalves, received and cashed in excess of \$30,000.00 worth of commissions checks otherwise payable to Plaintiff.

WHEREFORE, Plaintiff prays for judgment for damages against Defendant, ABRITRAGE, SIMON BERNSTEIN, LIC Holdings, Inc. and TED BERNSTEIN, together with

pre-judgment interest and post-judgment interest, court costs and any other relief this Court deems just and proper.

**VI. FRAUD IN THE INDUCEMENT**  
**(Against Ted Bernstein and LIC Holdings, Inc.)**

68. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

69. In the fourth quarter of 2011, TED BERNSTEIN embarked upon a plan to defraud from STANSBURY his 10% ownership interest in LIC Holdings, Inc. As set forth in paragraph 31 above Defendant TED BERNSTEIN fraudulently induced STANSBURY to sign a document giving up his 10% interest in and to LIC Holdings, Inc.

70. The ceding of his shares in LIC Holdings, Inc. was procured by fraud and STANSBURY relied upon the representations made by BERNSTEIN with regard to signing the document apparently ceding his stock.

71. It was reasonable for STANSBURY to rely on the representations made by BERNSTEIN because at that time STANSBURY was unaware of the breaches of fiduciary duty and breaches of the oral contract that had taken place.

72. As a result of STANSBURY's reliance, STANSBURY has been damaged by the loss of 10% of the shares of LIC Holdings and the rights and remedies to a shareholder related thereto.

WHEREFORE, Plaintiff prays for a judgment for damages against Defendants BERNSTEIN and LIC Holdings, Inc. for the damages caused by the fraudulent conduct of BERNSTEIN as described herein, together with reasonable costs, pre-judgment interest and any other relief this Court deems just and proper.

**VII. EQUITABLE LIEN**

73. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, paragraphs 1 through 34, above.

74. Defendants, SIMON BERNSTEIN and/or TED BERNSTEIN wrongfully diverted funds from LIC Holdings and ARBITRAGE that rightfully should have been paid to STANSBURY pursuant to their oral agreement.

75. Upon information and belief, SIMON BERNSTEIN and/or TED BERNSTEIN, or both, wrongfully diverted funds from LIC Holdings and/or ARBITRAGE and acquired and/or maintained or improved property located at 7020 Lion's Head Lane, Boca Raton, Florida, legally described as

Lot 781, St. Andrews Country Club (a PUD) Plat No. 14 according to the plat thereof recorded in Plat Book 57, Page 132 of the public records of Palm Beach County, Florida.

76. Further, upon information and belief, as a result of the funds being wrongfully diverted from LIC Holdings and/or ARBITRAGE, which otherwise rightfully belonged to and should have been paid to STANSBURY, the property legally described as

Lot 68, Block G Boca Madeira, Unit 2 according to the plat thereof recorded in Plat Book 32, Pages 59 and 60 of the public records of Palm Beach County, Florida, with a property address of 2753 NW 34 Street, Boca Raton, Florida,

was encumbered with a mortgage representing wrongfully diverted funds which were loaned in the form of a second mortgage to Defendant, BERNSTEIN FAMILY REALTY, LLC, a Florida limited liability company.

77. Upon information and belief, as a result of the funds being wrongfully diverted from LIC Holdings and/or ARBITRAGE which otherwise should have been paid to STANSBURY, such funds were used to satisfy a mortgage for the benefit of TED BERNSTEIN on property legally described as

Lot 139, Saturnia Isles, Plat One, recorded in Plat Book 91 at Page 108 of the property records of Palm Beach County, Florida, with a property address of 15807 Menton Bay Court, Delray Beach, Florida

WHEREFORE, Plaintiff prays for the Court to declare and establish an equitable lien in favor of Plaintiff in an amount equal to the funds wrongfully diverted, on the property described herein, and on all other assets of Defendants or third parties as yet unknown, which assets have been purchased wholly or in part, improved or benefitted by the diverted funds due Plaintiff, together with court costs and such other and further relief as this Court may deem just and proper.

#### **VIII. CONSTRUCTIVE TRUST**

78. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 73 through 77 above.

WHEREFORE, Plaintiff prays for the Court to declare and establish a constructive trust in favor of Plaintiff on the property described in paragraphs 75 through 77 in an amount equal to the funds wrongfully diverted and on all assets of Defendants or third parties as yet unknown, which assets have been purchased wholly or partly, improved or mortgaged by the diversion of said funds due Plaintiff. Plaintiff further prays for an award of court costs and such other and further relief as the Court may deem just and proper.

#### **IX. VIOLATION OF FLA. STAT. 607.1602** **(As to Defendant, LIC Holdings, Inc.)**

79. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, paragraphs 1 through 34, above.

80. STANSBURY owns 10% of the issued and outstanding shares of LIC Holdings and has owned these shares since 2006.

81. Pursuant to §607.1602 Fla. Stat. (2012), STANSBURY made demand on LIC Holdings to inspect and copy certain records. A copy of the Demand is attached hereto as Exhibit “A.” LIC Holdings refused to respond to the request in direct violation of 607.1602 Fla. Stat. (2012).

82. Section 607.1604(2) Fla. Stat. (2012) states:

If a corporation does not, within a reasonable time, allow a shareholder to inspect and copy any other record, the shareholder who complies with §607.1602(2) and (3) may apply to the Circuit Court in the county where the corporation’s principal office is located for an order to permit inspection and copying of the records demanded.

83. Section 607.1604 Fla. Stat. (2012) requires that the court dispose of an application brought under this section “on an expedited basis.”

84. Pursuant to §607.1604(2) Fla. Stat. (2012), Plaintiff requests that this court summarily order inspection and copying of the record previously demanded at the corporation’s expense.


85. Pursuant to §607.1604(3) Fla. Stat. (2012), STANSBURY is entitled to an award of his costs including reasonable attorneys’ fees incurred in order to obtain the order and enforce his rights unless the corporation or its officers, director or agent proves that the refusal of the inspection is made in good faith because the corporation had a reasonable basis for doubt about the right of the shareholder to inspect or copy the records demanded.

WHEREFORE, Plaintiff, WILLIAM E. STANSBURY requests this Honorable Court to summarily order inspection and copying of the records of LIC Holdings, Inc. previously demanded, at the corporation’s expense, together with an award of reasonable costs and attorneys’ fees incurred herein.

**CERTIFICATE OF SERVICE**

WE HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail at [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [ciaffik@gtlaw.com](mailto:ciaffik@gtlaw.com); [steffesj@gtlaw.com](mailto:steffesj@gtlaw.com); and [FLService@gtlaw.com](mailto:FLService@gtlaw.com) to Jon Swergold, Esq., Greenberg Traurig, P.A., 401 East Las Olas Blvd., Suite 2000, Fort Lauderdale, FL 33301 this 12 day of FEBRUARY, 2013.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel.: 561073405552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By:   
Peter M. Feaman  
Florida Bar No.: 0260347

The Law Offices  
of  
**PETER M. FEAMAN, P.A.**  
Strategic Counselor. Proven Advocate.™



Main Office:  
3615 Boynton Beach Blvd.  
Boynton Beach, FL 33436

Branch Office:  
7900 Glades Road  
Boca Raton, FL 33434

Peter M. Feaman, Esq.  
Nancy E. Guffey, Esq.  
Of Counsel

Telephone: (561) 734-5552  
Facsimile: (561) 734-5554  
pfeaman@feamanlaw.com

June 20, 2012

Via Certified Mail, Return Receipt Requested

**PERSONAL and CONFIDENTIAL**

Mr. Ted Bernstein, President  
LIC Holdings, Inc.  
950 Peninsula Corp Circle  
Suite 3010  
Boca Raton, FL 33487

**Re: William (Bill) Stansbury**

Dear Mr. Bernstein:

The undersigned represents William (Bill) Stansbury and we are writing this letter on his behalf. Mr. Stansbury received your proposed letter agreement reflecting LIC Holdings' proposal to indemnify its shareholders concerning policies sold under the Cambridge Financing Program. As a result of your proposal, Mr. Stansbury has reviewed with me in detail his dealings with you and your companies over the past 4 to 5 years.

After reviewing the facts with Mr. Stansbury, some of which will be summarized below, I was shocked that he had not consulted legal counsel until now. Be that as it may, and based upon the facts presented to us, we believe you have engaged in fraud, civil theft, breaches of fiduciary duties, and breach of contract, just to name a few. The purpose of this letter is to a). respond to your indemnity proposal and b). request that you pass this letter on to your counsel immediately in the off-chance that these very serious matters can be resolved prior to the filing of legal action. The issues can be summarized as follows:

1. The first issue concerns you and your company's failure to pay salary compensation to Mr. Stansbury. Mr. Stansbury has been making inquiries concerning this for the past 5 months, but to no avail. Mr. Stansbury's claim for unpaid salary arises from three categories:

EXHIBIT A large, hollow triangle symbol, likely used as a reference marker for an exhibit.

Page 2

a. Failure to pay salary based on net retained commissions.

i. Based upon reports prepared by your company for the period of 2007 through 2011, LIC Holdings, Inc. and/or Arbitrage International Holdings, n/k/a Arbitrage International Management, LLC, received \$35,384,246.00 in net retained commissions. According to Mr. Stansbury's salary arrangement, he is entitled to 15% of those net retained commissions, which amounts to \$5,307,636.90. During this time period, Mr. Stansbury's salary compensation was \$2,844,910.00. The shortfall in salary owed to Mr. Stansbury is \$2,462,726.90.

ii. There is salary compensation owed to Mr. Stansbury as a result of bridge loans in 2008. You received a \$2,000,000.00 settlement in 2010 resulting from the resolution of a lawsuit involving Global Secured Capital. Mr. Stansbury is entitled to 15% of those funds, which is \$300,000.00.

iii. In addition, you received \$507,891.00 in commissions in connection with the Biviano matter. Mr. Stansbury is entitled to 15% of those funds, which is \$76,183.65.

iv. In April of 2012, you received three commissions totaling approximately \$200,000.00 in the Levine, Wiss and Berley matters. Mr. Stansbury has been requesting payment of this for weeks, again to no avail. Mr. Stansbury is due salary compensation for these items in the amount of \$30,000.00.

Therefore, Mr. Stansbury's total claim for salary arising out of net retained commissions is approximately \$2,868,910.55.

The liability for payment of this salary is not limited to LIC Holdings, Inc. or Arbitrage International Management, LLC. This liability also flows to you individually as a result of your breaches of your fiduciary duty owed to Mr. Stansbury and utter failure to abide by corporate governance standards, which conduct is more particularly described below.

b. Mr. Stansbury is also due unpaid salary based on 15% of all renewal commissions since 2008. Mr. Stansbury's salary claim for renewal commissions cannot as yet be determined with specificity due to the fact that you and your office have been opening mail directed to Mr. Stansbury and negotiating checks made payable to him by falsifying his endorsement and depositing those checks into accounts which only you control. This conduct constitutes civil theft and breach of fiduciary duty. We believe this claim amounts to hundreds of thousands of dollars.

c. Salary compensation for 2008. Mr. Stansbury has recently learned that you and Mr. Simon Bernstein received \$8,982,124.00 in salary in 2008. By contrast, Mr. Stansbury received \$420,018.00, paid to him in January 2008, based on policies sold in 2007. He received zero (no salary compensation) for his 2008 production. It is obvious that you and Simon treated your corporations as personal ATM machines, while completely ignoring your fiduciary



Page 3

responsibilities to your employee and minority shareholder, Mr. Stansbury. It further appears that after the exorbitant salaries were paid to you, you then loaned the money back to the corporation at an interest rate significantly above market rates in order to meet the cash flow needs of the various entities, again, clearly disregarding your corporate governance responsibilities.

2. Indemnification issues.

Mr. Stansbury has been served with three lawsuits from Phoenix Insurance Company and one from Mr. Wright seeking indemnification as a result of agent misconduct which was in no way attributable to the conduct of Mr. Stansbury. Although all of these matters have been settled, because he was the qualifying agent of record for other policies, he could be the subject of future litigation for refunds of commissions paid. All of these commissions were paid over to you or your companies.

The Indemnification Agreement which you sent to Mr. Stansbury is completely insufficient. You have a duty as a matter of law to indemnify Mr. Stansbury. Your offer of future indemnity is contingent upon "all" commissions that have been received by LIC's present or past shareholders be turned over to LIC. This is nothing short of extortion. Further, your second paragraph states that LIC is "presently insolvent" and has a "negative net worth." You then conclude with the sentence that with the indemnification agreement in place, LIC "may" have sufficient funds to meet its current obligations. Therefore, a simple indemnification from LIC Holdings to Mr. Stansbury is insufficient. Any such indemnification would have to be personally guaranteed by you and Mr. Simon Bernstein.

3. Unauthorized interception of U.S. Mail.

I have been given the understanding that your office has been opening mail directed to Mr. Stansbury personally. This is a federal offense and also constitutes a breach of the fiduciary duty you owe to Mr. Stansbury as an employee and minority shareholder.

There has been no accounting to Mr. Stansbury for any of the checks which may have been sent to him personally on which his signature has been forged, the checks cashed and placed out of the reach of Mr. Stansbury. In 2012, Mr. Stansbury has been receiving checks from Phoenix Life Insurance Company and TransAmerica Life Insurance Company. Mr. Stansbury has been holding these checks. They have now been remitted to the undersigned as attorney for Mr. Stansbury. This office is holding these funds in a separate interest-bearing trust account pending the resolution of this matter.

With regard to all of the other insurance companies for whom Mr. Stansbury is listed as the qualifying agent, he has now informed those companies that all future renewal commissions paid to him personally be sent to Mr. Stansbury at his home address. These funds will then be remitted to the undersigned counsel of record for Mr. Stansbury. We will place these funds in a separate interest-bearing trust account as well. Any attempts by you to contact these insurance

Page 4

companies will be considered a tortious interference of his business relationship and such activity will be added as a claim in any future legal proceedings.

4. Shareholder status.

Mr. Stansbury has been a 10% shareholder of LIC Holdings, Inc., pursuant to the terms of a Shareholders Agreement. On behalf of Mr. Stansbury, demand is hereby made, pursuant to Florida Statute 607.1602, for inspection of the corporate records including the following:

- I. Minutes of the Board of Directors meetings from January 1, 2008 to the present.
- II. Minutes of Shareholders' meetings from January 1, 2008 to the present.
- III. Records of any actions taken by the Shareholders and/or the Board of Directors without a meeting, from January 1, 2008 to the present.
- IV. Accounting and financial records of LIC Holdings, Inc., Arbitrage International Management, LLC, formerly known as Arbitrage International Holdings, LLC, and all other subsidiary or affiliated companies under your control, including, without limitation, income tax returns, general ledgers, balance sheets, profit and loss statements, stock books, bank statements, loan agreements or guarantees, and any other financial books and records from January 1, 2008 to the present.

Mr. Stansbury is seeking to inspect these records in good faith and for the purpose of determining if misappropriation of corporate assets for improper purposes has previously taken or is presently taking place.

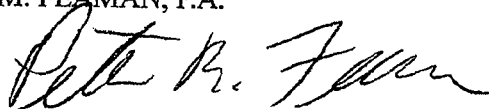
I have been made aware of a letter dated December 22, 2011 in which Mr. Stansbury purportedly "ceded" his shares of stock in LIC Holdings, Inc. back to the company. This letter was obtained under false pretenses and is not recognized by Mr. Stansbury as validly conveying his ownership interest in LIC Holdings, Inc.

Please have your legal counsel contact us within ten (10) days. Should we fail to receive a response within that time, Mr. Stansbury will take legal action to protect his rights and interests.

Very truly yours,

PETER M. FEAMAN, P.A.

By:

  
Peter M. Feaman

PMF/mk

cc: William Stansbury

CC Riggs (e-mail)

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, February 04, 2013 3:04 PM  
**To:** 'pfeaman@feamanlaw.com'  
**Cc:** Robert Spallina  
**Subject:** Estate of Simon Bernstein  
**Attachments:** Objection to Claim of William E. Stansbury.pdf

Dear Mr. Feaman:

Attached is a copy of the Objection to Claim of William E. Stansbury that we are filing with the Court.

If you have any questions, please do not hesitate to contact us.

Regards,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

2/4/2013

TS004634

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

File No.  
502012CP004391IZXXXXSB

SIMON L. BERNSTEIN

Deceased.

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED  
JAN 16 2013  
SHARON R. BOCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

**STATEMENT OF CLAIM BY CBIZ GOLDSTEIN LEWIN**

The undersigned hereby presents for filing against the above estate this statement of claim and alleges:

1. The basis for the claim is Professional Fees for services rendered.
2. The name and address of the claimant are CBIZ Goldstein Lewin, 1675 N. Military Trail, 5<sup>th</sup> Floor, Boca Raton, FL 33486 and the name and address of the claimant's attorney, if any, are as set forth below.
3. The amount of the claim is \$1,886.94 which amount is now due.
4. The claim is not contingent or unliquidated.
5. The claim is not secured.

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on January 15, 2013.

Claimant

Copy mailed to attorney for Personal Representative on 1/19, 2013.

CLERK OF THE CIRCUIT COURT

BY:

**MUST BE FILED IN DUPLICATE**

**CBIZ Goldstein Lewin &  
MHM Goldstein Lewin Division**

PO Box 953152  
St. Louis, MO 63195-3152  
Ph: 561-994-5050 F: 561-241-0071

Estate of Simon Bernstein  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Statement Date 1/11/2013  
Client No. 4001350.0

	<b>Date</b>	<b>Description</b>	<b>Charge</b>	<b>Credit</b>	<b>Balance</b>
		Balance Forward			0.00
92850	11/23/2011	Invoice	5,666.64		5,666.64
	1/30/2012	Payment		3,000.00	2,666.64
	8/31/2012	Credit Memo		779.70	1,886.94
102222	11/12/2012	Invoice	2,861.25		4,748.19
	12/26/2012	Payment		2,861.25	1,886.94
		<b>Current Balance</b>		<b>\$</b>	<b>1,886.94</b>

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
0.00	0.00	0.00	0.00	1,886.94	\$ 1,886.94

**To ensure proper credit, please reflect invoice number on check, make check payable to:  
CBIZ MHM LLC (Boca GL) and remit payment to: PO Box 953152, St. Louis, MO 63195-3152.**

*Payments received are posted through January 11, 2013*



CBIZ Goldstein Lewin

Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496

Invoice No. 92850  
Date 11/23/2011  
Client No. 4001350.0  
Total Amount Due \$ 5,666.64

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through October 31, 2011**

Accumulation of information and preparation of 1099's for the year ended December 31, 2010.

Accumulation and analysis of information and preparation of U.S. Individual Income Tax Return (Form 1040) for 2010.

Handling of ongoing IRS outstanding tax for the year ended December 31, 2008.

Print 2008 and 2009 K-1s per client's request.

Prepare Amended 2008 Tax Return per IRS 1045 denial letter. \$ 7,083.30

Copy of Client Ledger Enclosed. Less: Client Courtesy (1,416.66)

\$ 5,666.64

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
5,666.64	0.00	0.00	0.00	0.00	5,666.64

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Simon Bernstein  
Invoice No.: 92850

Client No: 4001350  
Invoice Date: 11/23/2011

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF  
SIMON BERNSTEIN

PROBATE DIVISION  
File Number 502012CP004391XXXXSB

Deceased.

Division PROBATE

STATEMENT OF CLAIM BY WEST ASSET MANAGEMENT, INC. for AMERICAN EXPRESS

The undersigned hereby presents for filing against the above estate this statement of claim and alleges:

1. The basis for the claim is Account # 4006

2. The social security or tax identification number of the claimant is 20-1802547

the name and address of the claimant are WEST ASSET MANAGEMENT, INC. for AMERICAN EXPRESS, 7171 MERCY RD, PO BOX 6183, OMAHA, NE 68106-0183 and the name and address of the claimant's attorney, if any, are as set forth below.

3. The amount of the claim is \$ 34,215.15 which amount is now due, or, if not due, will become due on

4. The claim (is) (is not) contingent or unliquidated. If contingent or unliquidated, the nature of the uncertainty is The claim is not contingent or unliquidated.

5. The claim (is) (is not) secured. If secured, the security consists of JAN 10 2013  
The claim is ( ) secured (X) not secured.

Under penalties of perjury, I declare that I have read the foregoing, and the contents are true to the best of my knowledge and belief.

Signed on January 04, 2013

**COPY**  
SOUTH DAVENPORT COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED  
JAN 10 2013  
SHARON R. BOCK  
CLERK OF THE CIRCUIT COURT  
PALM BEACH COUNTY

*Kem D Deluc*

Claimant

Attorney for Claimant

Copy mailed to attorney for the Personal Representative on 01-04-2013

7171 MERCY RD.  
PO BOX 6183  
OMAHA, NE 68106-0183  
(address)

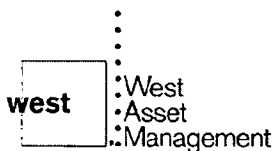
CLERK OF THE CIRCUIT COURT

Telephone: 1-800-878-3317

By: *Susan K. Bell*

MUST BE FILED IN DUPLICATE

[Print or Type Names Under All Signature Lines]



7171 Mercy Road PO Box 6183 Omaha, NE 68106-0183 1-800-878-3317

01-04-2013

Reference: Enclosed claim by West Asset Management, Inc. for

Client Name	AMERICAN EXPRESS
Client Account Number	4006
Balance Owing	\$34,215.15

Regarding:

Decedent's Name	SIMON BERNSTEIN
Estate / Docket Number	502012CP004391XXXXSB
Date of Death	09-13-2012
Social Security Number	



STATE OF FL

COUNTY OF PALM BEACH

Court File No. 502012CP004391XXXXSB

In Re: Estate of  
SIMON L BERNSTEIN

WRITTEN STATEMENT OF CLAIM

TO THE PERSONAL REPRESENTATIVE OF THE ABOVE NAMED ESTATE:

Claimant Wells Fargo Bank, N.A. states;

1. Claimant's Address: Attn: Specialty 1 HOME CAMPUS, MAC# X2303-023, Des Moines, IA 50328;
2. Claimant claims that the estate is indebted or will become indebted in the amount of \$523,019.85 **plus any interest accrued after the date of this claim and any fees and/or costs accrued after the date of this claim that are required to secure the recovery of the original claim amount).**;
3. That the nature of the claim is Home Equity Line of Credit Account Number ending in 190001;
4. That the claim arose prior to the death of the decedent on or about 6/8/2004, or the claim arose at or after the death of the decedent, on or about 9/13/2012;
5. That claim is secured by 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496;
6. That claim was or will be due and payable as per terms of contract.
7. That if the claim is contingent or un-liquidated, the nature if the uncertainty is as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated Thursday, October 25, 2012

Wells Fargo Bank, N.A.

*Debra Borrall*

Debra Borrall, Vice President Loan Documentation

Wells Fargo Servicing Center  
1 Home Campus  
Des Moines, IA 50328-0001  
MAC # X2303-023  
866-401-7737

SHARON R. BOON, CLERK  
PALM BEACH COUNTY, FL  
CIRCUIT PROBATE 2  
2012 NOV -9 PM 2:51  
COPY

Note: Claim may be presented to Personal Representative or filed with Court Administrator.

Copy Mailed to Attorney  
on NOV 16 2012  
Clerk of Circuit Civil  
By: ELIZABETH BERTONE

Bernstein, Simon L. 1187.007  
Continuing Trusts for Grandchildren

DRT \_\_\_\_ RLS \_\_\_\_

**CLIENT/CASE MAINTENANCE**

Client No. **11187.007**

Date Added: **4/30/13**

CLIENT NAME: **Bernstein, Ted**

Address: **950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487**

Telephone: **(561) 988-8984 ext.101** Fax: **988-0833**

Contact Name: **Bernstein, Ted**

Referral Source:

CASE NAME: **Bernstein, Ted  
Continuing Trusts for Grandchildren**

Related Parties:

Name:  
Address:  
Tel:  
Fax:  
Relationship:

Name:  
Address:  
Tel:  
Fax:  
Relationship:

## Kimberly Moran

---

**From:** Kimberly Moran  
**Sent:** Monday, June 24, 2013 11:56 AM  
**To:** 'lisa@friedsteins.com'  
**Cc:** Donald Tescher; Robert Spallina  
**Subject:** Bernstein - Grandchildren's Trusts for Max and Carley  
**Attachments:** Will of Simon L. Bernstein dated 07-25-2012.pdf; Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf

Dear Ms. Friedstein:

Attached are copies of your father's Last Will and revocable trust agreement executed on July 25, 2012. The trusts for your children are created under these documents, and the accounts should be titled "Lisa Friedstein, Trustee f/b/o (Max Friedstein/Carley Friedstein) under the Simon L. Bernstein Trust dated July 25, 2012.

The EIN's are as follows:

1. For Carley's trust: EIN: 30-6372585
2. For Max's trust: EIN: 30-6372584

If you have any further questions, please do not hesitate to contact us.

Best regards,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

6/24/2013

TS004643

BERNSTEIN GRANDCHILDREN

Parent: **Ted Bernstein**

Alexandra Bernstein 7/12/88 30-6348370  
Eric Bernstein 7/6/89 30-6348371  
Michael Bernstein 3/12/92 30-6348372

Parents: **Eliot and Candice Bernstein**

Daniel Bernstein 11/26/02 30-6348373  
Jake Bernstein 1/1/99 30-6348374  
Joshua Bernstein 8/27/97 30-6348368

Parents: **Jill and Guy Iantoni**

Julia Iantoni 1/7/01 30-6348369

Parents: **Pam and Adam Simon**

Molly Simon 12/3/90 30-6372583

Parents: **Lisa and Jeff Friedstein**

Max Friedstein 1/30/96 30-6372584  
Carly Friedstein 2/17/98 30-6372585

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN, File No. \_\_\_\_\_

Deceased.

**PETITION FOR ADMINISTRATION**  
(testate Florida resident)

Petitioners, ROBERT L. SPALLINA and DONALD R. TESCHER, allege:

1. Petitioners have an interest in the above estate as the named co-personal representatives under the decedent's Will. The Petitioner's addresses are 7387 Wisteria Avenue, Parkland, FL 33076 and 2600 Whispering Oaks Lane, Delray Beach, FL 33445, respectively, and the name and office address of petitioners' attorney is set forth at the end of this Petition.

2. Decedent, SIMON L. BERNSTEIN, whose last known address was 7020 Lions Head Lane, Boca Raton, Florida 33496, whose age was 76, and whose social security number is xxx-xx-5211, died on September 13, 2012, at his home at 7020 Lions Head Lane, Boca Raton, Florida 33496, and on the date of death decedent was domiciled in Palm Beach County, Florida.

3. So far as is known, the names of the beneficiaries of this estate and of decedent's surviving spouse, if any, their addresses and relationship to decedent, and the dates of birth of any who are minors, are:

NAME	ADDRESS	RELATIONSHIP	BIRTH DATE (if Minor)
Ted S. Bernstein	880 Berkeley Street Boca Raton, FL 33487	son	adult
Pamela B. Simon	950 North Michigan Ave. Suite 2603 Chicago, IL 60606	daughter	adult
Eliot Bernstein	2753 NW 34 <sup>th</sup> St. Boca Raton, FL 33434	son	adult
Jill Iantoni	2101 Magnolia Lane Highland Park, IL 60035	daughter	adult



Lisa S. Friedstein

2142 Churchill Lane  
Highland Park, IL 60035

daughter

adult

Robert L. Spallina and Donald R. Tescher,  
co-Trustees of the Simon L. Bernstein  
Amended and Restated Trust Agreement  
dated July 25, 2012

4855 Technology Way,  
Suite 720  
Boca Raton, FL 33431

Trust

4. Venue of this proceeding is in this county because decedent was a resident of Palm Beach County at the time of his death.

5. Robert L. Spallina and Donald R. Tescher, whose addresses are listed above, and who are qualified under the laws of the State of Florida to serve as co-personal representatives of the decedent's estate are entitled to preference in appointment as co-personal representatives because they are the persons designated to serve as co-personal representatives under the decedent's Will.

6. The nature and approximate value of the assets in this estate are: tangible and intangible assets with an approximate value of less than \$ Unknown.

7. This estate will not be required to file a federal estate tax return.

8. The original of the decedent's last will, dated July 25, 2012, is being filed simultaneously with this Petition with the Clerk of the Court for Palm Beach County, Florida.

9. Petitioner is unaware of any unrevoked will or codicil of decedent other than as set forth in paragraph 8.

Petitioner requests that the decedent's Will be admitted to probate and that Robert L. Spallina and Donald R. Tescher be appointed as co-personal representatives of the estate of the decedent.

Under penalties of perjury, we declare that we have read the foregoing Petition for Administration, and the facts alleged are true, to the best of our knowledge and belief.

Signed on \_\_\_\_\_, 2012.

Respectfully Submitted,  
TESCHER & SPALLINA, P.A.

\_\_\_\_\_  
Robert L. Spallina, Petitioner

By: \_\_\_\_\_  
ROBERT L. SPALLINA, ESQUIRE  
Attorney for Petitioner  
Florida Bar No. 0497381  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Email: rspallina@tescherspallina.com

\_\_\_\_\_  
Donald R. Tescher, Petitioner



**Kimberly Moran**

---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Monday, April 29, 2013 10:31 AM  
**To:** Ted Bernstein  
**Cc:** Donald Tescher; David (Scooter) Simon; Robert Spallina; Kimberly Moran  
**Subject:** Re: Bernstein Grandchildren's Trusts

Also asking trust id# - thanks

On Apr 29, 2013, at 8:32 AM, Ted Bernstein <tbernstein@lifeinsuranceconcepts.com> wrote:

> Thanks Don - banks are asking for copy of trust. Is what you provided here enough to open accounts? I am in jury duty today with limited access to phone and email.

>  
> Ted Bernstein  
> 561-988-8984  
> tbernstein@lifeinsuranceconcepts.com

> On Apr 29, 2013, at 8:15 AM, "Donald Tescher" <dtescher@tescherspallina.com> wrote:

>> Attached is an executed copy of Simon's Revocable Trust dated July 25, 2012. The relevant provisions are Article II. B. and C. which identify the beneficiaries and the manner in which their shares are to be administered, and Article IV. C.2.a. on page 16 which discusses the trustees for the grandchildren's trusts. Ted, please forward this to your siblings and advise them that they need to open a bank or brokerage account in the name of the trust for each child. The accounts will be titled: "(name of parent-trustee), Trustee F/B/O (name of child) under the Simon L. Bernstein Trust dated 7/25/2012"

>> We are in the process of assigning tax ID numbers for each of the 10 trusts. We will use the addresses for each of the parent-trustees. Once we have the numbers assembled, we will forward them to you.

>>  
>> Donald R. Tescher, Esq.  
>> TESCHER & SPALLINA, P.A.  
>> 4855 Technology Way, Suite 720  
>> Boca Raton, FL 33431  
>> Telephone: 561-997-7008  
>> Facsimile: 561-997-7308  
>> dtescher@tescherspallina.com

>> If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)<<http://www.tescherspallina.com/>>

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>>



>> <Simon L. Bernstein Amended and Restated Trust Agreement dtd  
>> 7-25-2012.pdf>

## Donald Tescher

---

**From:** Donald Tescher  
**Sent:** Monday, April 29, 2013 8:15 AM  
**To:** 'Ted Bernstein'  
**Cc:** 'pambsimon@me.com'; 'David (Scooter) Simon'; Robert Spallina; Kimberly Moran  
**Subject:** Bernstein Grandchildren's Trusts  
**Attachments:** Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf

Attached is an executed copy of Simon's Revocable Trust dated July 25, 2012. The relevant provisions are Article II. B. and C. which identify the beneficiaries and the manner in which their shares are to be administered, and Article IV. C.2.a. on page 16 which discusses the trustees for the grandchildren's trusts. Ted, please forward this to your siblings and advise them that they need to open a bank or brokerage account in the name of the trust for each child. The accounts will be titled: "\_\_\_\_\_(name of parent-trustee), Trustee F/B/O \_\_\_\_\_ (name of child) under the Simon L. Bernstein Trust dated 7/25/2012."

We are in the process of assigning tax ID numbers for each of the 10 trusts. We will use the addresses for each of the parent-trustees. Once we have the numbers assembled, we will forward them to you.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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4/29/2013

TS004649

**Donald Tescher**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Saturday, April 27, 2013 3:07 PM  
**To:** Donald Tescher; Pam Simon  
**Subject:** RE: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Once the trust accounts are open at the bank you are using, the money can be wired right after you send me account info.

---

**From:** Donald Tescher [mailto:dtescher@tescherspallina.com]  
**Sent:** Saturday, April 27, 2013 2:00 PM  
**To:** Pam Simon  
**Cc:** Ted Bernstein  
**Subject:** Re: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Yes, when I get in on Monday I will email out a PDF copy of the trust. As to funding, speak to Ted as the only funding that may take place now is coming from Shirley's trust that, based on the exercise of the power of appointment, is to be added to these trusts.

Sent from my iPhone  
Donald R Tescher, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
suite 720  
Boca Raton, FL 33431  
561-997-7008  
Cell: 561-901-7972

On Apr 27, 2013, at 1:45 PM, "Pam Simon" <pambsimon@me.com> wrote:

Can we get a copy of Simon's trust and molly's tax id #? also, how long between opening the account and wiring the money/

On Apr 27, 2013, at 10:54 AM, Donald Tescher <dtescher@tescherspallina.com> wrote:

Give them a copy of Simon's trust. If they have any questions, you can refer them to me.

Sent from my iPhone  
Donald R Tescher, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
suite 720  
Boca Raton, FL 33431  
561-997-7008  
Cell: 561-901-7972

On Apr 27, 2013, at 11:39 AM, "David (Scooter) Simon" <dsimon@stpcorp.com> wrote:

Will do but bank wants copy of trust

On Apr 27, 2013, at 10:32 AM, "Donald Tescher"  
<dtescher@tescherspallina.com> wrote:

Pam: you need to open a banking or brokerage account in your name as trustee of the trust for the benefit under your father's trust. We can provide a tax ID number. Any distribution to the trust from Shirley's trust will come from Ted who is the trustee of that trust.

4/28/2013

TS004650

**Donald Tescher**

**From:** Donald Tescher  
**Sent:** Wednesday, April 24, 2013 10:16 AM  
**To:** 'Ted Bernstein'  
**Cc:** Robert Spallina  
**Subject:** RE: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Ted:

We will need each grandchild's full name and date of birth. Each parent (you and your siblings) will be the trustee of their child's trust. At age 25 the child becomes a co-trustee. Each of the trusts will be assigned a tax ID number. You all can individually decide where you wish to open any bank or brokerage accounts. All of the provisions for these trusts are spelled out in Simon's Trust document. As trustees, you each have fiduciary duties and responsibilities to your beneficiary-child.

Unless separately engaged by us, we do not represent the grandchildren or their trustee-parent with respect to these trusts. At the conclusion of Simon's estate administration, Robert and I as the personal representatives and trustees will cause the remaining assets of his estate and trust to be distributed to these trusts.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Wednesday, April 24, 2013 9:11 AM  
**To:** Donald Tescher  
**Subject:** Re: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Don - I will call you today. None of the grandchildren are 25 yet.

Ted Bernstein  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On Apr 23, 2013, at 4:09 PM, "Donald Tescher" <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:

*Call sent  
Crisis  
appreciated  
Done  
4/24/13  
D*

4/24/2013

**CONFORMED COPY**

**WILL OF**

**SIMON L. BERNSTEIN**

The original of this Will is being held in the safe deposit box of the law firm of Tescher & Spallina, P.A.

I, SIMON L. BERNSTEIN, of Palm Beach County, Florida, hereby revoke all my prior Wills and Codicils and make this Will. I am a widower, but in the event that I marry subsequent to the execution of this Will, I specifically make no provision for my spouse. My children are TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN.

**ARTICLE I. TANGIBLE PERSONAL PROPERTY**

I give such items of my tangible personal property to such persons as I may designate in a separate written memorandum prepared for this purpose. I give to my children who survive me, divided among them as they agree, or if they fail to agree, divided among them by my Personal Representatives in as nearly equal shares as practical my personal effects, jewelry, collections, household furnishings and equipment, automobiles and all other non-business tangible personal property other than cash, not effectively disposed of by such memorandum, and if no child of mine survives me, this property shall pass with the residue of my estate.

**ARTICLE II. EXERCISE OF POWER OF APPOINTMENT**

Under Subparagraph E.1. of Article II. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, (the "*Shirley Trust*"), I was granted a special power of appointment upon my death to direct the disposition of the remaining assets of the Marital Trust and the Family Trust established under the Shirley Trust. Pursuant to the power granted to me under the Shirley Trust, upon my death, I hereby direct the then serving Trustees of the Marital Trust and the Family Trust to divide the remaining trust assets into equal shares for my then living grandchildren and distribute said shares to the then serving Trustees of their respective trusts established under Subparagraph II.B. of my Existing Trust, as referenced below, and administered pursuant to Subparagraph II.C. thereunder.

**ARTICLE III. RESIDUE OF MY ESTATE**

I give all the residue of my estate, including my homestead, to the Trustee then serving under my revocable Trust Agreement dated May 20, 2008, as amended and restated from time to time and on even date herewith (the "*Existing Trust*"), as Trustee without bond, but I do not exercise any powers of appointment held by me except as provided in Article II., above, and in the later paragraph titled "Death Costs." The residue shall be added to and become a part of the Existing Trust, and shall be held under

LAST WILL  
OF SIMON L. BERNSTEIN

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

C. **Upon My Death.** Upon my death the Trustee shall collect and add to the trust all amounts due to the trust under any insurance policy on my life or under any death benefit plan and all property added to the trust by my Will or otherwise. After paying or providing for the payment from the augmented trust of all current charges and any amounts payable under the later paragraph captioned "Death Costs," the Trustee shall hold the trust according to the following provisions.

## ARTICLE II. AFTER MY DEATH

A. **Disposition of Tangible Personal Property.** If any non-business tangible personal property other than cash (including, but not limited to, my personal effects, jewelry, collections, household furnishings, and equipment, and automobiles) is held in the trust at the time of my death, such items shall be promptly distributed by the Trustee of the trust to such person or persons, including my estate, as to the item or items or proportion specified, as I may appoint, and to the extent that any such items are not disposed of by such appointment, such items shall be disposed of by the Trustee of the trust in exactly the same manner as such items would have been disposed of under the terms and provisions of my Will (including any Codicil thereto, or what the Trustee in good faith believes to be such Will and Codicil) had such items been included in my probate estate. Any such items which are not effectively disposed of pursuant to the preceding sentence shall pass with the other trust assets.

B. **Disposition of Trust Upon My Death.** Upon my death, the remaining assets in this trust shall be divided among and held in separate Trusts for my then living grandchildren. Each of my grandchildren for whom a separate trust is held hereunder shall hereinafter be referred to as a "*beneficiary*" with the separate Trusts to be administered as provided in Subparagraph II.C.

C. **Trusts for Beneficiaries.** The Trustee shall pay to the beneficiary and the beneficiary's children, such amounts of the net income and principal of such beneficiary's trust as is proper for the Welfare of such individuals. Any income not so paid shall be added to principal each year. After a beneficiary has reached any one or more of the following birthdays, the beneficiary may withdraw the principal of his or her separate trust at any time or times, not to exceed in the aggregate 1/3 in value after the beneficiary's 25th birthday, 1/2 in value (after deducting any amount previously subject to withdrawal but not actually withdrawn) after the beneficiary's 30th birthday, and the balance after the beneficiary's 35th birthday, provided that the withdrawal powers described in this sentence shall not apply to any grandchild of mine as beneficiary of a separate trust. The value of each trust shall be its value as of the first exercise of each withdrawal right, plus the value of any subsequent addition as of the date of addition. The right of withdrawal shall be a privilege which may be exercised only voluntarily and shall not include an involuntary exercise. If a beneficiary dies with assets remaining in his or her separate trust, upon the beneficiary's death the beneficiary may appoint his or her trust to or for the benefit of one or more of any of my lineal descendants (excluding from said class, however, such beneficiary and such beneficiary's creditors, estate, and creditors of such beneficiary's estate). Any part of his or her trust such beneficiary does not effectively appoint shall upon his or her death be divided among and held in separate Trusts for the following persons:



**Donald Tescher**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Monday, April 22, 2013 8:06 PM  
**To:** Donald Tescher  
**Subject:** Trusts for my kids

Donald - what do we need to do for creation of the 3 kids trusts to establish enough for me to transfer money into their accounts? I have paperwork from JP Morgan to open accounts. Is this something we can do in next day or two?

Thanks...

Ted  
561-988-8984  
tbernstein@lifeinsuranceconcepts.com



Estate of Bernstein, Simon  
Assets

11187.006



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Appraisal No. Be05142013 – May 14, 2013

Fair Market Value Appraisal  
Of  
Personal Property  
Prepared for  
The Estate of Mr. Simon Bernstein

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Appraisal No. Bc05142013 – May 14, 2013

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Appraisal No. Be05142013 – May 14, 2013

**April Matteini, G.G.**  
**A. Matteini & Co. LLC**  
**Fair Market Value Appraisal**  
**Scope of Work /Terms and Conditions**

This appraisal (the "Appraisal") has been prepared by April L. Matteini, G.G. and A. Matteini & Co. LLC (the "Appraiser") and is intended solely for the use of The Estate of Mr. Simon Bernstein (the "Client"), or Client's duly authorized representative, and shall not be disseminated to, relied upon by, or used by any third party. By acceptance and/or use of the Appraisal and/or this appraisal report (the "Appraisal Report") by Client or Client's authorized representative(s), Client agrees to these Scope of Work/Terms and Conditions. The Appraisal Report may not be reproduced in any form without the written consent of Appraiser. Appraiser assumes no responsibility for any unauthorized use of the Appraisal. Possession of the Appraisal Report or any copy of it does not carry with it the right of publication.

To determine the value of the property subject to the Appraisal, Appraiser has used the Market Comparison approach. This approach considers the most accessible information on recent sales of like material. The market comparison approach determines the value which one would pay for an object of similar style, origin, artistic merit or maker. The values in this report are the Fair Market Values, as defined by the IRS, for the piece(s) on September 13, 2012, the date of Mr. Bernstein's death. The appraised property is assumed to be marketable. The value is not valid for retail purposes. In no way does the Appraisal constitute an offer to buy. The Appraisal should not be construed as proof of ownership of the items appraised. The appraised value is based on Appraiser's professional opinion and is not guaranteed. No opinion is expressed as to future or past value. Opinion of quality and grade may vary upon reexamination by another qualified appraiser/gemologist. Changing market conditions may require reappraisal and updated valuation in the future. It shall be Client's obligation to request a reappraisal

Unless noted, Appraiser personally inspected each item of property included in the Appraisal Report. Any sizes or weights were measured, but must still be considered approximate. The weights of mounted gemstones are estimated using accepted gemological formulas. Actual unmounted weights may differ. The quality of the evaluation of a gemstone may differ when removed from the mounting. Some enhancing treatments of diamonds and/or colored gemstones are undetectable by standard gemological equipment. Detection of any enhancements is limited to the gemological equipment on hand. Client has the option, at Client's expense, to submit any article described in the Appraisal to a fully equipped gemological laboratory for further evaluation. Mountings bearing a metal karat or content mark have not been tested to verify their content. Unless otherwise noted, watch cases have not been opened to prevent the voiding of any manufacturer's warranties. The condition of any item, unless otherwise noted, should be considered fair to good.

The descriptions of property in the Appraisal Report are statements of opinion and are not an endorsement expressed or implied, as to the merchantability, correctness of description, genuineness, authenticity or provenance of the particular piece described. The photographs attached to the Appraisal Report are for reference only and not an accurate representation of the size, color, or condition of the gemstone or jewelry.

Fees for the Appraisal are calculated hourly and/or as a flat fee. Compensation to Appraiser for completing the Appraisal is not contingent upon reporting a predetermined value, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.

Client shall indemnify, defend, and hold Appraiser harmless from and against any actions, claims, liabilities, expenses,

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incurred as a result of claims based on or arising from the appraisal, including but not limited to claims raised by third parties unrelated to the immediate purpose of this appraisal. Any controversy or claim arising out of or relating to this Terms and Conditions, or breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The jewelry of The Estate of Mr. Simon Bernstein was appraised on May 14, 2013 at the office of Tescher & Spallina, 4855 Technology Way, Suite 720, Boca Raton, FL 33431. This Appraisal Report contains ten (10) pages.

As requested by counsel, this Appraisal Report has been provided via e-mail to Client's counsel, hard copies may be requested by contacting A. Matteini & Co.

Spot gold on September 13, 2012: \$1773.40 USD per oz.

Estimated Total Fair Market Value: \$63,205.00 (Sixty-three thousand two hundred five USD)

#### List of Equipment and Reference Materials

1. Stereo Microscope
2. Day light lamp
3. UV lamp
4. Fiber optic lamp
5. Gem refractometer
6. Hand held diamond gauge
7. Portable scale
8. Hand held eye loupe 10X
9. Hand held spectroscope
10. GemOro Master Diamond Grading Set (E, G, I, K, M)
11. Industry pricing guides

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Appraisal No. Be05142013 – May 14, 2013

**Item No. 001**

**Platinum and Diamonds Ring Mounting**

Designed as a three-stone ring mounting with a center four-prong basket head for a round stone, flanked by two round brilliant cut diamonds in similar heads, tapering hoop, signed David Stein, stamped PLAT, 6.128 dwt gross weight

Two (2) Round Brilliant Cut Diamonds

Measurements: 5.05mm x 5.05mm x 3.05 and 5.10mm x 5.12mm x 3.00mm

Carat weight: .47ct each by formula, .94cts total weight by formula

Clarity: VS2

Color: G

**Estimated Fair Market Value: \$1,625.00**  
**(One thousand six hundred twenty-five USD)**

**Item No. 002**

**One (1) Round Brilliant Cut Diamond**

Measurements: 10.65mm x 10.72mm x 6.6

Carat weight: 4.78ct

Clarity: SI2

Girdle: medium to thick (indented naturals)

Culet: none

Color: I

**Estimated Fair Market Value: \$31,300.00**  
**(Thirty-one thousand three hundred USD)**

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Appraisal No. Be05142013 – May 14, 2013

**Item No. 003**

**Platinum and Diamonds Ring Mounting**

Three stone ring mounting, designed for a rectangular cut center stone with a basket-style head, flanked by two triangle brilliant cut diamonds set in similar heads, cathedral style tapering hoop stamped Pt 950, 5.08 dwt gross weight

Two (2) Triangle Brilliants Cut Diamonds

Measurements: 6.4mm x 6.6mm x 2.70mm & 6.28mm x 7.0mm x 2.80mm

Carat weight: .65ct by formula & .70ct by formula, 1.35cts total weight by fomula

Clarity: VS2, SI1

Girdle: faceted, very thick

Color: I

**Estimated Fair Market Value: \$2,420.00**  
**(Two thousand four hundred twenty USD)**

**Item No. 004**

**One (1) Radiant Cut (Modified Rectangular Brilliant) Diamond**

Measurements: 11.12mm x 10.95mm x 6.85mm

Carat weight: 7.18ct

Clarity: I1

Color: J

**Estimated Fair Market Value: \$19,500**  
**(Nineteen thousand five hundred USD)**

**Item No. 005**

**Platinum and Diamonds Band**

Designed in an eternity style with round brilliant cut diamonds in a shared prong mounting, composed of eighteen (18) round brilliant cut diamonds, 4.90dwt gross weight

Eighteen (18) Round Brilliant Cut Diamonds

Measurements: ranging in sizes 3.7-3.8mm x 2.3-2.4mm

Carat weight: approximately .20ct each, 3.60cts total weight by formula

Clarity: SI1-I1 (most are chipped)

Color: H-I

**Estimated Fair Market Value: \$1,145.00**  
**(One thousand one hundred forty-five USD)**

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Appraisal No. Be05142013 – May 14, 2013

**Item No. 006**

**14kt Yellow Gold Bracelet**

Designed with elongated, flat curb links, lobster claw closure, stamped 585, 8.02dwt gross weight

**Estimated Fair Market Value: \$315.00**

**(Three hundred fifteen USD)**

**Item No. 007**

**14kt Yellow Gold and Moss Agate Pendant Necklace**

Featuring a tooth shaped piece of polished moss agate with yellow gold end caps (one end loose) suspended from a reeded rolo link chain, stamped 585, chain weight 5.89dwt

**Estimated Fair Market Value: \$230.00**

**(Two hundred thirty USD)**

**Item No. 008**

**14kt Yellow Gold Neck Chain**

Designed with stylized rope twist design links and figure '8' links, completed by a lobster claw closure, stamped 585, approximately 15in., approximately 35.0 dwt

**Estimated Fair Market Value: \$1,365.00**

**(One thousand three hundred sixty-five USD)**

**Item No. 009**

**14kt Colored Jade Cluster Ring**

Designed with six pear-shaped jade cabochons in a floral motif, (red, white lavender, black) in two-prong and v-prong heads, with stylized gold wire leaf accents, on a simple yellow gold hoop, stamped 14k, 4.12 dwt gross weight

**Estimated Fair Market Value: \$140.00**

**(One hundred forty USD)**

**Item No. 010**

**14kt Yellow Gold Hunter's Case Pocket Watch**

43mm case with engine turned details, white enamel dial with Roman numerals (case back would not open)

**Estimated Fair Market Value: \$350.00**

**(Three hundred fifty USD)**

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Appraisal No. Be05142013 – May 14, 2013

**Item No. 011**

**Pair of Costume Jewelry Earrings**

Design as chandelier earrings with rhinestone accents, white metal mounting

**Estimated Fair Market Value: No Commercial Value**

**Item No. 012**

**14kt Yellow Gold Signet Ring**

Gentleman's ring, top features a stylized B initial, signed Tiffany & Co. stamped 14kt, maker's mark for Larter & Sons, 9.37dwt gross weight

**Estimated Fair Market Value: \$490.00**  
**(Four hundred ninety USD)**

**Item No. 013**

**14kt Yellow Gold and Sapphires Cufflinks**

Designed as florentine finish ovals centered by round faceted blue sapphires, 2.5mm, set in applied low prong heads, applied oval frame with circular opening, signed Avedon, stamped 14k, swivel hinged finding, 6.56dwt gross weight

**Estimated Fair Market Value: \$255.00**  
**(Two hundred fifty-five USD)**

**Item No. 014**

**18kt Yellow Gold Coin Pendant Watch**

Corum, Swiss made, Circa 1970

Limited Edition Design Commemorating the Foundation of the State of Israel

One side features 12 Stars of David for the Twelve Tribes of Israel and reads: "Long Live the People of Israel", verso features 2 Stars of David and a Menorah, swiveling within a custom made oval, open frame; together with a curb link watch chain with spring ring and swivel hook, stamped 585 maker's mark, 11.66 dwt

**Estimated Fair Market Value: \$4,000.00**  
**(Four thousand USD)**

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**Item No. 015**

**18kt Yellow Gold, Diamonds and Enamel Pin**

Rectangular pin, 17mm x 18mm, with a yellow gold frame and black enamel background featuring the initials AI with single cut diamond accents, stamped 18k, 2.30dwt gross weight

Ten (10) Single Cut Diamonds

Carat weight: .02ct each, .20cts total weight by formula

Clarity: VS2

Color: G-H

**Estimated Fair Market Value: \$70.00**  
**(Seventy USD)**

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**National Association of Jewelry Appraisers  
Certification of Appraisal Practice**

I, April L. Matteini, a Certified Member of NAJA, certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this appraisal report are true and correct:
2. The reported analysis, opinion and conclusions are limited only by the reported assumptions and limiting conditions, and are this appraiser's personal, unbiased, professional analysis, opinions, conclusions and valuations.
3. This appraiser has no present or prospective interest in the object (s) which is the subject of this appraisal report which might prevent making a fair and unbiased appraisal
4. The appraiser has no personal interest or bias with respect to the parties involved; the appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectivity and validity of this report
5. The appraiser's compensation is not contingent upon action or event resulting from the analyses, opinions, or conclusions in, or the use of this report;
6. This appraiser's compensation is based on an hourly rate and is not dependent upon the amount of value determined at the conclusion of the work, neither as a fixed percentage of the value determination, nor as compensation connected to a predetermined scale relating fee to value range;
7. This appraiser has made a personal, physical inspection of the object(s) specified in this report;
8. This appraiser received no separate significant professional assistance;
9. The analyses, opinions, conclusions and valuation in this report were developed and the report prepared, in conformity with the National Association of Jewelry Appraiser's Professional Code of Ethics
10. The knowledge developed in the appraisal will be maintained confidential between this appraiser and the client.
11. This appraiser does not have a potential future interest in the articles specified in this appraisal report.
12. This appraiser does have a personal/business relationship with the parties requesting this appraisal report
13. This Estimated value was provided as a service to the client and the appraiser was not involved in the sale of the appraised item(s).



April L. Matteini, G.G. (Gemological Institute of America)  
Certified Member, National Association of Jewelry Appraisers  
A. Matteini & Co. LLC


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PAYER'S Name, Street Address, City, State, and ZIP code  
 JOHN HANCOCK LIFE INS. CO. (U.S.A.)  
 1-800-689-7937, WWW.JHPENSIONS.COM  
 PO BOX 600  
 BUFFALO, NY, 14201-0600

1913

RECIPIENT'S Name and Address

0259732 01 AT 0.374 \*\*AUTO T7 0 0506 33496- 8899- 01  
  
 SIMON L BERNSTEIN  
 GRP008533900  
 7020 LIONS HEAD LANE  
 BOCA RATON, FL 33496-5931

Customer service phone number (800) 689-7937	10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.
PAYER'S Federal ID # 01-0233346	RECIPIENT'S ID # XXX-XX-5211	Account Number (see instructions) GRP008533900

FORM 1099-R (keep for your records)

www.irs.gov/form1099r

Department of the Treasury - Internal Revenue Service

1 Gross distribution \$ 4150.00		2a Taxable amount \$ 4150.00		OMB No. 1545-0119 <b>2012</b> Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. This information is being furnished to the Internal Revenue Service
2b Taxable amount not determined		Total distribution		
3 Capital gain (included in Box 2a) \$		4 Federal income tax withheld \$ 415.00		
5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$		
7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%	<b>COPY C</b> For Recipient's Records
9a Your percentage of total distribution %		9b Total employee contributions \$		
12 State tax withheld \$		13 State/Payer's state no.		
15 Local tax withheld \$		16 Name of locality		14 State distribution \$
17 Local distribution \$				



PAYER'S Name, Street Address, City, State, and ZIP code  
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5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$		
7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%	<b>COPY 2</b> File this copy with your state, city, or local income tax return, when required.
9a Your percentage of total distribution %		9b Total employee contributions \$		
12 State tax withheld \$		13 State/Payer's state no.		
15 Local tax withheld \$		16 Name of locality		14 State distribution \$
17 Local distribution \$				

PAYER'S Name, Street Address, City, State, and ZIP code  
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2b Taxable amount not determined		Total distribution		
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5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$		
7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%	<b>COPY B</b> Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.
9a Your percentage of total distribution %		9b Total employee contributions \$		
12 State tax withheld \$		13 State/Payer's state no.		
15 Local tax withheld \$		16 Name of locality		14 State distribution \$
17 Local distribution \$				

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Appraisal No. Be05142013 – May 14, 2013

Fair Market Value Appraisal  
Of  
Personal Property  
Prepared for  
The Estate of Mr. Simon Bernstein

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Appraisal No. Be05142013 – May 14, 2013

**April Matteini, G.G.**  
**A. Matteini & Co. LLC**  
**Fair Market Value Appraisal**  
**Scope of Work /Terms and Conditions**

This appraisal (the "Appraisal") has been prepared by April L. Matteini, G.G. and A. Matteini & Co. LLC (the "Appraiser") and is intended solely for the use of The Estate of Mr. Simon Bernstein (the "Client"), or Client's duly authorized representative, and shall not be disseminated to, relied upon by, or used by any third party. By acceptance and/or use of the Appraisal and/or this appraisal report (the "Appraisal Report") by Client or Client's authorized representative(s), Client agrees to these Scope of Work/Terms and Conditions. The Appraisal Report may not be reproduced in any form without the written consent of Appraiser. Appraiser assumes no responsibility for any unauthorized use of the Appraisal. Possession of the Appraisal Report or any copy of it does not carry with it the right of publication.

To determine the value of the property subject to the Appraisal, Appraiser has used the Market Comparison approach. This approach considers the most accessible information on recent sales of like material. The market comparison approach determines the value which one would pay for an object of similar style, origin, artistic merit or maker. The values in this report are the Fair Market Values, as defined by the IRS, for the piece(s) on September 13, 2012, the date of Mr. Bernstein's death. The appraised property is assumed to be marketable. The value is not valid for retail purposes. In no way does the Appraisal constitute an offer to buy. The Appraisal should not be construed as proof of ownership of the items appraised. The appraised value is based on Appraiser's professional opinion and is not guaranteed. No opinion is expressed as to future or past value. Opinion of quality and grade may vary upon reexamination by another qualified appraiser/gemologist. Changing market conditions may require reappraisal and updated valuation in the future. It shall be Client's obligation to request a reappraisal

Unless noted, Appraiser personally inspected each item of property included in the Appraisal Report. Any sizes or weights were measured, but must still be considered approximate. The weights of mounted gemstones are estimated using accepted gemological formulas. Actual unmounted weights may differ. The quality of the evaluation of a gemstone may differ when removed from the mounting. Some enhancing treatments of diamonds and/or colored gemstones are undetectable by standard gemological equipment. Detection of any enhancements is limited to the gemological equipment on hand. Client has the option, at Client's expense, to submit any article described in the Appraisal to a fully equipped gemological laboratory for further evaluation. Mountings bearing a metal karat or content mark have not been tested to verify their content. Unless otherwise noted, watch cases have not been opened to prevent the voiding of any manufacturer's warranties. The condition of any item, unless otherwise noted, should be considered fair to good.

The descriptions of property in the Appraisal Report are statements of opinion and are not an endorsement expressed or implied, as to the merchantability, correctness of description, genuineness, authenticity or provenance of the particular piece described. The photographs attached to the Appraisal Report are for reference only and not an accurate representation of the size, color, or condition of the gemstone or jewelry.

Fees for the Appraisal are calculated hourly and/or as a flat fee. Compensation to Appraiser for completing the Appraisal is not contingent upon reporting a predetermined value, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.

Client shall indemnify, defend, and hold Appraiser harmless from and against any actions, claims, liabilities, expenses,

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incurred as a result of claims based on or arising from the appraisal, including but not limited to claims raised by third parties unrelated to the immediate purpose of this appraisal. Any controversy or claim arising out of or relating to this Terms and Conditions, or breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The jewelry of The Estate of Mr. Simon Bernstein was appraised on May 14, 2013 at the office of Tescher & Spallina, 4855 Technology Way, Suite 720, Boca Raton, FL 33431. This Appraisal Report contains ten (10) pages.

As requested by counsel, this Appraisal Report has been provided via e-mail to Client's counsel, hard copies may be requested by contacting A. Matteini & Co.

Spot gold on September 13, 2012: \$1773.40 USD per oz.

Estimated Total Fair Market Value: \$63,205.00 (Sixty-three thousand two hundred five USD)

#### List of Equipment and Reference Materials

1. Stereo Microscope
2. Day light lamp
3. UV lamp
4. Fiber optic lamp
5. Gem refractometer
6. Hand held diamond gauge
7. Portable scale
8. Hand held eye loupe 10X
9. Hand held spectroscope
10. GemOro Master Diamond Grading Set (E, G, I, K, M)
11. Industry pricing guides

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**Item No. 001**

**Platinum and Diamonds Ring Mounting**

Designed as a three-stone ring mounting with a center four-prong basket head for a round stone, flanked by two round brilliant cut diamonds in similar heads, tapering hoop, signed David Stein, stamped PLAT, 6.128 dwt gross weight

Two (2) Round Brilliant Cut Diamonds

Measurements: 5.05mm x 5.05mm x 3.05 and 5.10mm x 5.12mm x 3.00mm

Carat weight: .47ct each by formula, .94cts total weight by formula

Clarity: VS2

Color: G

**Estimated Fair Market Value: \$1,625.00**  
**(One thousand six hundred twenty-five USD)**

**Item No. 002**

**One (1) Round Brilliant Cut Diamond**

Measurements: 10.65mm x 10.72mm x 6.6

Carat weight: 4.78ct

Clarity: SI2

Girdle: medium to thick (indented naturals)

Culet: none

Color: I

**Estimated Fair Market Value: \$31,300.00**  
**(Thirty-one thousand three hundred USD)**

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**Item No. 003**

**Platinum and Diamonds Ring Mounting**

Three stone ring mounting, designed for a rectangular cut center stone with a basket-style head, flanked by two triangle brilliant cut diamonds set in similar heads, cathedral style tapering hoop stamped Pt 950, 5.08 dwt gross weight

**Two (2) Triangle Brilliants Cut Diamonds**

Measurements: 6.4mm x 6.6mm x 2.70mm & 6.28mm x 7.0mm x 2.80mm

Carat weight: .65ct by formula & .70ct by formula, 1.35cts total weight by fomula

Clarity: VS2, SI1

Girdle: faceted, very thick

Color: I

**Estimated Fair Market Value: \$2,420.00**  
**(Two thousand four hundred twenty USD)**

**Item No. 004**

**One (1) Radiant Cut (Modified Rectangular Brilliant) Diamond**

Measurements: 11.12mm x 10.95mm x 6.85mm

Carat weight: 7.18ct

Clarity: I1

Color: J

**Estimated Fair Market Value: \$19,500**  
**(Nineteen thousand five hundred USD)**

**Item No. 005**

**Platinum and Diamonds Band**

Designed in an eternity style with round brilliant cut diamonds in a shared prong mounting, composed of eighteen (18) round brilliant cut diamonds, 4.90dwt gross weight

Eighteen (18) Round Brilliant Cut Diamonds

Measurements: ranging in sizes 3.7-3.8mm x 2.3-2.4mm

Carat weight: approximately .20ct each, 3.60cts total weight by formula

Clarity: SI1-I1 (most are chipped)

Color: H-I

**Estimated Fair Market Value: \$1,145.00**  
**(One thousand one hundred forty-five USD)**

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**Item No. 006**

**14kt Yellow Gold Bracelet**

Designed with elongated, flat curb links, lobster claw closure, stamped 585, 8.02dwt gross weight

**Estimated Fair Market Value: \$315.00**  
**(Three hundred fifteen USD)**

**Item No. 007**

**14kt Yellow Gold and Moss Agate Pendant Necklace**

Featuring a tooth shaped piece of polished moss agate with yellow gold end caps (one end loose) suspended from a reeded rolo link chain, stamped 585, chain weight 5.89dwt

**Estimated Fair Market Value: \$230.00**  
**(Two hundred thirty USD)**

**Item No. 008**

**14kt Yellow Gold Neck Chain**

Designed with stylized rope twist design links and figure '8' links, completed by a lobster claw closure, stamped 585, approximately 15in., approximately 35.0 dwt

**Estimated Fair Market Value: \$1,365.00**  
**(One thousand three hundred sixty-five USD)**

**Item No. 009**

**14kt Colored Jade Cluster Ring**

Designed with six pear-shaped jade cabochons in a floral motif, (red, white lavender, black) in two-prong and v-prong heads, with stylized gold wire leaf accents, on a simple yellow gold hoop, stamped 14k, 4.12 dwt gross weight

**Estimated Fair Market Value: \$140.00**  
**(One hundred forty USD)**

**Item No. 010**

**14kt Yellow Gold Hunter's Case Pocket Watch**

43mm case with engine turned details, white enamel dial with Roman numerals (case back would not open)

**Estimated Fair Market Value: \$350.00**  
**(Three hundred fifty USD)**

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**Item No. 011**

**Pair of Costume Jewelry Earrings**

Design as chandelier earrings with rhinestone accents, white metal mounting

**Estimated Fair Market Value: No Commercial Value**

**Item No. 012**

**14kt Yellow Gold Signet Ring**

Gentleman's ring, top features a stylized B initial, signed Tiffany & Co. stamped 14kt, maker's mark for Larter & Sons, 9.37dwt gross weight

**Estimated Fair Market Value: \$490.00  
(Four hundred ninety USD)**

**Item No. 013**

**14kt Yellow Gold and Sapphires Cufflinks**

Designed as florentine finish ovals centered by round faceted blue sapphires, 2.5mm, set in applied low prong heads, applied oval frame with circular opening, signed Avedon, stamped 14k, swivel hinged finding, 6.56dwt gross weight

**Estimated Fair Market Value: \$255.00  
(Two hundred fifty-five USD)**

**Item No. 014**

**18kt Yellow Gold Coin Pendant Watch**

Corum, Swiss made, Circa 1970

Limited Edition Design Commemorating the Foundation of the State of Israel

One side features 12 Stars of David for the Twelve Tribes of Israel and reads: "Long Live the People of Israel", verso features 2 Stars of David and a Menorah, swiveling within a custom made oval, open frame; together with a curb link watch chain with spring ring and swivel hook, stamped 585 maker's mark, 11.66 dwt

**Estimated Fair Market Value: \$4,000.00  
(Four thousand USD)**

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**Item No. 015**

**18kt Yellow Gold, Diamonds and Enamel Pin**

Rectangular pin, 17mm x 18mm, with a yellow gold frame and black enamel background featuring the initials AI with single cut diamond accents, stamped 18k, 2.30dwt gross weight

Ten (10) Single Cut Diamonds

Carat weight: .02ct each, .20cts total weight by formula

Clarity: VS2

Color: G-H

**Estimated Fair Market Value: \$70.00**  
**(Seventy USD)**

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**National Association of Jewelry Appraisers  
Certification of Appraisal Practice**

I, April L. Matteini, a Certified Member of NAJA, certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this appraisal report are true and correct;
2. The reported analysis, opinion and conclusions are limited only by the reported assumptions and limiting conditions, and are this appraiser's personal, unbiased, professional analysis, opinions, conclusions and valuations.
3. This appraiser has no present or prospective interest in the object (s) which is the subject of this appraisal report which might prevent making a fair and unbiased appraisal
4. The appraiser has no personal interest or bias with respect to the parties involved; the appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectivity and validity of this report
5. The appraiser's compensation is not contingent upon action or event resulting from the analyses, opinions, or conclusions in, or the use of this report;
6. This appraiser's compensation is based on an hourly rate and is not dependent upon the amount of value determined at the conclusion of the work, neither as a fixed percentage of the value determination, nor as compensation connected to a predetermined scale relating fee to value range;
7. This appraiser has made a personal, physical inspection of the object(s) specified in this report;
8. This appraiser received no separate significant professional assistance;
9. The analyses, opinions, conclusions and valuation in this report were developed and the report prepared, in conformity with the National Association of Jewelry Appraiser's Professional Code of Ethics
10. The knowledge developed in the appraisal will be maintained confidential between this appraiser and the client.
11. This appraiser does not have a potential future interest in the articles specified in this appraisal report.
12. This appraiser does have a personal/business relationship with the parties requesting this appraisal report
13. This Estimated value was provided as a service to the client and the appraiser was not involved in the sale of the appraised item(s).



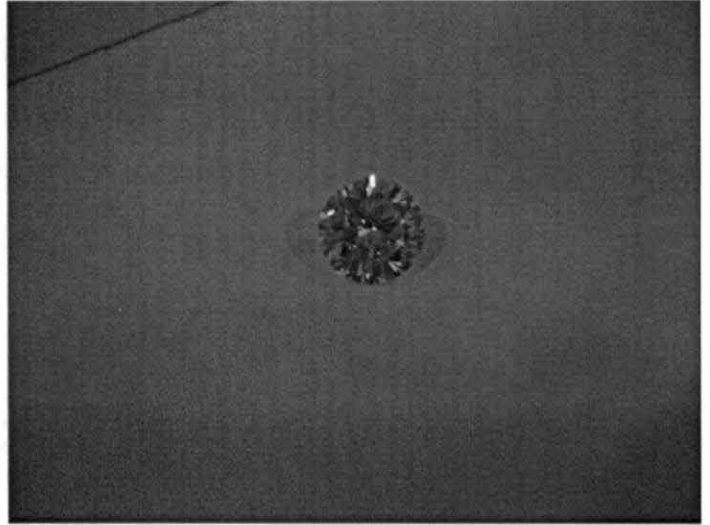
April L. Matteini, G.G. (Gemological Institute of America)  
Certified Member, National Association of Jewelry Appraisers  
A. Matteini & Co. LLC

**IMPORTANT:** If you did not receive this appraisal directly from A. Matteini & Co., please verify its authenticity by contacting [operations@amatteini.com](mailto:operations@amatteini.com). This appraisal may not be reproduced in any form without the written consent of A. Matteini & Co.

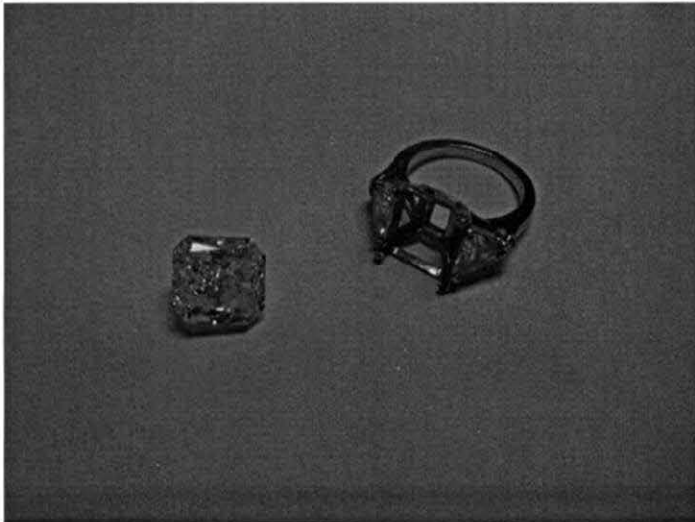




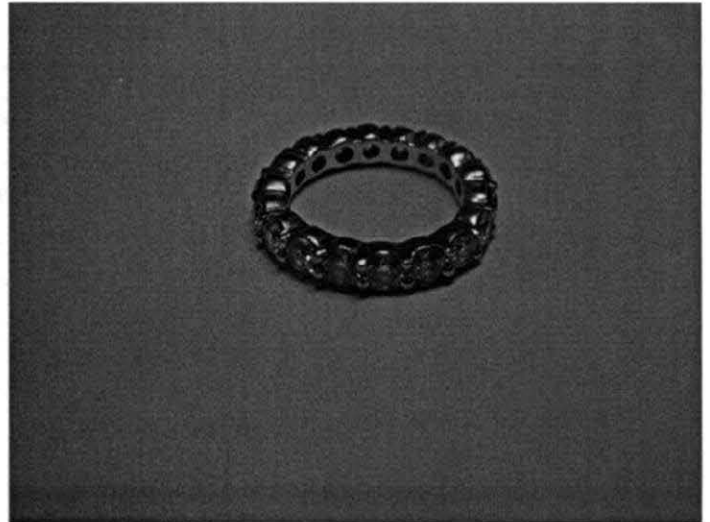
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Item No. 003 & 004



Item No. 005

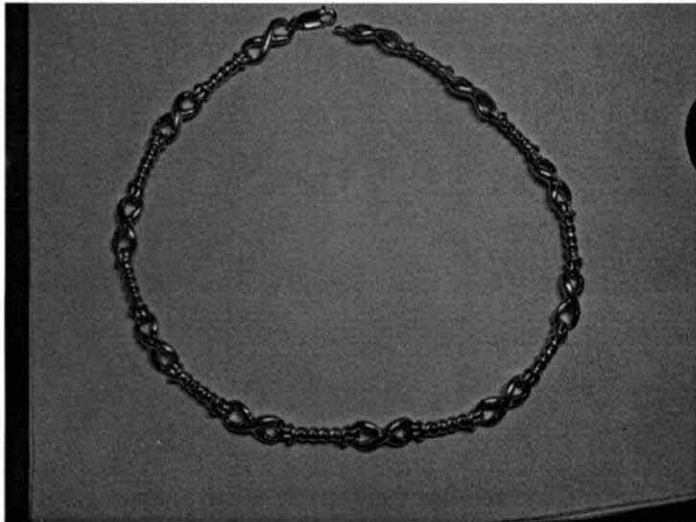




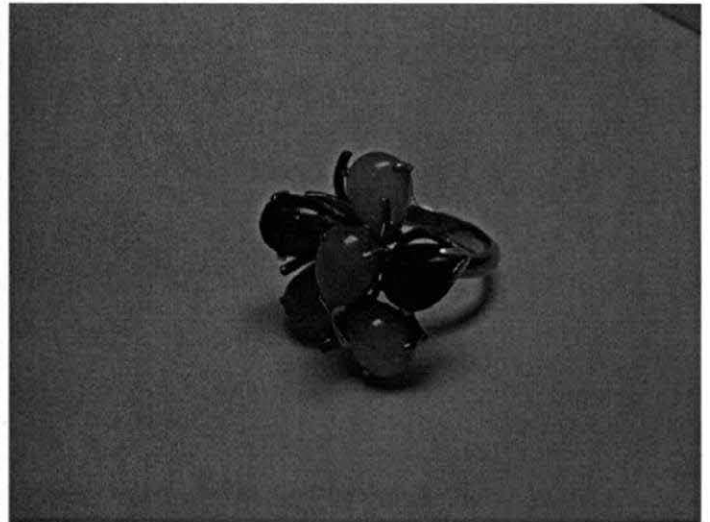
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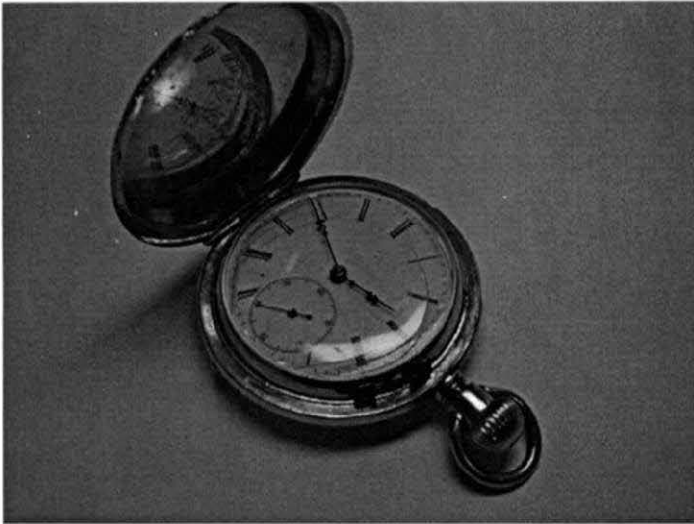
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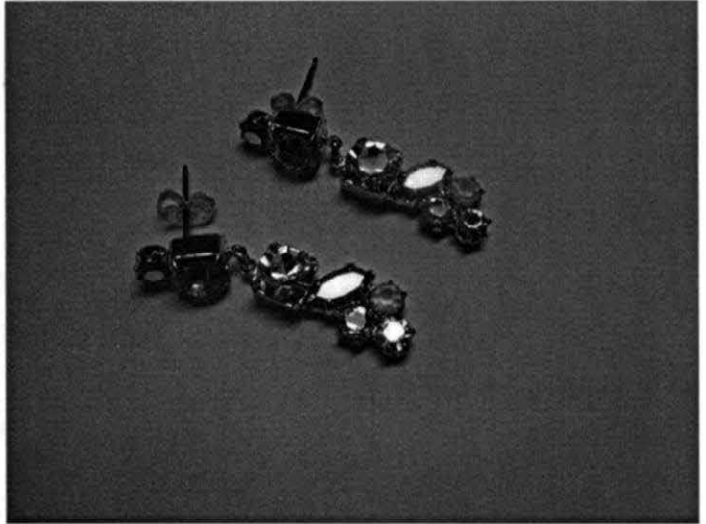
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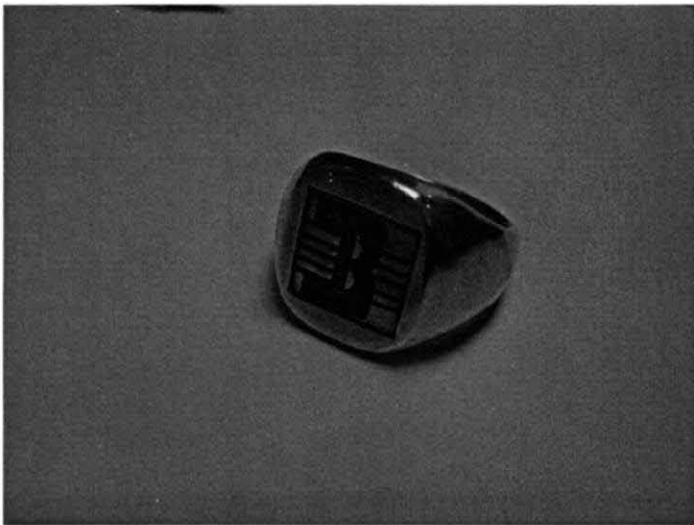
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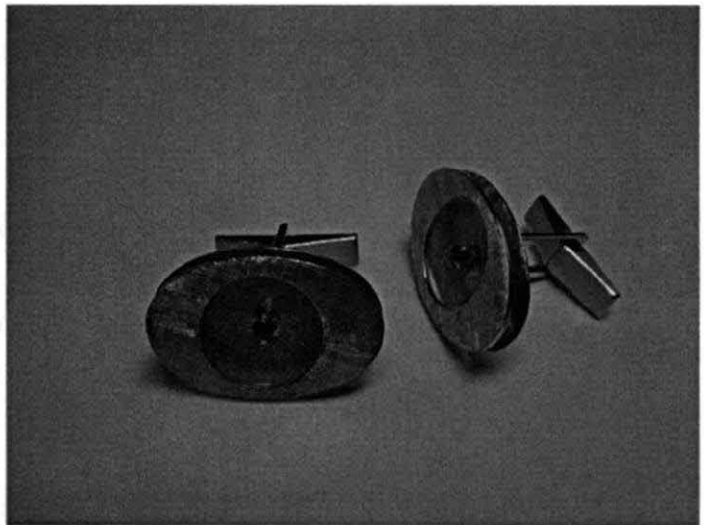
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Item No. 011



Item No. 012



Item No. 013

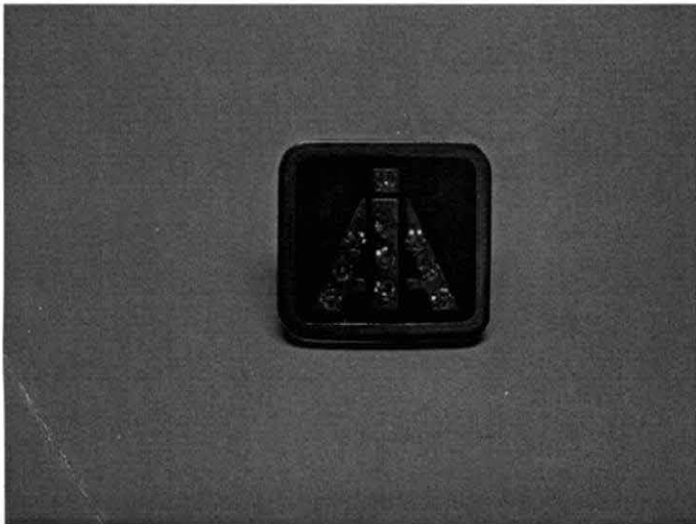




Item No. 014



Item No. 014 verso



Item No. 015

***FAIR MARKET VALUE  
APPRAISAL***

***PERSONAL PROPERTY OF***

***Simon L. Bernstein***

***Effective Date: September 13, 2012***

Prepared by  
Robert A. Hittel, ASA, ISA AM  
3038 North Federal Highway  
Building I  
Fort Lauderdale, Florida 33306  
(954) 563-2819

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**FAIR MARKET VALUE APPRAISAL REPORT**

January 22, 2013

Theodore Bernstein  
880 Berkeley Street  
Boca Raton, Florida 33487

Dear Mr. Bernstein,

At your request, Robert Hittel and Diane Marvin conducted an appraisal inspection and of the personal property located at 7020 Lions Head Lane, Boca Raton, Florida, and Robert Hittel conducted an appraisal inspection at 2494 South Ocean Boulevard, Unit C-5, Boca Raton, Florida. The property was represented as belonging to the estate of Simon L. Bernstein. The intended use of this appraisal is for the purpose of estate settlement.

This appraisal is to be used only for the function of estate settlement. Any other use of this appraisal renders it null and void. This report is intended for use by you, my client, your agents and by the Internal Revenue Service. Use of this report by others is not intended. In accordance with the *Uniform Standards of Professional Appraisal Practice* (USPAP), this report makes use of the Self-contained Appraisal Report option.

In this appraisal assignment I developed an opinion of **Fair Market Value**.

**Treasury Estate Tax Regulation § 20.2031-1(b)** defines fair market value as: "The price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of an item in a market other than that in which the item is most commonly sold to the public, taking into account the location of the item whenever appropriate."

**The total FAIR MARKET value of the appraised items listed is \$51,135.00**

Relevant dates associated with this assignment include the following:

- Date of Inspection: January 8, 2013
- Effective Date of Appraisal: Value opinions are effective as the date of death, which you stated was September 13, 2012
- Date of Report: This report was prepared and signed on this date, January 22, 2013

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

#### Scope of Work

The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that we used, the effective date of the report, and the subject property's value-relevant characteristics.

- We personally inspected the items that are subject of this report to determine their value-relevant characteristics.
- While on site, we documented the relevant information in writing and took detailed high-resolution digital images of the property.
- We completed the necessary value research for past comparable sales and items currently offered for sale by searching Internet websites including, auction houses, completed E-bay sales, and specialty dealers.
- Value research also included making use of relevant resource books and value guides along with personal observations made at secondary market retail establishments, and local auctions and estate sales.
- We analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at our final opinion of value.
- Markets analyzed appeared stable: values were neither falling nor rising.
- For items of nominal value, for which extensive research is neither necessary, cost-effective, nor required by the client, minimal value research was conducted.
- We did not list foodstuffs, home office supplies, consumables, clothing (other than furs and appreciable articles of clothing having collector appeal), or items of personal nature such as family photographs, health aids, personal hygiene products, etc.
- No one provided us with significant assistance (either appraisal or otherwise) in the development of my opinions, analysis, or conclusions.

#### Approach to Value

After due consideration of the cost approach and the income approach, the sales comparison approach to value was employed to determine the fair market value of the subject properties. In the sales comparison approach, the most relevant market is researched to locate comparable items which have sold in the past or which are currently being offered for sale. Adjustments in value are made to reflect differences (if any) in value-relevant characteristics between comparable properties and the subject properties.

The appraisers have relied on information supplied to them by the client, concerning undisputed title to the objects, acquisition history and purchased price, etc. The client in accepting this report acknowledges that the information supplied by him has been accurately transcribed and utilized by the appraisers. The client, in accepting this report, also acknowledges that no significant information has been withheld from the appraisers which may have caused the appraisers to arrive at a valuation conclusion different from the one(s) stated in the report, had such information been known at the time of the report's preparation.

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

Value conclusions were based on the appraisers' opinions of the items that were partially formed on critical assumptions based on information provided to the appraiser by the client. Critical assumptions are assumptions, which could be contrary to fact and which, if contrary to actual fact, could result in a different value conclusion.

Items were generally found to be in good condition and of good quality. Any alterations from original condition or damage are so noted in the appraisal report. Ordinary wear and tear common to these pieces is not noted. Quality, condition and desirability affect the appropriate market where items would be purchased by the public. This appraiser has considered several markets for the items of personal property.

All notes used in the preparation of this appraisal along with a copy of this appraisal are retained and are confidential. No one will have access without your permission. With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or authorized users without my previous written consent. If this report is reproduced, copied, or otherwise used it must be done so in the report's entirety including the cover document and all attachments. I am not responsible for any unauthorized changes to this report.

This report has been prepared, in conformity with the current version of the International Society of Appraisers Appraisal Report Writing Standard and Code of Ethics.

No change to any item in this report shall be made by anyone other than myself. Should, in conjunction with this appraisal, additional services of the appraiser be requested by the client, his agent, or his lawyer, or the courts (such as for added time researching for other value purposes, pretrial conferences, court appearances, court preparations, etc.), compensation for same time shall be at the customary hourly rate charged by the appraiser at that time.

The appraisers have based descriptions of the appraised objects on their professional experience in the field of antiques and residential contents, and on information supplied by third parties who are named in the report, when appropriate. Consequently, the appraisers believe that the descriptions of the appraised objects are accurate and correct. However, additional research by scholars in the field, at some point in the future, may cause the appraisers to alter their assessment of the objects described in the report. While every effort has been made by the appraisers to ascertain the accuracy of the descriptions of the appraised objects and their attributions, this report is not intended to serve as a certificate of authenticity or warranty.

Unless otherwise stated herein, the appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further guarantee of authenticity, genuineness, attribution, or authorship is required.

The appraisal values are based upon the whole interest undiminished by any liens, fractional interests, or any other forms of encumbrance. Mere possession of this appraisal is neither an indication of nor a certificate of title of ownership. Ownership and ownership interest at the time of donation were represented to me by you, my client, and no inquiry or investigation will be made nor is any opinion to be given as to the truth of such representation. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

There are no known current agreements of sale, validated offers, third-party offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

### **Certification of Appraisers**

We certify that to the best of our knowledge and belief:

- a. The statements of fact contained in this report are true and correct.
- b. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- c. We have no past, present, or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved.
- d. We have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the acceptance of this assignment.
- e. We have no bias with respect to the property that is the subject of this property or to the parties involved with this assignment.
- f. Our engagement in this assignment was not contingent upon developing or reporting predetermined results.
- g. Our compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- h. Our analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- i. Robert Hittel has made a complete personal inspection of the property that is the subject of this report. Diane Marvin has made a complete personal inspection of the property on Lions Head Lane in addition to examining the photographs of South Ocean Boulevard.
- j. Unless noted elsewhere, no one provided significant professional assistance to the persons signing this report.



SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL - EFFECTIVE DATE SEPTEMBER 13, 2012

Unless otherwise stated, with the exception of the client or his agent, this appraisal is not intended to be used by or influence any particular person(s) or class(es) of persons, which might take some action in reliance upon it. Unless otherwise stated, this appraiser is not aware that the client intends to transmit any information contained in this report to any other person(s) or group(s). The appraiser's liability is limited to the client and the appraiser-identified intended users of this report as indicated herein to the exclusion of all others.


We are "qualified appraisers" within the meaning of Internal Revenue Reg. § 1.170A-13(c)(5) and we not "excluded appraisers" within the meaning of § 1.170A-13(c)(5)(iv). Our background, education, and experience qualify me to make appraisals of the type of property that is the subject of this appraisal. A list of our qualifications can be found in our Professional Profiles, which is attached to this report. We have not been prohibited from practicing before the IRS. We understand that a substantial or gross valuation misstatement resulting from an appraisal property that we know, or reasonably should have known, would be used in connection with an income tax return or claim for refund, may subject me to civil penalty under Internal Revenue Code § 6695A.

My Employee Identification Number (EIN) is: **20-8250332**

Sincerely,



Robert A. Hittel, ASA, ISA AM  
Robert A. Hittel Appraisal Services, Inc.  
Accredited Senior Appraiser American Society of Appraisers  
Accredited Member of the International Society of Appraisers



Diane P. Marvin, ISA CAPP  
Certified Member International Society of Appraisers

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**DESCRIPTIONS AND VALUES**

Any damages will be noted in the appraisal report. Measurements, if provided, are in the order of HEIGHT first, WIDTH second, and DEPTH third. Measurements are approximate. The appraiser has seen all of the items listed.

**7020 LIONS HEAD LANE, BOCA RATON, FL****FOYER**

1.	NEEDLEPOINT RUG – 5 ½' X 3 ½' All over floral design with border, with additional colors of green, pink and brown	\$60.00
2.	COPPER BOWL – 36" Turned, circular, undecorated	100.00
3.	BENCH Early 20 <sup>th</sup> Century, Art Nouveau, mahogany, inlaid decoration, upholstered seat and back	400.00
4.	STATUES (2) Carved wood Lion, one standing, one sitting, glass eyes, modern decorative	700.00
5.	ORIENTAL RUG – 6' 2" X 3' 11" Hand knotted, wool on cotton, blue field, leafy scrolls and flowers, three borders, additional colors of tan, pink and ivory	100.00
6.	CENTER TABLE Octagonal beveled glass top, cast urn base with ring handles	350.00
7.	DECORATIONS	245.00
	- Ceramic sculpture by Fisher, couple kissing	20.00
	- (4) Glass cylinders with twigs, stones and silk orchids, various heights	175.00
	- Large covered pot with incised decoration, pottery	50.00
8.	TALL CASE CLOCK 19 <sup>th</sup> Century, oak, scroll bonnet, full turned columns flanking handpainted dial, Roman numerals, two key holes, second hand, calendar aperture, dial signed, "Hugh Roberts, Llangefni, Wales", paneled door flanked by half turned columns, bracket feet CONDITION: Refinished, restored	400.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

9.	PAINTING – 60” X 40” sight size Oil on canvas, flowering branches, no apparent signature, in wood frame	100.00
	<b>TOTAL FOR FOYER:</b>	<b>\$2,455.00</b>
	<b>LIVING AREA</b>	
10.	MIRROR – 87” X 31 ½” Square, gold and silver lacquered frame	\$200.00
11.	LITHOGRAPH – 12 ½” X 9 ¾” paper size Pierre August Renoir, French, (1841-1919) “Claude Renoir, Tête Baisée”, “Cat. # Ruger-Marx #14”, in gold frame Provenance: The J. L. Hudson Gallery, Michigan	1,000.00
12.	MISCELLANEOUS DECORATIONS	320.00
	- (2) White composition floor vases, over-all circle decoration	60.00
	- Mirror, gold oval frame	10.00
	- Statue - 60”, pottery, Pre-Colombian style figure wearing head ornament and traditional costume	100.00
	- Large metal bowl and pot, each with ring handles	70.00
	- (2) Chargers, 31” and 27” round, lacquered on stands, Made in Vietnam	80.00
13.	ARTIFICIAL FLORAL ARRANGEMENTS Silk lily and hydrangea in glass vase; silk orchid in ceramic vase; (7) silk calla lilies	55.00
14.	STANDS (2) Metal powder coated square tops on four footed pedestal base, two heights	75.00
15.	FLOOR SCREEN 6-fold, gold background with purple glitter flower outlines, black lacquer “frame”, mounted on wall	300.00
16.	SECTIONAL SOFAS (2) Gold fabric upholstery, each in two sections, curved, skirted, together with eight toss pillows	1,000.00
17.	COCKTAIL TABLE Oval glass top, “hammered” metal base with concave shelf	300.00
18.	ORIENTAL RUG – 12’ X 9’ Hand knotted, wool on cotton, black field with all-over flower design, three borders, additional colors of tan and ivory, “washed” finish	600.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

19.	BOWL – 19" diameter Waterford, "Evolution", round amber colored glass		75.00
20.	MISCELLANEOUS		85.00
	- Bowl - 18", ceramic with handpainted woman holding flower vase, signed, "Marsha B"	30.00	
	- Candlesnuffer	10.00	
	- (3) Silver composition candlesticks	45.00	
21.	MANTEL CLOCK – 12 ½" X 19 ½" Onyx, round enamel dial with Roman numerals, time and strike, sold through J.E. Caldwell & Co., Philadelphia		500.00
22.	FIREPLACE ACCESSORIES (2) Metal gate; black iron grate		50.00
23.	MISCELLANEOUS		215.00
	- (3) Silver metal candlesticks	30.00	
	- Standing iron Menorah	35.00	
	- Covered Urn – 56", pottery, with incised decoration	150.00	
<b>TOTAL FOR LIVING AREA:</b>			<b>\$4,775.00</b>

**POWDER ROOM**

24.	MIRROR Carved and painted wood, birds on flowering trees, Mexico		\$100.00
25.	MISCELLANEOUS Plastic figural towel holder; mirror with woven frame; framed print of four 19 <sup>th</sup> century girls, in gold frame; domed trunk with floral painted decoration; framed portrait of a man, signed, "Daniel Lanzig, 1977", in silver frame		125.00
<b>TOTAL FOR POWDER ROOM:</b>			<b>\$ 225.00</b>

**DINING AREA**

26.	MISCELLANEOUS DECORATIONS		\$285.00
	- Blue ceramic vase with dried material	15.00	
	- Lucite Menorah – 24", blue and clear	50.00	
	- (3) Vases, purple and clear cased glass, elongated, various heights, "Nouvell"	60.00	
	- (2) Murano glass birds, pink	30.00	
	- Mezuzah, Lladro doves; enamel tulip decoration and Jay Strongwater box	55.00	
	- Cobalt blue glass vase with <i>Orcidium</i> orchids	50.00	
	- Mirrored vase with silk flowers	25.00	

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

27.	SCULPTURE – 15 ½” X 31” Lladro, “Gondola of Love”, Ref. No: 1870	550.00
28.	ENGRAVINGS (8) – 7” X 10” image size Scenes of Jewish figures engaged in various gatherings, each signed and titled, in wood frames	200.00
29.	PAINTING – 28” X 19” sight size William Weintraub, American, 20 <sup>th</sup> Century Oil on canvas, signed and dated, “Weintraub ‘73”, young man with rifle, in wood frame	200.00
30.	LITHOGRAPH William Weintraub, American, 20 <sup>th</sup> Century 85/200, portrait of two elderly men, in wood frame	75.00
31.	ARMOIRE English pine with whitewashed finish, carved basket and scroll crest, two paneled doors above two short and two long drawers, interior with shelves and three drawers	750.00
32.	CONTENTS OF ARMOIRE	1,180.00
	- Dinnerware (68) piece set, Wedgwood Etruria, “Embossed Queensware”, blue and white, consisting of (16) cups, (14) saucers, (13) dinner plates, (14) bowls, (14) bread and butter plates, (13) luncheon plates	200.00
	- Pair English porcelain salt and pepper shakers, birds; (9) colored glass water goblets; (6) colorless glass champagne stems	35.00
	- (7) Waterford crystal wine glasses	215.00
	- Pair of ceramic Garson Pakele candleholders	40.00
	- Lenox footed cup; (8) glass cordial stems; (14) colorless glass balloon wines	30.00
	- Versace plate, “Le Jardin de Versace”	25.00
	- Portuguese ceramic dinner service, (12) pieces; (5) handpainted wine glasses; (4) martini glasses	35.00
	- Group of (5) modern Asian porcelain plates and bowl; ceramic handpainted bowl; handmade ceramic sugar bowl; (3) metal and enamel Julia Knight bowls	100.00
	- (8) Tracy Porter ceramic square plates; personalized ceramic wedding tray; Mexican ceramic tray	50.00
	- Assorted napkin rings; chopsticks; napkins; (6) servicing pieces with crystal handles (matches set in Family Room); placemats	50.00
	- Wood and sterling silver Judaica tray marked “Hazorfim” 925, (weight of silver unknown) 10 ½” x 13”	400.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

33.	FARM TABLE – 10' Bleached oak, rectangular top with breadboard ends, trestle base	750.00
34.	DINING CHAIRS (10) Whitewashed with rush seats, ladder back, consisting of (2) arm and (8) side chairs	550.00
35.	ETCHING – 7" X 5" sight size 3 / 4, portrait of a man, illegible pencil signature lower right, in frame	25.00
	<b>TOTAL FOR DINING AREA:</b>	<b>\$4,565.00</b>
	<b>KITCHEN</b>	
36.	MISCELLANEOUS	\$430.00
	- MacKenzie-Child's 2-handled vase and glass cake cover; (8) assorted ceramic bowls and pitchers; porcelain compote; glass pitcher with insert decoration; glass vase; glass bowl on stand	200.00
	- (10) Assorted Italian/Portuguese ceramics, including vases, covered jars and planters	230.00
37.	MISCELLANEOUS AND KITCHENWARE Serving trays and bowls; ceramic platters; assorted ceramic and porcelain dishes, plates; glass vase; (8) pieces Portuguese dinnerware (matches #32 in Dining Room); glass plates; stemware; Waterford crystal salt and pepper shakers; Japanese porcelain tea service; Franciscanware bowls; Waterford crystal pitcher; (8) Tracy Porter plates (matches #32 in Dining Room); McKenzie-Child's three piece canister set; (2) pieces purple enamel and metalware bowl and tray	800.00
38.	STEMWARE (16) Waterford crystal, consisting of red wines, white wines and champagne flutes	240.00
39.	MISCELLANEOUS KITCHENWARE Assorted everyday bake ware, cookware, flatware, serving pieces, cutlery, utensils; trivets; microwave oven; Keurig coffee machine; toaster; can opener; blender	160.00
40.	SCULPTURES (3) Contemporary glazed pottery, signed, "Polly Cook", bust of man holding arrow, bust of a women holding heart and bust of man and woman kissing	150.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

41.	COMPUTER Dell, model no. 1908PL, LCD monitor, wireless key pad, together with Altec Lansing speakers		60.00
42.	PRINTER HP All-In-One Deskjet F380		20.00
43.	SIDE CHAIRS (3) Brown leather and chrome, contemporary style		150.00
44.	DISH – 7” Daum, France, purple and green pate de verre glass with lizard rim		80.00
45.	MIRROR Metal, enamel and crystal, oval mirror plate		25.00
	<b>TOTAL FOR KITCHEN:</b>		<b>\$2,115.00</b>
	<b>FAMILY ROOM</b>		
46.	MISCELLANEOUS		\$200.00
	- Giuseppe Armani porcelain figural group, boy and girl on swing	50.00	
	- Ceramic Menorah; clock; glass and metal box; pair Italian glass figural candlesticks; crystal bunny figure; crystal rhinoceros – chipped; etched glass paperweight of soldier at Wailing Wall - chipped	45.00	
	- Swarovski flower vase and humming bird on branch	30.00	
	- Murano glass fish - 15” x 15”	60.00	
	- Waterford crystal golf club	15.00	
47.	SCREEN PRINT / GICLEE Ben (Benjamin) Schonzeit, American, (b.1942) Still life of flowers in a vase, signed, “Schonzeit”, in silver metal frame		300.00
48.	SERVER Rectangular glass top and carved sliding door, wood base with chrome supports and rail, interior shelves and two drawers		375.00
49.	CONTENTS OF SERVER Assorted plates; plastic and silver metal flatware; flatware set with crystal handles		50.00
50.	BAR STOOLS (4) Steel with blue ultrasuede seats, contemporary style		300.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

51.	SCULPTURES (2) – 36 ½” Black metal, each an abstract bust with cutout, no apparent signature, together with wood cube pedestals	250.00
52.	SECTIONAL SOFA Leather and suede, brown and beige with sections, contemporary style, with toss pillows and throws	650.00
53.	COCKTAIL TABLE Two round glass tops on circular chrome supports, round base	100.00
54.	LACQUER BOXES Set of three, graduated sizes, Sklar Furnishings	105.00
55.	DISPLAY CABINET Oval wood with silver finish, two curved glass doors, lighted	150.00
56.	CONTENTS OF DISPLAY CABINET	1,100.00
	- Shofar horn; (3) hand blown Italian glass pitchers; Mezuzah; Halcyon Days enamel box	50.00
	- Lladro – 12”, Japanese woman and bocage, “Geisha”, Ref. No. 4807	75.00
	- Pair of Lladro porcelain nudes, approximately 10”	300.00
	- Lladro – 10”, “Puppy Love”, Ref. No. 1127	50.00
	- (2) Figures, composition, Bichon dog	10.00
	- Lladro – 12 ½”, Japanese rickshaw with man and passenger, “Ride in China”, Ref. No. 1383	500.00
	- Lladro – 11”, girl seated in chair, “Appreciation”, Ref. No. 1798	100.00
	- Royal Doulton, “Queen of the Dawn’	15.00
57.	MISCELLANEOUS	655.00
	- Large Shofar, metal mounted	45.00
	- Lladro, Moses with tablets, “Moses”, Ref No. 5170	60.00 25.00
	- Green glass figure of an Asian man	400.00
	- Lladro – 15”, woman on balcony with flower pots, “Far Away Thoughts”, Ref. No. 1798	25.00
	- Metal sculpture of dancer	100.00
	- Lladro – 14”, “Wine Taster”, Ref. No. 5239	
58.	ELECTRONICS	125.00
	- VCR, Sanyo, model no. VWM900	5.00
	- DVD player, Panasonic, model no. DVD-527	10.00
	- Compact Disc Player, Nakamichi, model no. CDC-3A	40.00
	- Audio Speaker/Amp Selector, Niles, model no. MSA-10A	25.00
	- Receiver, Onkyo, model no. TX-SR602	45.00



## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

59.	TELEVISION – 60” Mitsubishi, model no. VS60111, rear screen projection, 2002 CONDITION: Obsolete – no commercial value	0.00
60.	CARD TABLE SET (5) Square red glass top, metal base, contemporary style, together with (4) side chairs, gray plastic and silver metal frame	200.00
61.	VASE – 15 ½” Anthony Corradetti, art glass, signed, “Corradetti 1995”, hand blown with colored abstract decoration	125.00
<b>TOTAL FOR FAMILY ROOM:</b>		<b>\$4,685.00</b>

**POWDER ROOM II**

62.	MISCELLANEOUS	\$120.00
	- Pietra dura clowns - 6 ½” x 4 ½”	30.00
	- Phantom of the Opera poster, basket; (2) painted wood boxes; “Princess” painting	40.00
	- Indian wood carved mirror	50.00
<b>TOTAL FOR POWDER ROOM II:</b>		<b>\$ 120.00</b>

**WEST HALL**

63.	CONTENTS OF CLOSET Assorted pillows	\$40.00
64.	ETCHING – 11” X 9” sight size Pencil signed lower right, “H. Bender”, seated man, in wood frame	25.00
65.	SERIGRAPH – 18” X 12” sight size Stanley Handelman, American / Israeli, (20 <sup>th</sup> – 21 <sup>st</sup> Century) 28/250, pencil signed lower right, “Handelman (imp)”, Israeli soldiers, in gold metal frame	25.00
66.	DRAWING – 27” X 18” sight size Moshe Gat, Israeli, (b.1935) Ink and wash on paper, signed lower right, “Moshe Gat”, portrait of a man, in silver wood frame	150.00
67.	SERIGRAPH – 12” X 18” sight size Stanley Handelman, American / Israeli, (20 <sup>th</sup> – 21 <sup>st</sup> Century) 32/250, pencil signed lower right, “Handelman (imp)”, Wailing Wall, in silver wood frame	25.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

68.	ETCHING – 12” X 9” sight size Pencil signed lower right, “H. Bender”, two figures, in wood frame	25.00
69.	PHOTOGRAPHS (5) Assorted travel subjects, portraits, in silver wood frame (4) – 7” x 9” (1) – 12” x 10”	50.00
70.	SERIGRAPH – 20” X 23” sight size Yaacov Agam, American/Israeli, (b.1928) “EA”, pencil signed lower right, “Agam”, multicolor geometric design, in silver metal frame	350.00
71.	LITHOGRAPHS (3) – 22” X 18” sight size Romain (Erte) de Tiroff, American/Russian, (1892-1990) Figures “6”, “8” and “9”, in wood frames	225.00
72.	CHEST Floral decorated wood, nailhead trim	25.00
73.	SCULPTURE – 28” Porcelain, standing lady, Marked “Austin Productions 1988”	50.00
74.	LITHOGRAPH – 28” X 26” sight size Norman Rockwell, “Shuffleton’s Barbershop”, in gold metal frame	75.00
75.	MIRROR – 32” X 30” Round top, beveled mirror plate, wormwood frame	50.00
76.	WALL PLAQUE – 38” X 20” Resin, female figure in relief	25.00
77.	MIRROR – 29” Painted and carved wood, circular, with conforming beveled mirror plate	100.00
78.	VASES (2) - 14”, glazed pottery, Polly Cook, woman with a hat 50.00 - 13”, glass, Kosta Boda, woman 75.00	125.00
79.	NEEDLEPOINT PICTURE – 12” X 14” Young man seated, in silver wood frame	10.00
80.	CONTENTS OF CLOSET Assorted kitchenware, appliances, vases; (2) silverplate trays; cleaning equipment	100.00
	<b>TOTAL FOR WEST HALL:</b>	<b>\$1,475.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**FIRST FLOOR NORTHWEST GUEST ROOM**

81.	PAINTING Oil on ridged canvas, multicolor, in gallery wrap frame	\$100.00
82.	MIRRORS (2) – 30” X 18” Metal and glass, rectangular mirror plate	80.00
83.	SIDE TABLE Painted wood, circular top with shell decoration, “Made in China”	25.00
84.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 96 and 179	25.00
85.	SLEEPER SOFA Blue and beige striped fabric, with accessory pillows	75.00
86.	END TABLES (2) Polished metal cubes	40.00
87.	FIGURAL GROUP – 12” X 19” X 14” Capo-di-Monte, children around a table	60.00
88.	FLOOR LAMP Black metal tripod body and base, white ceramic shade	30.00
89.	SIDE CHAIR Seated woman painted on wood, metal base, “Made in China” NOTE: Matches # 109	25.00
90.	CABINET Medium stain pine, rectangular top, golfing scene on two painted doors, single drawer	40.00
91.	WALL PLAQUE – 32” X 44” Oval painted wood, “St. Andrews”, with two wood shaft club attached	25.00
92.	MISCELLANEOUS (2) Glass stemware; lamp with white fabric shade; porcelain sculpture of woman, repairs - no commercial value; figural sculpture; assorted games	75.00
	<b>TOTAL FOR FIRST FLOOR NORTHWEST GUEST ROOM:</b>	<b>\$ 600.00</b>

**FIRST FLOOR WEST GUEST ROOM**

93.	FIGURINE – 13 ½’ Lladro, “Golfing Couple”, Ref. No. 1453	\$100.00
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## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

94.	CONTENTS OF CLOSET Luggage; (2) lamps; pillows; table linens	75.00
95.	NESTING TABLES (3) Lacquered wood, tapered legs, “Made in Vietnam”	30.00
96.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 84 and 179	25.00
97.	BED Maple and maple parquet veneer headboard, queen size, together with mattress only	100.00
98.	NIGHTSTAND Faux painted wood, single drawer, single shelf	10.00
99.	FIGURINE Plaster, standing man, Austin Production	25.00
100.	LAMP Silver wood, glass decoration, gray fabric shade	25.00
101.	PAINTING – 30” X 23” sight size Oil on canvas, Van Gogh copy, in wood frame	50.00
102.	MISCELLANEOUS (2) Porcelain figurines; purple glass plate; vase with artificial arrangement	30.00
103.	DESK CHAIR Black fabric, metal base	10.00
104.	ARMOIR Green antique stain wood with floral painted panels, single door, interior shelves, single drawer	100.00
105.	SIDE CHAIR Seated woman painted on wood, metal base, “Made in China” NOTE: Matches # 89	25.00
	<b>TOTAL FOR FIRST FLOOR WEST GUEST ROOM:</b>	<b>\$ 605.00</b>
	<b>EAST SITTING ROOM</b>	
106.	BAR Brown metal and oval clear glass top, bow front, polished metal support	\$100.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

107.	BARSTOOLS (2) Enameled wood and metal, black fabric seat, swivel	90.00
108.	VASES (2) Clear glass, with arrangement; polished metal in rectangular glass stand	50.00
109.	SERIGRAPH – 20" X 15" sight size Woman holding a cigarette, no apparent signature, in gold metal frame	50.00
110.	CONTENTS OF CABINET Small amount of assorted every day dinnerware, glassware, flatware	40.00
111.	DECORATIVE ITEMS Metal openwork footed bowl; fruit decorated painted chest, ring pulls, metal paw feet	50.00
112.	PAINTING – 60" X 24" sight size Oil on canvas, flowers in vase, no apparent signature, in black wood frame	50.00
113.	CONTENTS OF CABINET Small amount of dinner and glass ware; Murano green glass vase; (4) painted terracotta female figures	60.00
114.	END TABLE Circular glass top, metal base	10.00
115.	LAMP Bronze color wood, glass decoration, purple fabric shade	25.00
116.	SOFAS (2) Red Ultrasuede upholstery, crescent form, with single ottoman, by "American Leather"	250.00
117.	AREA RUG – 5' 3" X 8' Wool, hand tufted, multicolor circles, "Made in China"	75.00
118.	END TABLE Half oval glass top, polished metal support and base	40.00
119.	ELECTRONICS	55.00
	- Television – 50", Samsung, DLP, model no. HLR5087W, 2005	50.00
	- DVD, Sony, model no. DVP-NS41P	5.00
120.	MISCELLANEOUS Color halftone print, "St. Andrews"; ceramic vase with artificial arrangement; pewter bowl	25.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

121.	MIRROR Whitewashed wood, rectangular frame, conforming beveled mirror plate	25.00
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<b>TOTAL FOR EAST SITTING ROOM:</b>	<b>\$ 995.00</b>
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**STAIRWELL**

122.	PAINTING – 72" X 64" sight size Oil on canvas, abstract scene, no apparent signature, in wood frame	\$100.00
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<b>TOTAL FOR STAIRWELL:</b>	<b>\$ 100.00</b>
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**STUDY**

123.	TILT TOP TABLE Late 19 <sup>th</sup> – early 20 <sup>th</sup> Century, papier maché, shaped top, painted and mother-of-pearl decoration	\$250.00
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124.	FLOOR VASES (2) Beige ceramic, with artificial tree arrangements	100.00
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125.	GLOBE Plastic, earth with mother-of-pearl countries, on polished metal stand	35.00
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126.	BOOKS Approximately (500) books, hardcover, novels, cookery, art, reference	150.00
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127.	FIGURINES (4)	85.00
	- Lladro – 4 ½", seated clown, "Pierrot with Puppy", Ref. No: 5277	25.00
	- Lladro – 3", "Rabbit Eating, Ref. No: 4772	25.00
	- Lladro – 4" X 6", plaque, seated Don Quixote	10.00
	- Lladro – 4 ¾", kneeling clown, "Pierrot with Puppy and Ball", Ref. No: 5278	25.00

128.	TELEVISION – 17" Zenith, LCD, model no. L17W36, 2003	25.00
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129.	DESK ORGANIZER Painted wood, gallery, two doors, interior shelves and cubbies	25.00
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130.	FIGURINES (4)	325.00
	- Lladro – 12", "Anniversary Dance", Ref. No: 1372	75.00
	- Lladro – 13 ¼", "Golfing Couple", Ref. No: 1453	100.00
	- Lladro – 10 ½", "Golfer", Ref. No: 4824	50.00
	- Lladro – 10 ½", "Daisy", Ref. No: 5118	100.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

131.	KALEIDOSCOPIES (2) Brass, mirror and glass; plastic on Lucite stand		20.00
132.	ELECTRONICS		145.00
	- Laptop, Dell Latitude, model no. D830, 2008	50.00	
	- Scanner, Visioneer, model no. 9750USB	75.00	
	- Monitor – 17”, Dell, flat panel	20.00	
133.	MISCELLANEOUS Porcelain dog; Murano style glass woman; plaster figure, “Fiddler on the Roof”, chipped - no commercial value; resin figure, seated woman, “Florence”; “Red Ryder” BB gun		75.00
134.	FIGURE – 9” Lladro, standing girl CONDITION: Missing stick		25.00
135.	STEUBEN GLASS (2) Etched signatures		275.00
	- “American Eagle” – 6 ¼”, # 8304	200.00	
	- Seashell – 3 ½” x 4”	75.00	
136.	TABLE Light stain wood, rectangular top, trestle support		40.00
137.	DESK CHAIR Gray upholstery, metal base, flipper arms		10.00
138.	SIDE TABLE Circular mosaic top, metal base		20.00
139.	ARM CHAIRS (2) Rattan and metal, circle back, tapered legs		50.00
140.	SIDE TABLE Circular marble top, tripod metal base		30.00
141.	TELESCOPE – 21” Reproduction 18 <sup>th</sup> Century style reflecting telescope, brass, “Culpepper Instruments, England”, “12=059/1982”, tripod base		350.00
142.	PLANTER Painted with relief decoration, made in Mexico		50.00
143.	BENCH Black painted metal, scroll arms		40.00
	<b>TOTAL FOR STUDY:</b>		<b>\$2,125.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**UPSTAIRS WEST HALL**

144.	PAINTING – 23” X 31” sight size Oil on canvas, river, trees and city, illegible signature, in gold wood frame	\$50.00
145.	LITHOGRAPH 22/275, pencil signed lower right, “Joy”, Japanese style, seated woman with bird, in wood frame	30.00
146.	FLOOR VASE Asian style painted ceramic, with artificial arrangement	25.00
147.	CONTENTS OF KITCHEN Small amount of everyday dinnerware, glassware; microwave; coffee maker	40.00
148.	RUNNER – 2 ½’ X 10’ Wool, beige and tan squares, black accents	10.00
	<b>TOTAL FOR UPSTAIRS WEST HALL:</b>	<b>\$ 155.00</b>

**WEST UPSTAIRS BATH / CLOSET**

149.	TELEVISION – 19” Vizio, LCD, model no. VA19L HDTV10T	\$30.00
150.	MISCELLANEOUS ON COUNTER Enameled crab; (9) assorted glass perfume bottles, some with chips; silverplate tray	50.00
151.	PRINT – 12” X 9” sight size 96/200, “713”, pencil signed lower right, “Mike Levy”, King David at Jerusalem, in silver metal frame	25.00
152.	BAKER’S RACK Brown metal, scroll legs, four tiers	30.00
153.	MISCELLANEOUS Potpourri basket; vase with artificial arrangement; pot with arrangement; tree form metal towel rack; ceramic couple; (2) area rugs	25.00
154.	SLIPPER CHAIR Green floral upholstery	25.00
155.	TELEVISION – 19” Vizio, model no. VA19L HDTV10T	30.00



SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

156.	GARMENT STEAMER Rowenta		10.00
	<b>TOTAL FOR UPSTAIRS BATH / CLOSET:</b>		<b>\$ 225.00</b>
	<b>WEST UPSTAIRS BEDROOM</b>		
157.	CHEST OF DRAWERS Late 19 <sup>th</sup> – early 20 <sup>th</sup> Century, stripped finish, shaped top, three drawers		\$75.00
158.	MISCELLANEOUS ON CHEST Plaster sculpture - 22", girl with dog; artificial arrangement in wood pot; lamp, ceramic and wood body, fabric shade		30.00
159.	ARMOIRE Whitewashed pine, overhanging rounded cornice, two doors, fitted interior		400.00
160.	ELECTRONICS		110.00
	- Television – 47", Vizio, model no. M470NV, 2011	100.00	
	- VCR, Panasonic, model no. DVD-S27	10.00	
161.	DOUBLE CHAIR Carved wood frame, leather with nailhead trim, floral fabric seat with accent pillows, by Robb and Stuckey		250.00
162.	NIGHTSTAND Mirror and silver metal, single drawer, two doors		50.00
163.	LAMP Polished metal, white glass shade, adjustable		10.00
164.	SLEIGH BED Medium stain wood, kingsize, together with mattress, box spring and frame		150.00
165.	CHEST Whitewashed pine, carved decoration		40.00
166.	AREA RUG – 8 ½' X 5' Wool, all over floral decoration on tan field, lightly sculpted		50.00
167.	NIGHTSTAND Medium stain wood, bow front, three drawers, by Tommy Bahama		50.00
168.	LAMP Tiffany style, bronze colored metal base, stained glass shade		45.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

169.	MISCELLANEOUS Upholstered stool; (2) throw rugs – 24” x 34”	30.00
170.	TREADMILL Life Fitness, T3	100.00
171.	PAINTING – 54” X 60” Multi media, abstract flowers, squares, no apparent signature	100.00
172.	FIGURINE – 28” Lladro, Gres finish, woman with paint palette, “Portrait”, Ref. No: 4942	600.00
173.	PLANTER Painted with relief decoration, made in Mexico	50.00
174.	BISTRO SET (3) Black painted metal, circular table top, together with (2) side chairs	60.00
175.	BENCH Black painted metal, scroll arms	40.00
	<b>TOTAL FOR WEST UPSTAIRS BEDROOM:</b>	<b>\$2,240.00</b>
	<b>NORTH UPSTAIRS GUEST ROOM</b>	
176.	CHILD’S BENCH Pine, “L” form with storage	\$40.00
177.	CHILD’S ROCKER Rattan and wicker, with pink cushion	25.00
178.	NIGHTSTAND Pine, rectangular top, single drawer	20.00
179.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 84 and 96	25.00
180.	BED Light stain wood, fullsize, together with mattress, box spring and frame	75.00
181.	SCREEN – 61” X 36” Light stain wood, three panels, cutouts for photographs	10.00
182.	TELEVISION – 20” JVC, CRT, with VCR CONDITION: Obsolete - no commercial value	0.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

183.	STAND Medium stain wood, bamboo and cane accents	25.00
<b>TOTAL FOR NORTH UPSTAIRS GUEST ROOM:</b>		<b>\$ 220.00</b>
<b>SOUTH UPSTAIRS GUEST ROOM</b>		
184.	CHEST Bombé, shaped marble top, medium stained wood, floral decorations, three drawers	\$30.00
185.	LOW CHAIR Woven rattan, wood legs	35.00
186.	ARMOIRE Medium stain wood, overhanging cornice, two doors with lattice inserts, over two solid doors	75.00
187.	TELEVISION – 32” Vizio, LCD, model no. VO32OE, 2009	45.00
188.	WOOD CARVING Painted and carved, seated figure	20.00
189.	GICLÉE – 46” X 64” On canvas, “The Beatles”, 353/950, stylized photograph of the album cover of the Beatles first album release in the United States in 1964	100.00
190.	NIGHTSTANDS (2)	65.00
	- Early 20 <sup>th</sup> Century, stripped pine, painted floral decoration, single drawer over door	40.00
	- Medium stain pine, rectangular top, three drawers, bracket feet	25.00
191.	LITHOGRAPHS (2) – 11” X 17” Late 19 <sup>th</sup> Century, landscape with figures and animals, in black and gold wood frames	50.00
192.	SLEIGH BED Medium stain wood, Queen size, head and foot board, together with mattress, box spring, and frame	75.00
193.	LAMP Gold wood, glass decoration, purple shade	25.00
<b>TOTAL FOR SOUTH UPSTAIRS GUEST ROOM:</b>		<b>\$ 520.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**WEST GARAGE**

194.	GOLF CART Club Car, white, roof console, headlights, Serial No. CCI102519301, 2010	\$2,000.00
195.	WALL UNITS (2) Mica, brass pulls – no commercial value	0.00
196.	CONTENTS OF WALL UNIT Assorted shoes, towels – no commercial value	0.00
197.	PAINTING – 84" X 48" sight size Barry Leighton Jones, English, (1932 – 2011) Oil on canvas, signed lower right, "Leighton Jones", European dock scene with boats, in gallery wrap frame	100.00
198.	CABINET Medium stain and painted wood, magazine rack	25.00
199.	MISCELLANEOUS (2) Sets golf clubs, with bags; assorted golf bags; step ladder; assorted household items	100.00
	<b>TOTAL FOR WEST GARAGE:</b>	<b>\$2,225.00</b>

**EAST GARAGE**

200.	MISCELLANEOUS Mica cabinet - no commercial value; step ladder; cleaning equipment; vases; shredder	\$30.00
201.	REFRIGERATOR Amana, top freezer, red, 18 cubic foot, Model No. ATF1822MRH00	75.00
	<b>TOTAL FOR EAST GARAGE:</b>	<b>\$ 105.00</b>

**PATIO / POOL AREA**

202.	PATIO FURNITURE Woodard, brown powder coated aluminum with sling seating, consisting of (2) double gliders, serving cart, (6) dining arm chairs, oval dining table/umbrella, (8) swivel bar stools, (2) ottoman, (4) chaise lounges, (3) side tables	\$2,000.00
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## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

203.	METAL STATUARY		2,800.00
	- (2) Metal cranes, 5' and 6'	400.00	
	- (3) Cherubs on a swan	300.00	
	- (3) Children on a log fishing	300.00	
	- Angel holding fish	100.00	
	- Seated boy on stump with fishing pole	300.00	
	- Nude woman on chaise, Leonardo Rossi	1,000.00	
	- Golfer holding clubs and lantern	150.00	
	- Young girl dressed in her mother's clothes, Jim Davidson (located at front entrance)	250.00	
204.	PLANTERS		500.00
	- (4) Large pottery with incised decoration	200.00	
	- (2) Mexican, round	100.00	
	- (3) Assorted ceramic frogs and turtle	100.00	
	- Tall pottery with line decoration (front entrance)	50.00	
	- Pottery with fish decoration	50.00	
205.	MISCELLANEOUS		440.00
	- Cast cement pelican	100.00	
	- Metal pedestal	50.00	
	- Cast cement turtle	35.00	
	- Curved cement and tile bench	50.00	
	- Assorted silk flowers – no commercial value	0.00	
	- Cement succulent; (2) ladles; (6) metal watering cans; (2) terracotta clocks; terracotta pot	60.00	
	- Mexican ceramic giraffe	40.00	
	- (2) Mexican sun plaques	70.00	
	- (2) Plastic pots with silk plant	35.00	
	<b>TOTAL FOR PATIO / POOL AREA:</b>		<b>\$5,740.00</b>
	<b>TOTAL FOR LIONS HEAD LANE:</b>		<b>\$36,270.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**2494 SOUTH OCEAN BLVD, BOCA RATON, FL****ELEVATOR AREA**

206.	ARM CHAIRS (2) Tan leather, wood legs, designed by Umberto Assnago for Giorgetti	\$600.00
207.	CONSOLE TABLE Rectangular marble top, chrome “U” shape support	150.00
208.	OCCASIONAL TABLE Brown metal, circular top, shaped base	50.00
209.	MISCELLANEOUS Painted fabric sun; pewter bowl; artificial arrangement with ceramic vase	40.00
	<b>TOTAL FOR ELEVATOR AREA:</b>	<b>\$ 840.00</b>

**LIVING / DINING AREA**

210.	PAINTING – 48” X 48” sight size Oil on canvas, signed lower left, “R. A. Braudes”, landscape with abstract squares, in gold wood frame	\$250.00
211.	WALL UNIT Dark stain oak, three cabinets, two open shelves NOTE: Attached to wall	500.00
212.	ELECTRONICS	450.00
	- Television – 46”, Samsung, LCD, model no. LNT4665 FX/XAA, 2007	150.00
	- Bose AV18 Media Center, with subwoofer and (5) speakers	300.00
	- Dish box, VIP 822 DVR – not owned	N/A
213.	MISCELLANEOUS DECORATIVE ITEMS (3) Wood picture frames on stands; (3) vases; candlestick; vase; bowl; floor vase with artificial arrangement	75.00
214.	MIRROR – 23” X 21” Jay Strongwater, enameled birds and butterflies, style no. SHM3012455	2,000.00
215.	SECTIONAL SOFA Beige upholstery, square form, “L” shape, with accessory pillows, rear wood shelving, Bowetepi	400.00
216.	COCKTAIL TABLE Square glass top, chrome supports, smoked glass base	150.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

217.	AREA RUG – 7' X 5' Wool, light tan with black stripes, made in India		30.00
218.	CANDELABRA – 7" X 30" Jay Strongwater, 54/250, branches with leaves and butterflies		1,000.00
219.	TUB CHAIRS (2) Beige leather with dark stain wood trim, by Montbel, with accessory pillows		400.00
220.	END TABLE Circular glass mirror top, metal tulip base, by Arteriors		100.00
221.	FLOOR LAMP – 75" Designed by Orlando Favaretto, (6) gooseneck lamps, chrome body, plastic shades, by De Majo		200.00
222.	MISCELLANEOUS (4)		125.00
	- (2) Orange glass, (1) black and white terracotta, all with artificial arrangements	100.00	
	- Artificial arrangement, in glass vase	25.00	
223.	TILES (7) Multicolor abstract geometric designs, verso reads, "Lineage Tile"		175.00
224.	SOFA AND OTTOMAN Designed by Rick Lee, rust leather upholstery, symmetrical form, "Arclounge" by American Leather		300.00
225.	END TABLE – 18" X 10" X 12" Circular top, appears to be petrified wood, tripod tapered leg base		250.00
226.	PLANT STAND Polished gray metal, square form, single shelf		50.00
227.	MISCELLANEOUS Artificial arrangement in glass vase; black metal candlestick		40.00
228.	DINING TABLE – 72" diameter Circular glass top, circular six legged metal base		250.00
229.	DINING CHAIRS (8) Designed by Chi Wing Lo, tan leather back and seat, maple trim and legs, by Giorgetti		1,200.00
230.	ARTIFICIAL ARRANGEMENT In white glazed pot		20.00
231.	MIRROR – 84" X 48" Silver wood, wavy form, rectangular mirror plate		150.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

232.	SIDE TABLE Designed by Fabio Di Bartolomei, circular glass top, twist glass support, on wood base, by “Fiam”, Italy	200.00
233.	VASE Painted frosted glass with artificial arrangement CONDITION: Paint loss	5.00
234.	FLOOR CANDLESTICKS (3) Dark stain wood, Arts and Craft style	30.00
235.	SCULPTURE – 92” Wood, resin, glass, folk art style, painted and decorated board, with glass inset and resin base	100.00
236.	CONTENTS OF HALL BATH Mirror - 28”x 24”, gold wood, beveled mirror plate; (2) wall sconces; (2) artificial arrangements in pots	75.00
	<b>TOTAL FOR LIVING / DINING AREA:</b>	<b>\$8,525.00</b>
	<b>MASTER BEDROOM</b>	
237.	PAINTINGS (2) – 18” X 14” sight size Larry Laslo, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Picasso style figures, in wood frames	\$600.00
238.	PAINTING – 30” X 43” sight size Kirt G. Brown, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Oil on board, titled, “River Bend” signed lower right, “Kirt G. Brown”, riverscape, in silver wood frame	150.00
239.	SOFA Tan leather, single arm, loose cushion back and seat, polished metal legs	200.00
240.	OCCASIONAL TABLE Circular glass top, painted metal base	40.00
241.	VASE Blown glass, brown color, bulbous form, with artificial arrangement	25.00
242.	FLOOR LAMP Gray metal base and body, square beige fabric shade	75.00
243.	DOUBLE DRESSER Medium stain wood veneer, rectangular top, six drawers with metal pulls	250.00
244.	TELEVISION – 40” Samsung, LCD, model no. LN40A650S1FXZA, 2008	150.00



## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

245.	BED Medium stain wood veneer and polished metal, king size, two built in night stands, together with mattress, box spring and frame	350.00
246.	LAMPS (2) Plastic and brushed metal, square form, gray fabric shade, by Anthony	80.00
247.	PAINTING – 17" X 16" sight size Kirt G. Brown, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Oil on board, titled, "Forever", signed lower right, "Kirt G. Brown", landscape with trees, in silver wood frame	100.00
248.	CONTENTS OF BATH Assorted vases; flower arrangements; bathroom accessories	25.00
	<b>TOTAL FOR MASTER BEDROOM:</b>	<b>\$2,045.00</b>
<b>NORTHEAST GUEST ROOM</b>		
249.	BED Queen size, together with mattress, box spring and frame, accessory pillows	\$75.00
250.	SIDE TABLE Demilune, glass top, black and brown metal base, single shelf	60.00
251.	LAMP Brass and leather, oval body, beige fabric shade	40.00
252.	PRINTS (4) Color halftones, assorted tropical subjects, in wood frames	60.00
253.	CHEST OF DRAWERS Light stain wood, pinched waist, seven drawers	100.00
254.	ARTIFICIAL ARRANGEMENTS (2) Roses, in glass vase; lilac flowers in green bowl	35.00
255.	END TABLE Circular wood top, gray metal base	30.00
256.	LOUNGE CHAIR Black leather and tubular steel, recliner, with matching ottoman	100.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

257.	FLOOR LAMP Chrome, adjustable	15.00
<b>TOTAL FOR NORTHEAST GUEST ROOM:</b>		<b>\$ 515.00</b>
<b>KITCHEN / FAMILY AREA</b>		
258.	PAINTING – 60” X 36” sight size Oil on canvas, abstract square, yellow, beige, brown, no apparent signature, in gallery wrap frame	\$100.00
259.	TREADMILL Life Fitness, T3.0	75.00
260.	SOFA Beige leather, two seats with attached circular glass table and lamp	300.00
261.	NESTING TABLES (3) Maple tops, triangle form, tripod base	75.00
262.	MIXED MEDIA (2) – 16” X 16” sight size Scott Hile, American (20 <sup>th</sup> – 21 <sup>st</sup> Century) Abstracts, titled “Shifting gears”, “Germination”, pencil signed lower right, “S. Hile”, in gold wood frame	100.00
263.	COCKTAIL TABLE Multi-pane rectangular glass tops on metal supports, rectangular wood base, metal legs	250.00
264.	MISCELLANEOUS Pewter tray; (3) artificial arrangements in vases; “Athletic Club” plate; fish tray; bowl; assorted books	75.00
265.	AREA RUG – 6’ X 8’ Dhurrie, flat weave, geometric design	35.00
266.	PRINTS (2) Color halftone, abstract, in silver wood frames CONDITION: Faded – no commercial value	0.00
267.	DECANTERS (2) Clear glass	50.00
268.	TOP SHELF	55.00
	- (2) Miscellaneous Asian style bowls	20.00
	- Shallow glass bowl - 11”, with decoration in relief	15.00
	- Asian style bowl, George Briard	20.00

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

269.	SECOND SHELF		40.00
	- (8) Glass and metal shakers	10.00	
	- 9" - Glass religious object	10.00	
	- Cream jug and covered sugar on plate	20.00	
	- Cut glass bowl, chips, imperfections – no commercial value	0.00	
270.	THIRD SHELF		90.00
	- (2) Bavarian plates with cups	15.00	
	- (2) Laure Japy plates - 12", green trim, decorative center	15.00	
	- (8) Laure Japy plates – 12 ½", full color center	60.00	
271.	FOURTH SHELF		85.00
	- (5) Tulip flutes - 8"	25.00	
	- (8) Martinis, clear glass bowl, green bubble base	40.00	
	- (4) Martinis, clear glass bowl, twist glass stem	20.00	
272.	BOTTOM SHELF		25.00
	Serving platter, with matching dip bowl, "China"		
273.	TELEVISION – 40"		150.00
	Samsung, LCD, model no. LNT4065FX, 2008		
274.	POT		10.00
	Terracotta		
275.	BAR STOOLS (6)		240.00
	Maple with polished steel support, fabric pillow back with upholstered seat, by Heltzer		
276.	SERIGRAPH – 33" X 23" sight size		50.00
	Janet Bauman, American (20 <sup>th</sup> – 21 <sup>st</sup> Century)		
	Abstract, Resten Series, I2P-1, pencil signed lower right, "J. Baughman ©2000", in silver wood frame		
277.	DINNERWARE		110.00
	Laure Japy, consisting of (6) plates – 12"; (8) plates – 9"; (8) bowls – 9"		
278.	MISCELLANEOUS KITCHENWARE		150.00
	Assorted everyday dinnerware, glassware, cookware, small appliances		
	<b>TOTAL FOR KITCHEN / FAMILY AREA:</b>		<b>\$2,065.00</b>
	<b>NORTHWEST GUEST ROOM</b>		
279.	WALL MOUNTED SHELF UNIT		\$150.00
	Medium stain wood, two panels, adjustable shelves		

## SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

280.	MISCELLANEOUS ON SHELF UNIT (5) Wood artist mannequins; (2) hurricane candle holders; (2) artist signed pottery vases, brown and tan; (4) assorted vases; artificial plant in pot	100.00
281.	LOUNGE CHAIR AND OTTOMAN Tan leather, art deco style	250.00
282.	NIGHTSTANDS (2) Light stain wood, two drawers, tapered legs	80.00
283.	LAMPS (2) Gold and silver wood, bulbous stepped form, silver paper shade	70.00
284.	BED Polished metal headboard and footboard, full size, together with mattress, box spring and frame	75.00
285.	LITHOGRAPHS (3) – 10" X 5" Abstracts, Geometric "J", Geometric "I", Geometric "H", illegibly pencil signed lower right, in silver frames	60.00
286.	MISCELLANEOUS Green vase with dried branches; color halftone geometric abstract in wood frame	40.00
	<b>TOTAL FOR NORTHWEST GUEST ROOM:</b>	<b>\$ 825.00</b>
	<b>BALCONY</b>	
287.	OUTDOOR FURNITURE Brown Jordan, consisting of (4) chaise lounges, (2) end tables CONDITION: Pitted	\$50.00
	<b>TOTAL FOR BALCONY:</b>	<b>\$ 50.00</b>
	<b>TOTAL FOR SOUTH OCEAN BLVD:</b>	<b>\$14,865.00</b>
	<b>REPORT TOTAL:</b>	<b>\$51,135.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**SUMMARY****7020 Lions Head Lane, Boca Raton, FL**

FOYER	\$2,455.00
LIVING AREA	4,775.00
POWDER ROOM	225.00
DINING AREA	4,565.00
KITCHEN	2,115.00
FAMILY ROOM	4,685.00
POWDER ROOM 2	120.00
WEST HALL	1,475.00
FIRST FLOOR NORTHWEST GUEST ROOM	600.00
FIRST FLOOR WEST GUEST ROOM	605.00
EAST SITTING ROOM	995.00
STAIRWELL	100.00
STUDY	2,125.00
UPSTAIRS WEST HALL	155.00
WEST UPSTAIRS BATH / CLOSET	225.00
WEST UPSTAIRS BEDROOM	2,240.00
NORTH UPSTAIRS GUEST ROOM	220.00
SOUTH UPSTAIRS GUEST ROOM	520.00
WEST GARAGE	2,225.00
EAST GARAGE	105.00
PATIO POOL AREA	5,740.00
<b>TOTAL FOR LIONS HEAD LANE:</b>	<b>\$36,270.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**2494 South Ocean Blvd., Unit C-5, Boca Raton, FL**

ELEVATOR AREA	\$840.00
LIVING / DINING AREA	8,525.00
MASTER BEDROOM	2,045.00
NORTHEAST GUEST ROOM	515.00
KITCHEN / FAMILY AREA	2,065.00
NORTHWEST GUEST ROOM	825.00
BALCONY	50.00
<b>TOTAL FOR SOUTH OCEAN BLVD.:</b>	<b>\$14,865.00</b>
<b>REPORT TOTAL:</b>	<b>\$51,135.00</b>

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

***Robert A. Hittel, ASA, ISA AM***

***Accredited Senior Appraiser American Society of Appraisers***

***Accredited Member International Society of Appraisers***

**Robert A. Hittel Appraisal Services, Inc.**

**3038 North Federal Highway Building I**

**Fort Lauderdale, Florida 33306**

**Education**

**USPAP – Uniform Standards of Professional Appraisal Practice**

1994, 1998, 2002, 2006, 2010, 2012

**Whitehall Seminars – 2007**

Antique Pottery and Porcelain Identification

Fakes and Frauds of the 19<sup>th</sup> and 20<sup>th</sup> Centuries

Silver and the Modernist Movement

Wood Identification

**International Society of Appraisers – Appraisal Courses**

The Appraisal of Japanese Prints (2011)

Requalification Certification Course (2011)

“Books for the Generalist” (Webinar, wrote and presented 2010)

The Appraisal of Fine Art (2008)

The Appraisal of Antiques and Residential Contents (2005)

ISA Professional Development Program (2005)

**American Society of Appraisers – Appraisal Courses**

Appraising Oriental Rugs (2002)

Instructors Course (2003)

**American Association of Appraisers – Appraisal Courses**

IRS Rules and Regulations (2001)

**Annual Conference Attendance**

International Society of Appraisers

Nashville, Tennessee (2011)

Charleston, South Carolina (2009)

Fort Worth, Texas (2007)

Santa Fe, New Mexico (2006)

American Society of Appraisers

Tampa, Florida (2003)

**University of South Florida, Tampa, Florida**

Bachelor of Arts Degree (1974)

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**Experience**

**Personal Property Appraiser (1990 - Present)**

Rare Books, Maps, Manuscripts, Autographs, Antiques and Residential Contents, Machinery and Equipment

**Rare Book Shop Owner (1974-2005)**

Specializing in Americana, sporting, fine bindings, first editions

**Professional Memberships**

**American Society of Appraisers – Senior Member – 1990 – present**

Personal Property – Classified Specialties – Rare Books  
South Florida Chapter - Secretary, Vice President, President 2000-2003

**International Society of Appraisers – Accredited Member – 2005 - present**

Personal Property – Antiques and Residential Contents, Fine Art

**Florida Antiquarian Booksellers Association – founding member**

Vice President 2001-2003, 2005-2006, 2008-2009, board member 2009-2012



SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

## ***Diane Marvin, ISA CAPP***

*Certified Appraiser of Personal Property*

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### **Certifications Certified Appraiser of Personal Property (CAPP)**

Awarded the CAPP designation in Antiques and Residential Contents (ARC) by the International Society of Appraisers (ISA). CAPP is the Society's highest level of recognition, and fewer than 150 appraisers in the US and Canada have attained this professional achievement. Certified appraisers must complete a long-term, intensive course study in appraisal principles, pass the examinations on the theory and practice of professional appraising, as well as ethical standards of practice and legal considerations. (January 2008)

### **USPAP - Uniform Standards of Professional Appraisal Practice**

Successfully completed a 15-hour course and examination on the Uniform Standards of Professional Appraisal Practice (USPAP), the Congressionally-recognized set of appraisal standards promulgated by The Appraisal Foundation. Completed March 28, 2012, effective through March 28, 2017.

### **Education International Society of Appraisers - Core Courses**

Course 101 - Appraisal Theory & Principals, Value & Market Definition  
Appraisal Uses, Federal Regulations

Course 102 - Appraisal Ethics, USPAP, ISA Appraisal Report Writing  
Standard, Identification & Authentication, Market & Value Research,  
Legal Issues

Course 103 - Business Practices, Appraisal Techniques, Practical Appraisal  
Report Writing

Course 104 - Advanced Appraisal Theory and Report Writing

Asian Art Seminar (2009)

The Appraisal of Antiques and Residential Contents  
ISA Professional Development Program (2003)

The Appraisal of Oriental Rugs (2003)

Mandatory ISA Re-qualification Program, successful completion (2001) (2006)

ISA Re-qualification Core Course Review (2000) (2006)

### **American Society of Appraisers**

Annual Conference, attended one day, Orlando, FL (2009)

Course 303 - Appraisers As Expert Witnesses (2002)

Appraising Oriental Rugs (2001)

Antique Clocks & Watches (2001)

### **New Orleans Antiques Forum (2009)**

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**Education  
Continued**

**Tuscaloosa Antiques Symposium (2007, 2009)**

**Whitehall at the Villa Antiques Seminar**  
Wood Identification (2007)

**Annual Conference Attendance - International Society of Appraisers**

Tempe, AZ (2012)	Santa Fe, NM (2006)
Nashville, TN (2011)	Atlanta (2004)
Toronto, Canada (2010, 2000)	Philadelphia, PA (2003, 1990)
Charleston, SC (2009)	Washington, D.C. (1997)
Baltimore, MD (2008)	Boston, MA (1994)
Fort Worth, TX (2007)	Chicago, IL (1992)

**Bloomsburg University, Bloomsburg, Pennsylvania**  
**Bachelor of Arts Degree (1979)**

**Experience**

**Personal Property Appraiser (1989 - Present)**

Specialty: Antiques and Residential Contents (ARC), antique and used furniture, fine and decorative art, crystal, silver, porcelain, textiles, collectibles, office equipment, liquidations, consultations. Appraisals prepared for estate purposes including estate tax, probate and equitable distribution, dissolution of marriage, donation, damage claims, insurance, and bankruptcy.

**Auction Gallery of the Palm Beaches, West Palm Beach**

Observed the sale of furniture, antiques, art and collectibles in the South Florida market place

Guest Appraiser

Boca Raton Children's Museum; Hibel Museum of Art, Jupiter; The von Liebig Art Center, Naples; Delray Beach Historical Society; City of Pembroke Pines

Antique Shop Owner (1984 - 1991)

Specializing in American antique furniture, American textiles, silver, ceramics and decorative arts

Assistant Curator

Barrington Museum of American Folk Art, Delray Beach, Florida  
Special Exhibits and School Programs

**Organizations  
Memberships**

**International Society of Appraisers**

Certified Member, ISA-CAPP (2008 - Present)  
Accredited Member International Society of Appraisers, ISA-AM (2003 - 2008)  
Member International Society of Appraisers (1989 - 2003)

**Foundation for Appraisal Education (2009 - Present)**

Vice President of FAE Board of Directors and Scholarship Director  
The Foundation for Appraisal Education is a not-for-profit organization formed to promote the advancement of education related to personal property appraising.

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

**Organizations** Member South Florida / Greater Miami Chapter, ISA (1990 - Present)  
**Memberships** Vice President / Program Chairman (1990 – 1992) (2004)  
**Continued** Past President (1992 - 1993)

Other

International Ivory Society

The National Association of Watch & Clock Collectors, Inc.

The International Paperweight Society

**Qualified as** **Federal Bankruptcy Court - Fort Lauderdale, Florida**  
**Expert** **Circuit Civil Court Broward County**  
**Witness** **Circuit Civil Court Palm Beach County**

- Main Judicial Complex, West Palm Beach
- North County Courthouse, Palm Beach Gardens
- South County Courthouse, Delray Beach

**Lectures**

Topics:

- "Issues Affecting Appraisers and Their Clients"
- "When Do You Need an Appraiser?"
- "How to Advise Clients to Prepare a Separate Writing"
- "History and Valuation of Dedham Pottery"
- "History and Valuation of Antique and Contemporary Glass Paperweights"
- "American Quilts: 18<sup>th</sup> – 20<sup>th</sup> Century"
- General antiques and collectibles; antique textiles; American pottery

Venues:

- Historical Museum of Southern Florida, Miami
- Boca Raton Historical Society
- ISA Fort Lauderdale / Palm Beach Chapter
- ISA Miami Chapter (currently South Florida Chapter)
- South Broward Estate Planning Council
- Northern Trust Bank, Sun Trust Bank, Wachovia Bank
- Palm Beach Guardianship Association
- Guest lecturer at ISA 1992 and 1994 Annual Conferences
- Various organizations in the South Florida area, lectures delivered to attorneys, accountants, bank trust officers, appraisers and individuals

**Media**

**Publications**

HDTV, Auction HD, "Treasure Seekers", featured specialist, January 2005

Value This with Brian and Leon, Radio WRNJ, October 2004

"How To Get An Accurate Appraisal" - *Quilt Almanac* 1992

"The Care and Preservation of Antique Quilts" - *Quilt Magazine* 1986



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SIMON BERNSTEIN

C/O ARBITRAGE INT'L MARKETING

950 PENINSULA CORPORATE CIR STE 3010

BOCA RATON FL 33487-1387



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J.P.Morgan

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For the Period 8/1/12 to 8/31/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
SIMON BERNSTEIN TOD S BERNSTEIN	W32578002 <sup>1</sup>	0.00	0.00	0.00	4
SIMON BERNSTEIN TOD S BERNSTEIN	24208956 <sup>2</sup>	0.00	0.00	0.00	5
SIMON BERNSTEIN IRA ROLLOVER	W32585007 <sup>1</sup>	707,120.91	519,266.37	(187,854.54)	6
<b>Total Value</b>		<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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Consolidated Statement Page 1

J.P.Morgan



*J.P. Morgan*

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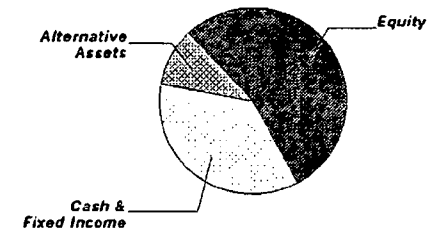
For the Period 8/1/12 to 8/31/12

# Consolidated Summary

## INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
<b>Market Value</b>	<b>\$707,120.80</b>	<b>\$519,266.28</b>	<b>(\$187,854.52)</b>	<b>\$12,557.69</b>	<b>100%</b>
Accruals	0.11	0.09	(0.02)		
<b>Market Value with Accruals</b>	<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>707,120.80</b>	<b>717,453.24</b>
Net Contributions/Withdrawals	(200,000.00)	(250,000.00)
Income & Distributions	1,033.08	9,834.50
Change in Investment Value	11,112.40	41,978.54
<b>Ending Market Value</b>	<b>\$519,266.28</b>	<b>\$519,266.28</b>
Accruals	0.09	0.09
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$519,266.37</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.





For the Period 8/1/12 to 8/31/12

## Consolidated Summary CONTINUED

### INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
SIMON BERNSTEIN IRA ROLLOVER	W32585007	717,453.24	(250,000.00)	9,834.50	41,978.54	519,266.37

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
SIMON BERNSTEIN IRA ROLLOVER	W32585007	9,834.50			6.81	4,575.41	119,894.03

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.





JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. W32578002  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan

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J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. 24208956  
For the Period 8/1/12 to 8/31/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001,  
(347) 643-2578

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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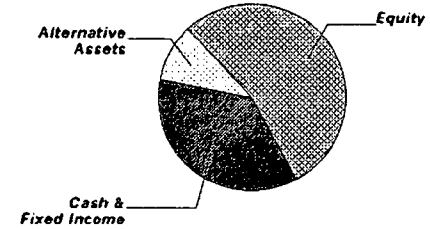


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
<b>Market Value</b>	<b>\$707,120.80</b>	<b>\$519,266.28</b>	<b>(\$187,854.52)</b>	<b>\$12,557.69</b>	<b>100%</b>
Accruals	0.11	0.09	(0.02)		
<b>Market Value with Accruals</b>	<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>707,120.80</b>	<b>717,453.24</b>
Withdrawals & Fees	(200,000.00)	(250,000.00)
<b>Net Contributions/Withdrawals</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
Income & Distributions	1,033.08	9,834.50
Change In Investment Value	11,112.40	41,978.54
<b>Ending Market Value</b>	<b>\$519,266.28</b>	<b>\$519,266.28</b>
Accruals	0.09	0.09
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$519,266.37</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,032.97	9,831.92
Interest Income	0.11	2.58
<b>Taxable Income</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	6.81	6.81
LT Realized Gain/Loss	5,966.34	4,575.41
<b>Realized Gain/Loss</b>	<b>\$5,973.15</b>	<b>\$4,582.22</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$119,894.03</b>

<b>Cost Summary</b>	Cost
Equity	193,190.79
Cash & Fixed Income	81,003.07
<b>Total</b>	<b>\$274,193.86</b>



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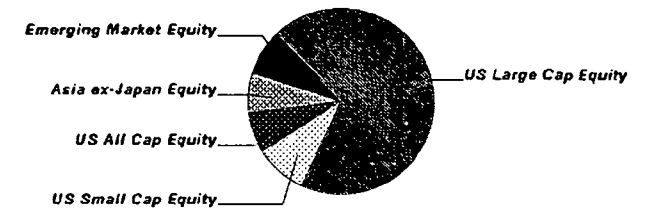
SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	252,373.74	192,980.67	(59,393.07)	37%
US Small Cap Equity	25,024.52	25,443.28	418.76	5%
US All Cap Equity	27,431.23	22,558.21	(4,873.02)	4%
Asia ex-Japan Equity	25,048.18	20,204.31	(4,843.87)	4%
Emerging Market Equity	19,455.26	19,251.54	(203.72)	4%
<b>Total Value</b>	<b>\$349,332.93</b>	<b>\$280,438.01</b>	<b>(\$68,894.92)</b>	<b>54%</b>

Market Value/Cost	Current Period Value
Market Value	280,438.01
Tax Cost	193,190.79
Unrealized Gain/Loss	87,247.22
Estimated Annual Income	5,339.47
Yield	1.90%

### Asset Categories



Equity as a percentage of your portfolio - 54%



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

Note: P indicates position adjusted for Pending Trade Activity.

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
P ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	70.38	585.000	41,172.30	27,138.89	14,033.41	888.03	2.16%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	66.01	806.000	53,204.06	32,403.66	20,800.40	661.72	1.24%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	57.17	913.000	52,196.21	32,299.02	19,897.19	1,779.43	3.41%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	67.30	477.000	32,102.10	17,877.74	14,224.36	251.37	0.78%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	71.53	200.000	14,306.00	15,219.74	(913.74)	227.60	1.59%
<b>Total US Large Cap Equity</b>			<b>\$192,980.67</b>	<b>\$124,939.05</b>	<b>\$68,041.62</b>	<b>\$3,808.15</b>	<b>1.97%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	70.48	361.000	25,443.28	16,876.22	8,567.06	378.68	1.49%



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**SIMON BERNSTEIN IRA ROLLOVER** ACCT. W32585007  
**For the Period 8/1/12 to 8/31/12**

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>US All Cap Equity</b>							
<b>GATEWAY TRUST FUND</b> 367829-20-7 GATE X	27.43	822.392	22,558.21	19,334.42	3,223.79	353.62	1.57%
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE INTERNATIONAL FUNDS INC</b> NEW ASIA FUND 77956H-50-0 PRAS X	15.41	1,311.117	20,204.31	19,453.79	750.52	196.66	0.97%
<b>Emerging Market Equity</b>							
<b>I SHARES S&amp;P LATIN AMERICAN 40</b> INDEX FUND 464287-39-0 ILF	41.58	463.000	19,251.54	12,587.31	6,664.23	602.36	3.13%



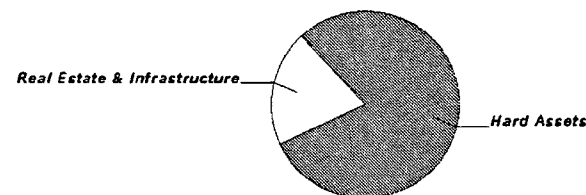


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	68,876.73	0.00	(68,876.73)	
Real Estate & Infrastructure	11,657.80	11,601.12	(56.68)	2%
Hard Assets	34,957.68	39,688.31	4,730.63	8%
<b>Total Value</b>	<b>\$115,492.21</b>	<b>\$51,289.43</b>	<b>(\$64,202.78)</b>	<b>10%</b>

Asset Categories



Alternative Assets as a percentage of your portfolio - 10 %

## Alternative Assets Detail

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**SIMON BERNSTEIN IRA ROLLOVER** ACCT. W32585007  
**For the Period 8/1/12 to 8/31/12**

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUIE X	629.81	10,343.12		11,601.12	235.54	2.03%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost
<b>Hard Assets</b>				
ISHARES SILVER TRUST 46428Q-10-9 SLV	30.79	1,289.000	39,688.31	14,574.94

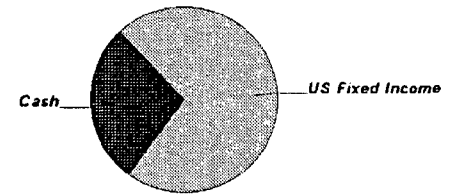


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	12,656.65	51,105.98	38,449.33	10%
US Fixed Income	229,639.01	136,432.86	(93,206.15)	26%
<b>Total Value</b>	<b>\$242,295.66</b>	<b>\$187,538.84</b>	<b>(\$54,756.82)</b>	<b>36%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	187,538.84
Tax Cost	81,003.07
Unrealized Gain/Loss	6,275.44
Estimated Annual Income	6,982.68
Accrued Interest	0.09
Yield	3.72%

Cash & Fixed Income as a percentage of your portfolio - 36 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	187,538.84	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	51,105.98	27%
Mutual Funds	136,432.86	73%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>100%</b>

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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

For the Period 8/1/12 to 8/31/12

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	12,398.85	12,398.85	12,398.85		1.23 0.09	0.01% <sup>1</sup>
PROCEEDS FROM PENDING SALES	1.00	38,707.13	38,707.13	38,707.13			
<b>Total Cash</b>			<b>\$51,105.98</b>	<b>\$51,105.98</b>	<b>\$0.00</b>	<b>\$1.23 \$0.09</b>	<b>0.00%</b>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	14.71	6,851.67	100,788.01	527.68 **	N/A	5,577.25	5.53%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	120.83	295.00	35,644.85	29,369.41	6,275.44	1,404.20	3.94%
<b>Total US Fixed Income</b>			<b>\$136,432.86</b>	<b>\$29,897.09</b>	<b>\$6,275.44</b>	<b>\$6,981.45</b>	<b>5.11%</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>12,656.65</b>	--
<b>INFLOWS</b>		
Income	1,033.08	9,834.50
<b>Total Inflows</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>
<b>OUTFLOWS **</b>		
Withdrawals	(200,000.00)	(250,000.00)
<b>Total Outflows</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	199,443.94	224,146.27
Settled Securities Purchased	(734.82)	(6,011.13)
<b>Total Trade Activity</b>	<b>\$198,709.12</b>	<b>\$218,135.14</b>
<b>Ending Cash Balance</b>	<b>\$12,398.85</b>	--

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

For the Period 8/1/12 to 8/31/12

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$12,607.19 AS OF 08/01/12			0.11
8/2	Div Domestic	LORD ABBET INV TR TOTAL RETURN A @ 0.031 PER SHARE AS OF 07/31/12 (ID: 543916-84-5)	6,645.346	0.031	207.14
8/7	Div Domestic	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.38477 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.51
8/17	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/24	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 08/24/12 (ID: 543495-83-2)	6,851.666	0.077	527.68
8/30	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(100,000.00)
8/30	Div Domestic	LORD ABBET INV TR TOTAL RETURN A 08/29/12 INCOME DIVIDEND @ 0.034 PER SHARE AS OF 08/29/12 (ID: 543916-84-5)	5,451.590	0.034	184.64
<b>Total Inflows &amp; Outflows</b>					<b>(\$198,966.92)</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

**TRADE ACTIVITY**

Note: L indicates Long Term Realized Gain/Loss S indicates Short Term Realized Gain/Loss  
\*\* Realized Gain/Loss and tax cost are shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the sale. Please contact your J.P. Morgan team for additional information.

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
8/16 8/17	Sale High Cost	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011 J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90 (ID: 4812A2-43-9)	(2,535.905)	14.90	37,784.98	(41,024.66)	(3,239.68) L
8/23 8/24	Sale High Cost	LOOMIS SAYLES FDS I BOND FD RETAIL (ID: 543495-83-2)	(1,533.742)	14.67	22,500.00	N/A **	N/A
8/23 8/24	Sale High Cost	LORD ABBET INVNT TR TOTAL RETURN A (ID: 543916-84-5)	(1,193.756)	10.89	13,000.00	N/A **	N/A
8/23 8/24	Sale High Cost	GATEWAY TRUST FUND (ID: 367829-20-7)	(182.415)	27.41	5,000.00	(4,406.54)	573.60 L 19.86 S
8/23 8/24	Sale High Cost	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND (ID: 77956H-50-0)	(321.750)	15.54	5,000.00	(6,419.83)	(1,419.83) L
8/23 8/24	Sale High Cost	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(407.240)	11.05	4,500.00	(5,351.13)	(851.13) L
8/29 8/30	Sale High Cost	THE ARBITRAGE FUND-R (ID: 03875R-10-6)	(2,466.900)	12.86	31,724.33	(29,555.34)	2,166.77 L 2.22 S
8/29 8/30	Sale High Cost	LORD ABBET INVNT TR TOTAL RETURN A (ID: 543916-84-5)	(5,451.590)	10.89	59,367.82	N/A **	N/A
8/29 8/30	Sale High Cost	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(1,857.887)	11.07	20,566.81	(24,370.68)	(3,788.60) L (15.27) S
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$199,443.94</b>	<b>(\$111,128.18)</b>	<b>(\$6,558.87) L \$6.81 S</b>



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**SIMON BERNSTEIN IRA ROLLOVER** ACCT. W32585007  
**For the Period 8/1/12 to 8/31/12**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
8/2 8/2	Purchase	LORD ABBET INV TR TOTAL RETURN A INCOME DIVIDEND @ 0.031 PER SHAR REINVESTED @ \$10.91 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/31/12 (ID: 543916-84-5)	18.986	10.91	(207.14)
8/27 8/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12 (ID: 543495-83-2)	35.970	14.67	(527.68)
<b>Total Settled Securities Purchased</b>					<b>(\$734.82)</b>

Trade Date Est. Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Pending Sales, Maturities, Redemptions</b>							
8/29 9/4	Sale	ISHARES RUSSELL 1000 VALUE INDEX FUND (ID: 464287-59-8)	(550.000)	70.56	38,707.13	(26,181.92)	12,525.21 L





For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 8/1/12 to 8/31/12

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



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For the Period 8/1/12 to 8/31/12

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.



For the Period 8/1/12 to 8/31/12

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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Disclosures Page 5 of 5



JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265 - 9754

Primary Account: 000000849197231  
For the Period 10/11/12 to 11/9/12



00000012 DPB 021 161 31512 NYNNNNNNNN T 1 000000000 07 0000  
SIMON BERNSTEIN - DECEASED  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



**Private Client Checking Plus**

Checking Account Summary	Amount
Beginning Balance	72,862.93
Deposits & Credits	0.26
Payments & Transfers	(5,461.11)
Fees, Charges & Other Withdrawals	(67,402.08)
<b>Ending Balance</b>	<b>\$0.00</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.26
Interest Paid Year-to-Date	\$2.05

*\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.*





00000849197231

Primary Account: 00000849197231

For the Period 10/11/12 to 11/9/12

**Deposits & Credits**

Date	Description	Amount
10/29	Interest Payment	0.26
<b>Total Deposits &amp; Credits</b>		<b>\$0.26</b>

**Payments & Transfers**

Date	Description	Amount
10/15	10/15 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Llp Imad: 1015B1Qgc05C002635 Trn: 0063600289Es	4,000.00
10/15	10/15 Online Payment 2915409969 To Florida Power & Light Company	1,460.85
11/05	11/05 Funds Transferred From DDA A/C# 00000000000849197231 To DDA A/C# 00000000000478015220 As Requested	0.26
<b>Total Payments &amp; Transfers</b>		<b>(\$5,461.11)</b>

**Fees, Charges & Other Withdrawals**

Date	Description	Amount
10/25	Funds Transferred From DDA A/C# 00000000000849197231 To DDA A/C# 00000000000478015220 As Requested	67,402.08
<b>Total Fees, Charges &amp; Other Withdrawals</b>		<b>(\$67,402.08)</b>

**Overdraft and Returned Item Fee Summary**

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest

Please note this account was closed on 11/07/12.



Primary Account: 000000849197231

For the Period 10/11/12 to 11/9/12

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**



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Primary Account: 000000849197231

For the Period 10/11/12 to 11/9/12

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265 - 9754

Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12



00000008 DPI 021 161 28512 NNNNNNNNNN P 1 000000000 07 0000  
SIMON BERNSTEIN - DECEASED  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



**Private Client Checking Plus**

Checking Account Summary	Amount
Beginning Balance	77,491.27
Deposits & Credits	2,000.55
Checks Paid	(120.00)
Payments & Transfers	(6,508.89)
<b>Ending Balance</b>	<b>\$72,862.93</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.55
Interest Paid Year-to-Date	\$1.79

\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.



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SIMON BERNSTEIN - DECEASED

Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12

**Deposits & Credits**

Date	Description	Amount
10/09	Monarch Life Ddp Credit 40100404C59322 CCD ID: 1041630650	2,000.00
10/10	Interest Payment	0.55
<b>Total Deposits &amp; Credits</b>		<b>\$2,000.55</b>

**Checks Paid**

Check Number	Date Paid	Amount
296	09/18	120.00
<b>Total Checks Paid</b>		<b>(\$120.00)</b>

*You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).*

**Payments & Transfers**

Date	Description	Amount
09/14	09/14 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Llp Imad: 0914B1Qgc04C003035 Trn: 0065600258Es	4,000.00
10/01	10/01 Debit Memorandum Ref: Interest Payment On Loan Trn: 0120003730Dm	2,229.60
10/01	10/01 Debit Memorandum Ref: Interest Payment On Loan Trn: 0119989324Dm	11.29
10/09	American Pioneer Payment Ap-0Xxxx666 PPD ID: 1590935083	268.00
<b>Total Payments &amp; Transfers</b>		<b>(\$6,508.89)</b>



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SIMON BERNSTEIN - DECEASED

Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12

### Overdraft and Returned Item Fee Summary

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

*\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest*



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Primary Account: 000000849197231

For the Period 9/13/12 to 10/10/12

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265 -9754

Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

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SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



**Private Client Checking Plus**

Checking Account Summary	Amount
<b>Beginning Balance</b>	<b>3,938.43</b>
Deposits & Credits	253,534.60
Checks Paid	(82,188.02)
Payments & Transfers	(97,793.74)
<b>Ending Balance</b>	<b>\$77,491.27</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.50
Interest Paid Year-to-Date	\$1.24

\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.





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SIMON BERNSTEIN

Primary Account: 000000849197231  
For the Period 8/10/12 to 9/12/12

**Deposits & Credits**

Date	Description	Amount
08/17	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 000000849197231 As Requested	50,000.00
08/24	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 000000849197231 As Requested	50,000.00
08/30	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 000000849197231 As Requested	100,000.00
09/04	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 000000849197231 As Requested	50,000.00
09/06	Monarch Life Ddp Credit 40100404C59322 CCD ID: 1041630650	2,000.00
09/12	US Treasury 303 Xxsoc Sec 3713Xxxxxa SSA PPD ID: 3031036030	1,534.10
09/12	Interest Payment	0.50
<b>Total Deposits &amp; Credits</b>		<b>\$253,534.60</b>

**Checks Paid**

Check Number	Date Paid	Amount	Check Number	Date Paid	Amount	Check Number	Date Paid	Amount
285	08/16	769.00	289	08/28	50.00	293	08/30	16,342.60
286	08/17	1,873.06	290	08/20	769.00	294	08/27	3,000.00
287	08/16	315.00	291	09/04	36,000.36	295	08/31	2,000.00
288	08/14	300.00	292	08/24	769.00	297	09/12	20,000.00
<b>Total Checks Paid</b>								<b>(\$82,188.02)</b>

You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).

**Payments & Transfers**

Date	Description	Amount
08/16	08/16 Online Payment 2817882096 To Directv	230.37
08/17	08/17 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0817B1Qgc01C002757 Trn: 0052100230Es	15,000.00
08/17	08/17 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0817B1Qgc02C006347 Trn: 0163400230Es	3,000.00
08/21	08/21 Online Payment 2825630812 To Kool Ray	756.00
08/21	08/21 Online Payment 2825641308 To Cbiz Goldstein Lewin	1,000.00

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SIMON BERNSTEIN

Primary Account: 000000849197231  
For the Period 8/10/12 to 9/12/12

**Payments & Transfers** CONTINUED

Date	Description	Amount
08/21	08/21 Online Payment 2825641319 To Comcast	694.88
08/21	08/21 Online Payment 2825641322 To Dish Network	98.71
08/21	08/21 Online Payment 2825641326 To Pbc Water Utilities Department	59.79
08/22	08/22 Online Payment 2827002740 To American Express	10,948.68
08/22	08/22 Online Payment 2827002750 To St. Andrews Country Club	2,276.08
08/22	08/22 Online Payment 2827002745 To J.P. Morgan Cardmember Service	1,024.15
08/22	08/22 Online Payment 2827240418 To AT&T	154.94
08/24	08/24 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Life Insurance Concepts Imad: 0824B1Qgc05C006308 Trn: 0135600237Es	25,000.00
08/30	08/30 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0830B1Qgc07C001986 Trn: 0001900243Es	4,393.06
08/30	08/30 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Lllp Imad: 0830B1Qgc01C004284 Trn: 0107700243Es	6,000.00
08/30	08/30 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0830B1Qgc03C007600 Trn: 0199700243Es	11,059.03
08/31	08/31 Debit Memorandum Ref: Interest Payment On Loan Trn: 0118761236Dm	2,318.32
08/31	08/31 Debit Memorandum Ref: Interest Payment On Loan Trn: 0118747326Dm	11.73
09/07	American Pioneer Payment 0110Xxxxx PPD ID: 3751828402	268.00
09/11	09/11 Online Payment 2858852033 To Cbiz Goldstein Lewin	3,500.00
09/11	09/11 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0911B1Qgc08C003526 Trn: 0053500255Es	5,000.00
09/11	09/11 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Arbitrage International Manageimad: 0911B1Qgc01C004768 Trn: 0159600255Es	5,000.00
<b>Total Payments &amp; Transfers</b>		<b>(\$97,793.74)</b>



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000000849197231  
SIMON BERNSTEIN

Primary Account: 000000849197231  
For the Period 8/10/12 to 9/12/12

### Overdraft and Returned Item Fee Summary

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

*\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest*



Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

Private Client Checking Plus  
000000849197231 SIMON BERNSTEIN

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310285 285  
DATE 8/13/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769.00  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

007470485918 AUG 16 #0000000285 \$769.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310286 286  
DATE 8/13/12

PAY TO THE ORDER OF Mossey Clark, Fischer + Inc. \$ 1,873.00  
One Thousand Eight Hundred Seventy Three and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

008180144519 AUG 17 #0000000286 \$1,873.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310287 287  
DATE 8/13/12

PAY TO THE ORDER OF Zicaro's Plumbing \$ 315.00  
Three Hundred Fifteen and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

001680512045 AUG 16 #0000000287 \$315.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310288 288  
DATE 8/14/12

PAY TO THE ORDER OF Keith Resig \$ 300.00  
Three Hundred and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

005690550789 AUG 14 #0000000288 \$300.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310289 289  
DATE 8/15/12

PAY TO THE ORDER OF Cash \$ 50.00  
Fifty dollars and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

004780993843 AUG 28 #0000000289 \$50.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310290 290  
DATE 8/17/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769.00  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

007070629422 AUG 20 #0000000290 \$769.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310291 291  
DATE 8/22/12

PAY TO THE ORDER OF Heritage Union Life Ins. Co. \$ 36,000.36  
Thirty Six Thousand and 36/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

004580593436 SEP 04 #0000000291 \$36,000.36

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310292 292  
DATE 8/24/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769.00  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

005180142295 AUG 24 #0000000292 \$769.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

8491972310293 293  
DATE 8/24/12

PAY TO THE ORDER OF Dolery & Co \$ 16,342.60  
Sixteen Thousand Three Hundred Forty Two and 60/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

008590657293 AUG 30 #0000000293 \$16,342.60



Please note that you can view your historical check images online and easily enroll in eDelivery by going to www.MorganOnline.com.

J.P.Morgan



Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

Private Client Checking Plus  
000000849197231 SIMON BERNSTEIN

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33498

⑆000000849⑆ 294  
DATE 8/27/12

PAY TO THE ORDER OF Cash \$ 3,000  
Three thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0294

002090779667 AUG 27 #0000000294 \$3,000.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33498

⑆000000849⑆ 295  
DATE 8/30/12

PAY TO THE ORDER OF Cash \$ 2,000  
Two thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0295

007080820354 AUG 31 #0000000295 \$2,000.00

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33498

⑆000000849⑆ 297  
DATE 9/12/12

PAY TO THE ORDER OF Telenet Systems \$ 20,000  
Twenty thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0297

008890050182 SEP 12 #0000000297 \$20,000.00

Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

J.P.Morgan



Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

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BERNSTEIN HOLDINGS LLC  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387



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25040730010640034701

J.P.Morgan

TS004771





For the Period 8/1/12 to 8/31/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
BERNSTEIN HOLDINGS LLC	W32612009 <sup>1</sup>	39,730.90	39,731.24	0.34	4
BERNSTEIN HOLDINGS LLC	24208900 <sup>2</sup>	0.00	0.00	0.00	10
<b>Total Value</b>		<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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For the Period 8/1/12 to 8/31/12

## Consolidated Summary

### INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	39,730.56	39,730.90	0.34	3.97	100%
<b>Market Value</b>	<b>\$39,730.56</b>	<b>\$39,730.90</b>	<b>\$0.34</b>	<b>\$3.97</b>	<b>100%</b>
Accruals	0.34	0.34	0.00		
<b>Market Value with Accruals</b>	<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>39,730.56</b>	<b>39,727.52</b>
Income & Distributions	0.34	3.38
<b>Ending Market Value</b>	<b>\$39,730.90</b>	<b>\$39,730.90</b>
Accruals	0.34	0.34
<b>Market Value with Accruals</b>	<b>\$39,731.24</b>	<b>\$39,731.24</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.

Consolidated Statement Page 2

J.P.Morgan



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For the Period 8/1/12 to 8/31/12

## Consolidated Summary CONTINUED

### INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
BERNSTEIN HOLDINGS LLC	W32612009	39,727.52		3.38		39,731.24

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
BERNSTEIN HOLDINGS LLC	W32612009	3.38					

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

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Cash & Fixed Income	4
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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan



BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	39,730.56	39,730.90	0.34	3.97	100%
<b>Market Value</b>	<b>\$39,730.56</b>	<b>\$39,730.90</b>	<b>\$0.34</b>	<b>\$3.97</b>	<b>100%</b>
Accruals	0.34	0.34	0.00		
<b>Market Value with Accruals</b>	<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>39,730.56</b>	<b>39,727.52</b>
Income & Distributions	0.34	3.38
<b>Ending Market Value</b>	<b>\$39,730.90</b>	<b>\$39,730.90</b>
Accruals	0.34	0.34
<b>Market Value with Accruals</b>	<b>\$39,731.24</b>	<b>\$39,731.24</b>



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

### Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	0.34	3.38
<b>Taxable Income</b>	<b>\$0.34</b>	<b>\$3.38</b>

Cost Summary	Cost
Cash & Fixed Income	39,730.90
<b>Total</b>	<b>\$39,730.90</b>



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J.P.Morgan

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BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	39,730.56	39,730.90	0.34	100%

Market Value/Cost	Current Period Value
Market Value	39,730.90
Tax Cost	39,730.90
Estimated Annual Income	3.97
Accrued Interest	0.34
Yield	0.01%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	39,730.90	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	39,730.90	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.



**BERNSTEIN HOLDINGS LLC ACCT. W32612009**  
**For the Period 8/1/12 to 8/31/12**

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

## Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
<b>Cash</b>							
US DOLLAR	1.00	39,730.90	39,730.90	39,730.90		3.97 0.34	0.01% <sup>1</sup>



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J.P.Morgan





BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>39,730.56</b>	<b>--</b>
<b>INFLOWS</b>		
Income	0.34	3.38
<b>Total Inflows</b>	<b>\$0.34</b>	<b>\$3.38</b>
<b>Ending Cash Balance</b>	<b>\$39,730.90</b>	<b>--</b>

\* Year to date information is calculated on a calendar year basis.  
Your account's standing instructions use a HIGH COST method for relieving assets from your position

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$39,730.56 AS OF 08/01/12			0.34



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

BERNSTEIN HOLDINGS LLC ACCT. 24208900  
For the Period 8/1/12 to 8/31/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan



For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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J.P.Morgan



For the Period 8/1/12 to 8/31/12

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

**All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.**

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.



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BERNSTEIN FAMILY INVESTMENT LLLP

950 PENINSULA CORP CIR STE 3010

BOCA RATON FL 33487-1387



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J.P.Morgan

TS004785



JPMorgan Chase Bank, N.A.  
205 Royal Palm Way, Palm Beach, FL 33480

BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Investment Management Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

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Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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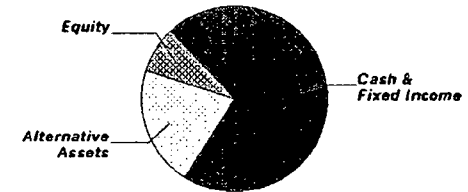
BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	15,698.18	15,904.54	206.36	313.53	8%
Alternative Assets	42,714.18	42,901.76	187.58	1,053.20	21%
Cash & Fixed Income	144,689.30	146,115.50	1,426.20	7,185.91	71%
<b>Market Value</b>	<b>\$203,101.66</b>	<b>\$204,921.80</b>	<b>\$1,820.14</b>	<b>\$8,552.64</b>	<b>100%</b>
Accruals	245.75	193.21	(52.54)		
<b>Market Value with Accruals</b>	<b>\$203,347.41</b>	<b>\$205,115.01</b>	<b>\$1,767.60</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>203,101.66</b>	<b>193,962.18</b>
Withdrawals & Fees		(1,654.37)
<b>Net Contributions/Withdrawals</b>	<b>\$0.00</b>	<b>(\$1,654.37)</b>
Income & Distributions	578.57	5,275.03
Change In Investment Value	1,241.57	7,338.96
<b>Ending Market Value</b>	<b>\$204,921.80</b>	<b>\$204,921.80</b>
Accruals	193.21	193.21
<b>Market Value with Accruals</b>	<b>\$205,115.01</b>	<b>\$205,115.01</b>





BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	578.53	5,274.47
Interest Income	0.04	0.56
<b>Taxable Income</b>	<b>\$578.57</b>	<b>\$5,275.03</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		(807.91)
LT Realized Gain/Loss		(468.48)
<b>Realized Gain/Loss</b>		<b>(\$1,276.39)</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$2,116.60</b>

<b>Cost Summary</b>	Cost
Equity	15,411.47
Cash & Fixed Income	145,326.73
<b>Total</b>	<b>\$160,738.20</b>



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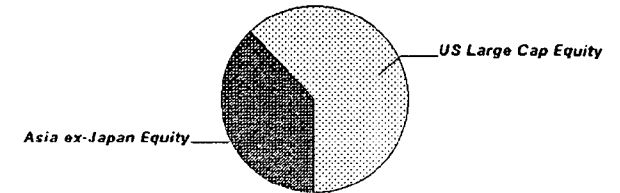


**BERNSTEIN FAMILY INVESTMENT TAP DYS** ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	9,338.24	9,488.44	150.20	5%
Asia ex-Japan Equity	6,359.94	6,416.10	56.16	3%
<b>Total Value</b>	<b>\$15,698.18</b>	<b>\$15,904.54</b>	<b>\$206.36</b>	<b>8%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	15,904.54
Tax Cost	15,411.47
Unrealized Gain/Loss	493.07
Estimated Annual Income	313.53
Yield	1.97%

Equity as a percentage of your portfolio - 8 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
SIT MUT FDS INC DIVIDEND GRWTH 82980D-70-7 SDVG X	14.53	653.024	9,488.44	8,868.59	619.85	143.66	1.51%



**BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007**  
**For the Period 8/1/12 to 8/31/12**

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
<b>MATTHEWS ASIA DIVIDEND INSTITUTIONAL</b> 577130-75-0 MIPI X	13.71	467.987	6,416.10	6,542.88	(126.78)	169.87	2.65%



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	42,714.18	42,901.76	187.58	21%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost
<b>Hedge Funds</b>				
EATON VANCE FLOATING-RATE ADVANTAGE I 277923-63-7 EIFA X	10.98	1,106.881	12,153.55	12,065.00
GATEWAY FUND - Y 367829-88-4 GTEY X	27.44	748.833	20,547.98	19,889.00
HSBC FDS TOTAL RETURN I 40428X-15-6 HTRI X	10.25	995.144	10,200.23	10,113.00
<b>Total Hedge Funds</b>			<b>\$42,901.76</b>	<b>\$42,067.00</b>

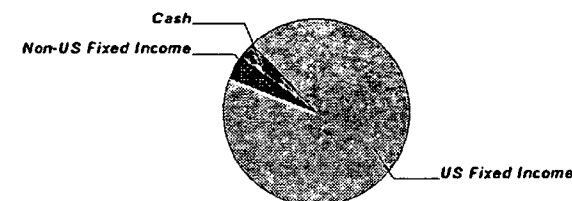


BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	3,581.48	4,160.05	578.57	2%
US Fixed Income	134,918.19	135,718.21	800.02	66%
Non-US Fixed Income	6,189.63	6,237.24	47.61	3%
<b>Total Value</b>	<b>\$144,689.30</b>	<b>\$146,115.50</b>	<b>\$1,426.20</b>	<b>71%</b>

### Asset Categories



Cash & Fixed Income as a percentage of your portfolio - 71 %

### Market Value/Cost

	Current Period Value
Market Value	146,115.50
Tax Cost	145,326.73
Unrealized Gain/Loss	788.77
Estimated Annual Income	7,185.91
Accrued Interest	113.90
Yield	4.91%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	146,115.50	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	4,160.05	2%
International Bonds	7,589.89	5%
Mutual Funds	122,001.77	85%
Other	12,363.79	8%
<b>Total Value</b>	<b>\$146,115.50</b>	<b>100%</b>





BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	4,160.05	4,160.05	4,160.05		0.41 0.04	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
HARBOR HIGH YIELD BOND FUND - INS 411511-55-3	11.14	1,356.56	15,112.04	15,207.00	(94.96)	903.46	5.98%
HARBOR CONVERTIBLE SEC FD-IS 411512-73-4	9.91	404.25	4,006.09	3,998.00	8.09	95.40	2.38%
COHEN & STEERS PREFERRED SECURITIES AND INCOME FUND INC 19248X-30-7	12.96	644.88	8,357.70	7,852.91	504.79	549.44	6.57%
JPM STR INC OPP FD FUND 3844 4812A4-35-1	11.67	650.38	7,589.89	7,785.00	(195.11)	251.69 23.41	3.32%
DOUBLELINE FDS TR TTL RTN BD I 258620-10-3	11.34	2,680.48	30,396.59	30,050.00	346.59	2,114.89	6.96%
JPM HIGH YIELD FD - SEL FUND 3580 4812C0-80-3	8.02	693.86	5,564.73	5,765.95	(201.22)	372.60 30.53	6.70%



**BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007**  
**For the Period 8/1/12 to 8/31/12**

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>US Fixed Income</b>							
JPM SHORT DURATION BOND FD - SEL FUND 3133 4812C1-33-0	11.02	1,329.24	14,648.18	14,606.56	41.62	212.67 14.62	1.45%
JPM TR I MLT SC INCM SL 48121A-29-0	10.10	1,969.50	19,891.93	19,713.00	178.93	852.79 45.30	4.29%
RIDGEWORTH FDS SEIX FLRT HI I 76628T-67-8	8.87	1,392.41	12,350.64	12,517.73	(167.09)	622.40	5.04%
T. ROWE PRICE INSTL INCOME FDS FLTG RATE FD F 77958B-10-5	10.12	1,155.86	11,697.30	11,851.53	(154.23)	582.55	4.98%
BLACKROCK HIGH YIELD BOND 091929-63-8	7.88	774.51	6,103.12	5,796.00	307.12	379.50	6.22%
<b>Total US Fixed Income</b>			<b>\$135,718.21</b>	<b>\$135,143.68</b>	<b>\$574.53</b>	<b>\$6,937.39</b> <b>\$113.86</b>	<b>5.11%</b>
<b>Non-US Fixed Income</b>							
PIMCO EMERGING MARKETS CORPORATE BOND FUND 72201W-85-7	11.79	529.03	6,237.24	6,023.00	214.24	248.11	3.98%



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>3,581.48</b>	<b>--</b>
<b>INFLOWS</b>		
Income	578.57	5,275.03
<b>Total Inflows</b>	<b>\$578.57</b>	<b>\$5,275.03</b>
<b>OUTFLOWS **</b>		
Fees & Commissions		(1,654.37)
<b>Total Outflows</b>	<b>\$0.00</b>	<b>(\$1,654.37)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions		43,554.05
Settled Securities Purchased		(52,620.00)
<b>Total Trade Activity</b>	<b>\$0.00</b>	<b>(\$9,065.95)</b>
<b>Ending Cash Balance</b>	<b>\$4,160.05</b>	<b>--</b>

Cost Adjustments	Current Period Value	Year-To-Date Value*
Cost Adjustments		(67.80)
<b>Total Cost Adjustments</b>	<b>\$0.00</b>	<b>(\$67.80)</b>

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a FIRST IN, FIRST OUT method for relieving assets from your position





BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Div Domestic	JPM STR INC OPP FD FUND 3844 @ 0.038 PER SHARE (ID: 4812A4-35-1)	650.376	0.038	24.71
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$5,062.01 AS OF 08/01/12			0.04
8/1	Div Domestic	JPM HIGH YIELD FD - SEL FUND 3580 @ 0.044 PER SHARE (ID: 4812C0-80-3)	693.857	0.044	30.53
8/1	Div Domestic	JPM SHORT DURATION BOND FD - SEL FUND 3133 @ 0.012 PER SHARE (ID: 4812C1-33-0)	1,329.236	0.012	15.95
8/1	Div Domestic	JPM TR I MLT SC INCM SL @ 0.058 PER SHARE (ID: 48121A-29-0)	1,969.498	0.058	114.23
8/1	Div Domestic	BLACKROCK HIGH YIELD BOND 07/31/12 INCOME DIVIDEND @ 0.042 PER SHARE AS OF 07/31/12 (ID: 091929-63-8)	774.507	0.042	32.39
8/1	Div Domestic	EATON VANCE FLOATING-RATE ADVANTAGE I 07/31/12 INCOME DIVIDEND @ 0.052 PER SHARE AS OF 07/31/12 (ID: 277923-63-7)	1,106.881	0.052	57.21
8/1	Div Domestic	HSBC FDS TOTAL RETURN I 08/01/12 INCOME DIVIDEND @ 0.003 PER SHARE (ID: 40428X-15-6)	995.144	0.003	3.08
8/2	Div Domestic	COHEN & STEERS PREFERRED SECURITIES AND INCOME FUND INC 07/31/12 INCOME DIVIDEND @ 0.071 PER SHARE AS OF 07/31/12 (ID: 19248X-30-7)	644.884	0.071	45.79
8/2	Div Domestic	DOUBLELINE FDS TR TTL RTN BD I 07/31/12 INCOME DIVIDEND @ 0.056 PER SHARE AS OF 07/31/12 (ID: 258620-10-3)	2,680.475	0.056	151.10

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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007

For the Period 8/1/12 to 8/31/12

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/2	Div Domestic	PIMCO EMERGING MARKETS CORPORATE BOND FUND 07/31/12 INCOME DIVIDEND @ 0.035 PER SHARE AS OF 07/31/12 (ID: 72201W-85-7)	529.028	0.035	18.70
8/2	Div Domestic	RIDGEWORTH FDS SEIX FLRT HI I 08/01/12 INCOME DIVIDEND @ 0.037 PER SHARE AS OF 08/01/12 (ID: 76628T-67-8)	1,392.406	0.038	52.23
8/2	Div Domestic	T. ROWE PRICE INSTL INCOME FDS FLTG RATE FD F 07/31/12 INCOME DIVIDEND @ 0.040 PER SHARE AS OF 07/31/12 (ID: 77958B-10-5)	1,155.860	0.028	32.61
<b>Total Inflows &amp; Outflows</b>					<b>\$578.57</b>



For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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J.P.Morgan



For the Period 8/1/12 to 8/31/12

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR INVESTMENT MANAGEMENT ACCOUNT(S) WHICH REFLECT ASSETS HELD AT JPMORGAN CHASE BANK, N.A.

In case of other errors or questions about other account statement(s)

Please review your account statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to JPMCB at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights. If you have any questions please contact your J.P. Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



For the Period 8/1/12 to 8/31/12

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.



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For the Period 8/1/12 to 8/31/12

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

*J.P. Morgan*



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SHIRLEY BERNSTEIN IRA R/O  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931



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J.P.Morgan

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

S BERNSTEIN IRA DECD ACCT. W32603008  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 8/1/12 to 8/31/12

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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WILMINGTON TRUST

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Filed: 03/12/2018

Pages: 1100

## Relationship Summary

088949-000 TT/SIMON L BERNSTEIN IRREV TR

As of August 31, 2012

### CONTACTS

Private Client Advisor:

CARECE M. RUFE

302-651-8248

crufe@wilmingtontrust.com

### CORPORATE HEADQUARTERS

Rodney Square North

1100 North Market Street

Wilmington DE 19890-0001

877-836-9206

www.wilmingtontrust.com

### IMPORTANT INFORMATION

On July 1, 2012, Wilmington Trust converted to a new trust and investment management system. This statement is produced from our new system which reflects information in a slightly different format. Please note that year to date fields will include cumulative data with a start date of July 1, 2012, but will not include data or totals from the first six months of 2012. If you have any questions, please contact your relationship team.

For clients invested in the Wilmington Trust Common Trust Funds, audited financial reports are prepared annually for the funds and are available to you at no charge. If you would like to receive copies of these reports, please contact your Relationship Manager. Wilmington Trust receives an administration fee from the common trust funds equal to 0.10% annually of the market value of the common trust funds held in client accounts.

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SIMON L BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON FL 33496-5931





# Market Value Summary

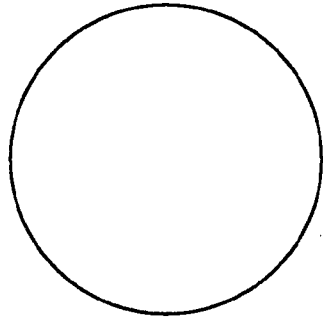
088949-000 TT/SIMON L BERNSTEIN IRREV TR

As of August 31, 2012

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## ASSET ALLOCATION

CURRENT RELATIONSHIP MARKET VALUE: \$2,829,962



	Equity	0%
	Fixed Income	0%
	Inflation Hedges	0%
	Hedged Strategies	0%
	Cash & Currency	
	Other Assets	100%

	MARKET VALUE (M/V) As of 7/31/2012	NET CONTRIBUTIONS (WITHDRAWALS)	MARKET VALUE (M/V) CHANGE	MARKET VALUE (M/V) As of 8/31/2012
TOTAL PRINCIPAL	\$2,842,462	\$0	\$0	\$2,842,462
TOTAL INCOME	(\$12,500)	\$0	\$0	(\$12,500)
<b>TOTAL</b>	<b>\$2,829,962</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,829,962</b>

Net contribution/withdrawal figures include fees. Market value figures include accruals.





WILMINGTON TRUST

**Income Summary**

**088949-000 TT/SIMON L BERNSTEIN IRREV TR**

*As of August 31, 2012*

	From 7/31/2012 through 8/31/2012		Calendar Year to Date	
	TAXABLE	TAX EXEMPT	TAXABLE	TAX EXEMPT
TOTAL PRINCIPAL	\$0	\$0	\$0	\$0
TOTAL INCOME	\$0	\$0	\$0	\$0
TOTAL	\$0	\$0	\$0	\$0

**Realized Gain/(Loss) Summary**

	From 7/31/2012 through 8/31/2012		Calendar Year to Date	
	SHORT TERM	LONG TERM	SHORT TERM	LONG TERM
TOTAL PRINCIPAL	\$0	\$0	\$0	\$0
TOTAL	\$0	\$0	\$0	\$0

Realized gain/(loss) figures do not include currency gain/(loss).



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**Summary of Investments**

**088949-000 TT/SIMON L BERNSTEIN IRREVTR**

*As of August 31, 2012*

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INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 7/31/2012	% OF M/V	MARKET VALUE (M/V) As of 8/31/2012	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>				
<b>Cash &amp; Currency</b>				
Uninvested Cash	(\$729.06)	(0.03)	(\$729.06)	(0.03)
<b>TOTAL Cash &amp; Currency</b>	<b>(729.06)</b>	<b>(0.03)</b>	<b>(729.06)</b>	<b>(0.03)</b>
<b>Other Assets</b>				
Privately Held Partnerships	2,843,190.72	100.03	2,843,190.72	100.03
<b>TOTAL Other Assets</b>	<b>2,843,190.72</b>	<b>100.03</b>	<b>2,843,190.72</b>	<b>100.03</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>2,842,461.66</b>	<b>100.00</b>	<b>2,842,461.66</b>	<b>100.00</b>
<b>INCOME PORTFOLIO(S)</b>				
<b>Cash &amp; Currency</b>				
Uninvested Cash	(12,500.00)	100.00	(12,500.00)	100.00
<b>TOTAL Cash &amp; Currency</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>100.00</b>
<b>TOTAL INCOME PORTFOLIO(S)</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>100.00</b>
<b>GRAND TOTAL(S)</b>	<b>2,829,961.66</b>		<b>2,829,961.66</b>	





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### Summary of Activity

088949-000 TT/SIMON L BERNSTEIN IRREV TR

August 1, 2012 through August 31, 2012

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	AMOUNT
<b>PRINCIPAL</b>	
OPENING CASH & CASH MANAGEMENT BALANCES:	(\$729.06)
<b>RECEIPTS</b>	
No activity during this period	
<b>DISBURSEMENTS</b>	
No activity during this period	
<b>CLOSING CASH &amp; CASH MANAGEMENT BALANCES:</b>	<b>(729.06)</b>
<b>INCOME</b>	
OPENING CASH & CASH MANAGEMENT BALANCES:	(12,500.00)
<b>RECEIPTS</b>	
No activity during this period	
<b>DISBURSEMENTS</b>	
No activity during this period	
<b>CLOSING CASH &amp; CASH MANAGEMENT BALANCES:</b>	<b>(12,500.00)</b>





**Investment Detail**

**088949-000 TT/SIMON L BERNSTEIN IRREV TR**

*As of August 31, 2012*

<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
<b>PRINCIPAL PORTFOLIO(S)</b>							
Cash & Currency (729.0600) CASH	(\$729.06) 1.0000	(0.03)	(\$729.06) 1.00	\$0.00	\$0.00	\$0.00	0.00
<b>TOTAL Cash &amp; Currency</b>	<b>(729.06)</b>	<b>(0.03)</b>	<b>(729.06)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Other Assets</b>							
BERNSTEIN FAMILY INVESTMENTS, LLLP (49.5% INTEREST) CUSIP 99W764AB3	2,843,190.72	100.03	1,915,456.39	927,734.33	0.00	0.00	0.00
<b>TOTAL Other Assets</b>	<b>2,843,190.72</b>	<b>100.03</b>	<b>1,915,456.39</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>2,842,461.66</b>	<b>100.00</b>	<b>1,914,727.33</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>INCOME PORTFOLIO(S)</b>							
Cash & Currency (12,500.0000) CASH	(12,500.00) 1.0000	100.00	(12,500.00) 1.00	0.00	0.00	0.00	0.00
<b>TOTAL Cash &amp; Currency</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL INCOME PORTFOLIO(S)</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL(S)</b>	<b>2,829,961.66</b>		<b>1,902,227.33</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





WILMINGTON TRUST

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Filed: 03/12/2018

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## Activity Detail

088949-000 TT/SIMON L BERNSTEIN IRREV TR

August 1, 2012 through August 31, 2012

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DATE	TYPE	QUANTITY DESCRIPTION	AMOUNT
<b>PRINCIPAL</b>			
		OPENING CASH & CASH MANAGEMENT BALANCES:	(\$729.06)
		Cash balances are invested on a daily basis.	
		No activity during this period	
		CLOSING CASH & CASH MANAGEMENT BALANCES:	(729.06)
<b>INCOME</b>			
		OPENING CASH & CASH MANAGEMENT BALANCES:	(12,500.00)
		Cash balances are invested on a daily basis.	
		No activity during this period	
		CLOSING CASH & CASH MANAGEMENT BALANCES:	(12,500.00)



## Other Information

088949-000 TT/SIMON L BERNSTEIN IRREVTR

*As of August 31, 2012*

Page 7 of 7

The market value and estimated income information contained in this statement reflect market quotations at the close of your statement period and may not reflect current values. This statement should not be used to prepare tax documents. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your relationship manager if you have any questions.

The Estimated Annual Income (EAI) has been provided for comparison purposes only. EAI may be based on historical information for equities and commingled vehicles such as funds and private placements.

You have 180 days from your receipt of this report to notify Wilmington Trust in writing of your objection to or disapproval of any item set forth in this report. If you do not deliver a written objection or disapproval to Wilmington Trust within the time period stated above, the matters contained in this report shall be deemed to be approved by you and you will be prevented from later asserting any objection or disapproval.

If you do make an objection or disapproval of any item set forth in this report your claim will be limited to the applicable state statute of limitations and will begin to run on the date that you received this report. A claim may be precluded earlier by adjudication, release, consent, limitation or otherwise. We suggest that you consult with your attorney concerning limitation periods that may affect your rights to bring a claim.



Continued on back...



BERNSTEIN HOLDINGS LLC  
SIMON BERNSTEIN MBR  
% TESCHER & SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351950

Notice	CP504B
Notice date	December 16, 2013
Employer ID number	32-0234597

### Payment

- Make your check or money order payable to the United States Treasury.
- Write your Employer ID number (32-0234597), the tax period (December 31, 2012), and the form number (1065) on your payment and any correspondence.

Amount due immediately

**\$1,758.03**

INTERNAL REVENUE SERVICE  
KANSAS CITY, MO 64999-0202



320234597 IN BERN 06 2 201212 670 00000000000

## J.P.Morgan

TREASURER'S CHECK

Check Number	02996946	1-2
DATE	12/19/13	210

PAY UNITED STATES TREASURY  
TO THE  
ORDER OF

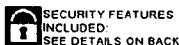
\*\*\*ONE THOUSAND SEVEN HUNDRED FIFTY EIGHT DOLLARS AND THREE CENTS

FOR  
ACCOUNT OF

**\$1,758.03**

TAX I.D. **32-0234597**

JP MORGAN CHASE BANK, N.A.  
Payable At: JPMORGAN CHASE BANK, N.A.  
NEW YORK NY



*Step D. Santuzzi*  
AUTHORIZED SIGNATURE

⑈02996946⑈ ⑆021000021⑆ 004334719⑈



Department of the Treasury  
Internal Revenue Service  
Ogden, UT 84201-0038



7161 7618 3636 5025 0302

020620.393196.27288.1039 2 AT 0.384 1150



	SB
Notice	CP504B
Tax Period	2012
Notice date	December 16, 2013
Employer ID number	32-0234597
To contact us	Phone 1-800-829-0115
Your Caller ID	997925
Page 1 of 3	



BERNSTEIN HOLDINGS LLC  
SIMON BERNSTEIN MBR  
% TESCHER & SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351950



\*320234597221\*

020620

Notice of intent to levy

## Intent to seize your property or rights to property

### Amount due immediately: \$1,758.03

As we notified you before, our records show you have unpaid taxes for the tax period ending December 31, 2012 (Form 1065). If you don't call us immediately or pay the amount due by December 26, 2013, we will seize ("levy") your property or rights to property and apply it to the \$1,758.03 you owe.

#### Billing Summary

Amount you owed	\$1,755.00
Interest charges	3.03
<b>Amount due immediately</b>	<b>\$1,758.03</b>

SB

<b>Notice</b>	CP504B
<b>Tax Period</b>	December 31, 2012
<b>Notice date</b>	December 16, 2013
<b>Employer ID number</b>	32-0234597

Page 2 of 3

**What you need to do immediately**

**Pay immediately**

- Send us the amount due of \$1,758.03, or we will seize ("levy") your property or rights to property on or after December 26, 2013.
  - If you can't pay the amount due, pay as much as you can now and make payment arrangements that allow you to pay off the rest over time. Visit [www.irs.gov](http://www.irs.gov) and search for keyword: "tax payment options" for more information about:
    - Installment and payment agreements—download required forms or save time and money by applying online if you qualify
    - Automatic deductions from your bank account
    - Payroll deductions
    - Credit card payments
- Or, call us at 1-800-829-0115 to discuss your options.

**If you think there's been a mistake**

If you've already paid your balance in full or think we haven't credited a payment to your account, please call 1-800-829-0115, and have your payment information available to review with us. You can also contact us by mail. Fill out the Contact information section, detach, and send it to us with any correspondence or documentation including proof of payment.

**If we don't hear from you**

- If you don't pay the amount due, we may seize ("levy") any state tax refund to which you're entitled on or after December 26, 2013. We may also seize ("levy") to collect employment taxes if in the past you've requested a hearing with Appeals disputing the levy of certain employment taxes. This is your notice of intent to levy as required by Internal Revenue Code section 6331(d).

<b>Notice</b>	CP504B
<b>Tax Period</b>	December 31, 2012
<b>Notice date</b>	December 16, 2013
<b>Employer ID number</b>	32-0234597
<b>Page 3 of 3</b>	

**If we don't hear from you—continued**



**If we don't hear from you—continued**

020620

- If you still have an outstanding balance after we make these seizures, we may send you a notice giving you a right to a hearing before the IRS Office of Appeals, if you have not already received such a notice. We may then seize ("levy") or take possession of your other property or your rights to property. Property includes:
  - Wages, real estate commissions, and other income
  - Bank accounts
  - Business assets
  - Personal assets (including your car and home)
  - Social Security benefits
- If you don't pay the amount due or call us to make payment arrangements, we can file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report—which may harm your credit rating—and your creditors would also be publicly notified that the IRS has priority to seize your property.
- If you don't pay your tax debt, we have the right to seize ("levy") your property.

**Interest charges**

We are required by law to charge interest on unpaid tax from the date the tax return was due to the date the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
<b>Total interest</b>	<b>\$3.03</b>

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call 1-800-829-0115.

Period	Interest rate
October 1, 2012 through December 31, 2012	3%
January 1, 2013 through March 31, 2013	3%
April 1, 2013 through June 30, 2013	3%
July 1, 2013 through September 30, 2013	3%

**Additional information**

- Visit [www.irs.gov/cp504b](http://www.irs.gov/cp504b)
- For tax forms, instructions, and publications, visit [www.irs.gov](http://www.irs.gov) or call 1-800-TAX-FORM (1-800-829-3676).
- Review the enclosed IRS Collection Process (Publication 594).
- Generally, we deal directly with taxpayers or their authorized representatives. Sometimes, however, it's necessary for us to speak with other people, such as employees, employers, banks, or neighbors to gather the information we need about a taxpayer's account. You have the right to request a list of individuals we've contacted in connection with your account at any time.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265-9754

Primary Account: 000000478018083  
For the Period 11/30/13 to 12/31/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
Brian Lutter  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000474 DPB 021 161 00114 NNNNNNNNNNN T 1 000000000 60 0000  
SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES  
4855 TECHNOLOGY WAY  
SUITE 720  
BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		50,177.17
Deposits & Credits	1	100,000.00
Ending Balance	1	\$150,177.17

J.P.Morgan





000000478018083

SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES

Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

**Deposits & Credits**

Date	Description	Amount
12/20	Internal Transfer of Funds As Requested	100,000.00
<b>Total Deposits &amp; Credits</b>		<b>\$100,000.00</b>

**Daily Ending Balance**

Date	Amount
12/20	150,177.17



Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

Investment Products: Not FDIC insured • No bank guarantee • May lose value





Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

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Wells Fargo - Bank Account 1945

Checking

561  
984  
45 7 7



Together we'll go far



# Wells Fargo Preferred Rate Savings

Account number: **1010107811945** ■ August 9, 2012 - September 11, 2012 ■ Page 1 of 3



DCRL11DTH9 000816



  
SIMON BERNSTEIN  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-742-4932**

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (287)  
P.O. Box 6995  
Portland, OR 97228-6995



## You and Wells Fargo

Online Banking with Wells Fargo

Are you aware of all the Online Banking services we offer? We continue to add to and improve our online features to meet your needs with services such as Mobile Banking, Account Alerts, and My Spending Report and Budget Watch. Visit [wellsfargo.com](http://wellsfargo.com) for more information on any of these services.

### Activity summary

Beginning balance on 8/9	\$3,038.38
Deposits/Additions	0.12
Withdrawals/Subtractions	- 1,439.01
<b>Ending balance on 9/11</b>	<b>\$1,599.49</b>

Account number: **1010107811945**

**SIMON BERNSTEIN**

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 063107513

### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$2,702.14
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$1.53

DCRL11DTH9 000816 NNNNNNNNNN NNN NNN 001 002 287 003307 10362804.1.1

OCT  
INT PAYT LOAN 1382.91  
SERVICES FEE 10.00  
PLUS INTEREST .05  
206.63

Nov 1 - 1425.00 (Automatic  
Deposit for  
Equity Loan)  
No Funds

RENEW T/K ON 12/19/13

WELLS  
FARGO

---

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/4	WF Loan/Line Auto Pay 120831 505038475190001 Bernstein Shirl		1,429.01	1,609.37
9/11	Interest Payment	0.12		
9/11	Monthly Service Fee		10.00	1,599.49
<b>Ending balance on 9/11</b>				<b>1,599.49</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$1,439.01</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**IMPORTANT ACCOUNT INFORMATION**

Effective November 7, 2012, debit or ATM card cash withdrawals made in person at non-Wells Fargo locations or in person using the cash advance feature at Wells Fargo banking locations will be subject to your daily ATM withdrawal limit.

In addition, in the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Authorization Holds for Card transactions" and Consumer Account Agreement section titled "Authorization holds for card transactions" are changing to clarify that the Bank is permitted to place authorization holds for up to 30 days on certain debit card transactions.

Remember, an "authorization hold" is a "pending" transaction that will reduce the current available balance that you can withdraw or use to pay transactions from your account. If you do not have sufficient available funds in your account, transactions may be paid with an overdraft protection advance, paid into overdraft or returned unpaid as applicable.

The Bank is permitted to place an authorization hold on your account for purchases for up to three (3) business days on most transactions (or for up to thirty (30) business days for certain types of debit or ATM card transactions, including but not limited to, car rental transactions, cash transactions, and international transactions), from the time of the authorization or until the transaction is paid from your primary-linked checking account. Please note that if the transaction is not submitted for payment by the merchant within the three (3) business days (or thirty (30) business days, as applicable), the Bank will release the authorization hold, which will increase the available balance in your primary-linked checking account until the transaction is submitted for payment by the merchant and finally posted to your primary-linked checking account.

The merchant may submit the transaction for payment after the Bank has released the authorization hold. If this happens, the Bank must honor the prior authorization and will pay the transaction from your primary-linked checking account.







# Consumer Account Application

Bank Name: WELLS FARGO BANK, N.A.		Store Name: ARVIDA	
Banker Name: KARLA SALAZAR		Officer/Portfolio Number: E3139	Date: 10/11/2012
Banker Phone: 561/994-4977	Store Number: 10747	Banker AU: 0066491	Banker MAC: Z6006-010

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

Product Name: Wells Fargo Preferred Checking	Minor: 	COID: 287	Product: DDA	Account Number: 9298956682
New Account Kit: Printed				

## Related Customers

Customer Name: ESTATE OF SIMON L BERNSTEIN ROBERT L SPALLINA	Account Relationship: Estate Personal Representative (Sole)
--	---

## Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement: ESTATE OF SIMON L BERNSTEIN  ROBERT L SPALLINA PREP	Statement Mailing Address: 7387 WISTERIA AVE  Address Line 2:  City: PARKLAND  ZIP/Postal Code: 33076-3917	State: FL  Country: US
---	---	------------------------------------

TS004828

**Customer 1 Information**

Customer Name: ESTATE OF SIMON L BERNSTEIN		Street Address: 7387 WISTERIA AVE	
Account Relationship: Estate		Address Line 2:	
Taxpayer Identification Number (TIN): 30-6329442		TIN Type: EIN	Date of Birth:
Primary ID Type:		Address Line 3:	
Primary ID Description:		City: PARKLAND	State: FL
Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:	ZIP/Postal Code: 33076-3917
			Country: US
			Time at this address: Year(s) Month(s)
Secondary ID Type:	Secondary ID Description:		Directional Address: (Document when no physical residence, business or alternate street address.)
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:	
Home Phone:	Business Phone:		Previous Street Address:
Current Employer:			City: State:
Check Reporting:			ZIP/Postal Code: Country: Time at this address: Year(s) Month(s)
Country of Citizenship:			

TS004829

**Customer 2 Information**

Customer Name: ROBERT L SPALLINA		Street Address: 7387 WISTERIA AVE	
Account Relationship: Personal Representative (Sole)		Address Line 2:	
Taxpayer Identification Number (TIN): 266-99-7171	TIN Type: SSN	Date of Birth: 06/09/1965	Address Line 3:
Primary ID Type: DLIC	Primary ID Description: S145-772-65-209-0	City: PARKLAND	State: FL
Primary ID St/Ctry/Prov: FL	Primary ID Issue Date: 06/07/2007	Primary ID Expiration Date: 06/09/2013	ZIP/Postal Code: 33076-3917
		Country: US	Time at this address: Year(s) Month(s)
Secondary ID Type: OTHR CC	Secondary ID Description: AMEX	Directional Address: (Document when no physical residence, business or alternate street address.)	
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date: 01/30/2013	
Home Phone: 954/341-3520	Business Phone: 561/997-7008	Previous Street Address:	
Current Employer: TESCHER GUTTER AT ALL		City:	State:
Check Reporting: NO RECORD		ZIP/Postal Code:	Country: Year(s) Month(s)
Country of Citizenship: US			

**Request for Taxpayer Identification Number and Certification**

(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. citizen or other U.S. person.  I am subject to backup withholding  I am exempt from backup withholding

Tax Responsible Customer Name:

ESTATE OF SIMON L BERNSTEIN

Taxpayer Identification Number (TIN):

30-6329442

TIN Certification Signature



- Submit manually  
 Signature not required

Date:

10/11/2012

**Customer Signatures**

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open or maintain the account. This may include ordering a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. **I have received a copy of the applicable account agreement, the privacy policy, and the Direct Deposit Advance Service Agreement and Product Guide\* (as each may be amended from time to time) and agree to be bound by their terms.** I also agree to the terms of the dispute resolution program described in the foregoing agreements. **Under the dispute resolution program, our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.**

\*The Direct Deposit Advance service is not currently available in all states.



Customer 1 Name

ESTATE OF SIMON L BERNSTEIN

Customer 1 Signature



- Submit manually
- Signature not required

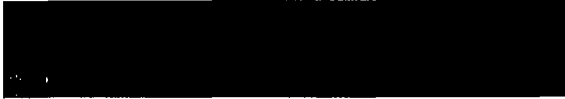
Date:

10/11/2012

Customer 2 Name

ROBERT L SPALLINA

Customer 2 Signature



- Submit manually
- Signature not required

Date:

10/11/2012

TS/MS/2012/10/11/2012

# Debit Card Overdraft Service Confirmation



Date: 10/11/2012

ROBERT L SPALLINA  
7387 WISTERIA AVE  
PARKLAND FL 330763917

**Subject: Debit Card Overdraft Service for your account ending in 56682**

Dear ROBERT L SPALLINA

This confirms your request to decline Debit Card Overdraft Service on the above-referenced checking account. Your account will be updated within three business days. Here is some important information that may be helpful.

**What do I need to know?**

Your ATM and everyday debit card transactions will be declined if you do not have enough money in your account or any linked overdraft protection account (such as an eligible savings account or credit account) at the time of the transaction. You will need to have cash, credit card, or another payment source to complete your purchase.

**What if I change my mind and want to add this service?**

If you decide you want to add Debit Card Overdraft Service, call our automated service at 1-877-804-4883, sign onto Online Banking and click the Account Services tab, visit a Wells Fargo ATM, or speak to a banker at any Wells Fargo banking location.

**What if I have questions?**

Please speak with your banker or contact us at Wells Fargo Phone Bank<sup>SM</sup>, 1-800-TO-WELLS (1-800-869-3557). Phone Bankers are available to assist you 24 hours a day, 7 days a week.

We appreciate your business and look forward to continuing to serve your banking needs. Thank you for choosing Wells Fargo.

Legacy Bank of FL 2587



Case: 17-3595

Document: CASHIER'S CHECK 03/12/2018

Pages: 1100

009107

360 Glades Road Ste. 140 West  
Boca Raton, FL 33431

AMOUNT:

Jan 23, 2013

PAY TO THE ORDER OF ESTATE OF SIMON BERNSTEIN

\$369.25

\*\*Three Hundred Sixty Nine and 25/100\*\*\*\*\*

REMITTER: SIMON BERNSTEIN

*Final*

MEMO: CLOSE ACCT

⑈009107⑈ ⑆067015999⑆ 0010000016⑈



THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED  
BEFORE THIS CHECK WILL BE REPLACED OR REFUNDED  
IN THE EVENT IT IS LOST, DESTROYED OR STOLEN.

009107

Jan 23, 2013

ESTATE OF SIMON BERNSTEIN

\$369.25

\*\*Three Hundred Sixty Nine and 25/100\*\*\*\*\*

REMITTER: SIMON BERNSTEIN

MEMO: CLOSE ACCT 15002587

*Please deposit into  
Estate of Simon  
Bernstein  
Acct # 500-001717-  
6*

*Closed  
Legacy acct*

*Thank you!*

LAW OFFICES

TESCHER & SPALLINA, P.A.

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

January 17, 2013

Attn: Margo Hall  
Legacy Bank of Florida  
2300 Glades Road Suite 140W  
Boca Raton, FL 33431

**Re: Simon Bernstein  
Account # 15002587**

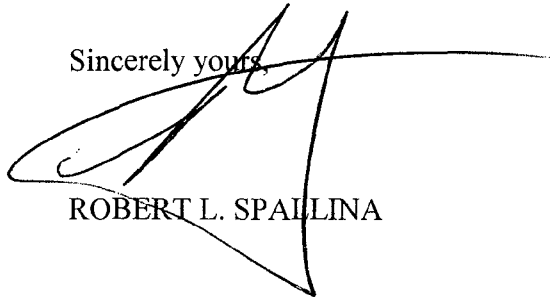
Dear Ms. Hall:

As per your discussion with my assistant, enclosed is a certified copy of the Letters of Administration showing that I am the named personal representative of the Estate of Simon Bernstein, together with an original death certificate for Simon Bernstein. Please close out the above-referenced account and forward a check made payable to the Estate of Simon Bernstein to my office.

It is my understanding that you only require copies of the Letters of Administration and the death certificate, so I am enclosing a return Federal Express envelope for your use in forwarding us the check, together with our original documents.

If you have any questions, please do not hesitate to contact me.

Sincerely yours,



ROBERT L. SPALLINA

RLS/km

Enclosures





Shipment Receipt

**Outbound Shipment**

**Address Information**

**Return Shipment**

**Address Information**

**Ship to:**

**Ship from:**

**Ship to:**

**Ship from:**

Margo Hall  
Margo Hall  
TESCHER & SPALLINA  
Legacy Bank of Florida  
2300 Glades Road Suite 140W  
2300 Glades Road Suite 140W

Kimberly Moran  
Kimberly Moran  
TESCHER & SPALLINA  
4855 Technology Way  
4855 Technology Way  
Suite 720

Kimberly Moran  
Kimberly Moran  
TESCHER & SPALLINA  
4855 Technology Way  
4855 Technology Way  
Suite 720

BOCA RATON, FL  
BOCA RATON, FL  
33431  
33431  
US  
US  
561-347-1970  
561-347-1970

BOCA RATON, FL  
BOCA RATON, FL  
33431  
33431  
US  
US  
5619977008  
5619977008

BOCA RATON, FL  
BOCA RATON, FL  
33431  
33431  
US  
US  
5619977008  
5619977008

**Shipment Information:**

Tracking no.: 794543758975  
Date Created: 01/17/2013  
Estimated shipping charges: 11.62

**Shipment Information:**

Tracking no.: 794543759320  
Estimated shipping charges: 12.12

**Package Information**

Service type: Standard Overnight  
Package type: FedEx Envelope  
Number of packages: 1  
Total weight: 1.00&nbsp;LBS  
Declared Value: 0.00 USD  
Special Services:  
Pickup/Drop-off: Use an already scheduled pickup at my location

**Package Information**

Return label type: Print  
Service type: Standard Overnight  
Package type: FedEx Envelope  
Number of packages: 1  
RMA no.:  
Total weight: 1 LBS  
Declared Value: 0.00 USD

scheduled pickup at my location

Special Services:  
Pickup/Drop-off: Use an already

**Billing Information:**

Bill transportation to: Tescher & Spallina-343  
343

**Billing Information:**

Bill transportation to: Tescher & Spallina-

Your reference: Bernstein 11187.006

Your reference: Bernstein 11187.006

P.O. no.:

P.O. no.:

Invoice no.:

Invoice no.:

Department no.:

Department no.:

Thank you for shipping online with FedEx ShipManager at fedex.com.

**Please Note**

FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits; Consult the applicable FedEx Service Guide for details.

The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF  
SIMON L. BERNSTEIN,  
Deceased.

PROBATE DIVISION

File No. 50201201004391  
*IZ* *XXXXSB*

OCT - 2 AM 9:31  
SHARON R. BOCK  
PALM BEACH COUNTY FL  
SOUTH CITY BRANCH FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge *[Signature]*



STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 2 DAY OF Oct, 2012  
SHARON R. BOCK  
CLERK & COMPTROLLER

By *[Signature]*  
DEPUTY CLERK

STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: December 20, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

SSN: 371-32-5211

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

BIRTHPLACE: FLINT, MICHIGAN

PLACE OF DEATH: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE: [X] White [ ] Black or African American [ ] Asian Indian [ ] Chinese [ ] Filipino [ ] Native Hawaiian [ ] Japanese [ ] Korean [ ] American Indian or Alaskan Native--Tribe: [ ] Vietnamese [ ] Other Asian: [ ] Other: [ ] Unknown [ ] Guamanian or Chamorro [ ] Samoan [ ] Other Pacific Isl:

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152 19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: NATURAL

CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:

a MYOCARDIAL INFARCT

b SEVERE CORONARY ATHEROSCLEROSIS

c

d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I:

BRONCHOPNEUMONIA, CIRRHOSIS

AUTOPSY PERFORMED? YES

AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? YES

DATE OF SURGERY:

DID TOBACCO USE CONTRIBUTE TO DEATH? NO

REASON FOR SURGERY:

IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR?

NOT APPLICABLE

DATE OF INJURY: NOT APPLICABLE

TIME OF INJURY (24 hr):

INJURY AT WORK?

LOCATION OF INJURY:

DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:

IF TRANSPORTATION INJURY, Status of Decedent:

Type of Vehicle:

[Signature]

State Registrar

REQ: 2013376149

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THIS DOCUMENT WILL NOT PRODUCE A COLOR COPY.



DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD

FLORIDA DEPARTMENT OF HEALTH TS004839

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED



LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 1  
ACCOUNT: 15002587 09/14/2012  
DOCUMENTS: 0

TELEPHONE:561-347-1970

000015

SIMON BERNSTEIN  
SHIRLEY BERNSTEIN 15  
950 PENINSULA CORP. CRL #3010 0  
BOCA RATON FL 33487 0

=====

ESSENTIAL CHECKING ACCOUNT 15002587

=====

		LAST STATEMENT 08/15/12	384.25
MINIMUM BALANCE	384.25	CREDITS	.00
AVERAGE BALANCE	384.25	DEBITS	.00
		THIS STATEMENT 09/14/12	384.25

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

```

*****
*                |          TOTAL FOR          |          TOTAL          *
*                |          THIS PERIOD          |          YEAR TO DATE          *
*-----|-----*
* TOTAL OVERDRAFT FEES: |          $ .00          |          $ .00          *
*-----|-----*
* TOTAL RETURNED ITEM FEES: |          $ .00          |          $ .00          *
*****

```



LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

ACCOUNT: 15002587 08/15/2012  
DOCUMENTS: 0

PAGE: 1

TELEPHONE: 561-347-1970

000015

SIMON BERNSTEIN  
SHIRLEY BERNSTEIN 15  
950 PENINSULA CORP. CRL #3010 0  
BOCA RATON FL 33487 0

=====

ESSENTIAL CHECKING ACCOUNT 15002587

=====

MINIMUM BALANCE	384.25	LAST STATEMENT 07/13/12	384.25
AVERAGE BALANCE	384.25	CREDITS	.00
		DEBITS	.00
		THIS STATEMENT 08/15/12	384.25

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

\*\*\*\*\*

*		TOTAL FOR		TOTAL	*
*		THIS PERIOD		YEAR TO DATE	*
-----*					
* TOTAL OVERDRAFT FEES:		\$ .00		\$ .00	*
-----*					
* TOTAL RETURNED ITEM FEES:		\$ .00		\$ .00	*
*****					



Case: 17-3595

Document: 12-13

Filed: 03/12/2018

Pages 1100

**Legacy Bank of FL - 0898**  
**Shirley Bernstein Family Foundation**

TS004842

LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 1  
ACCOUNT: 13000898 08/31/2012  
DOCUMENTS: 0

TELEPHONE: 561-347-1970

000178

SHIRLEY BERNSTEIN FAMILY  
FOUNDATION, INC. 30  
950 PENINSULA CORP. CRL #3010 0  
BOCA RATON FL 33487 0

=====

COMMERCIAL MONEY MARKET ACCOUNT 13000898

=====

MINIMUM BALANCE 1,044.73 LAST STATEMENT 07/31/12 1,044.73  
AVERAGE BALANCE 1,044.73 1 CREDITS .04  
1 DEBITS 15.00  
THIS STATEMENT 08/31/12 1,029.77

----- OTHER CREDITS -----  
DESCRIPTION DATE AMOUNT  
INTEREST 08/31 .04

----- OTHER DEBITS -----  
DESCRIPTION DATE AMOUNT  
SERVICE CHARGE 08/31 15.00

----- I N T E R E S T -----  
AVERAGE LEDGER BALANCE: 1,044.73 INTEREST EARNED: .04  
AVERAGE AVAILABLE BALANCE: 1,044.73 DAYS IN PERIOD: 31  
INTEREST PAID THIS PERIOD: .04 ANNUAL PERCENTAGE YIELD EARNED: .04%  
INTEREST PAID 2012: 1.59

----- ITEMIZATION OF SERVICE CHARGE PAID THIS PERIOD -----  
TOTAL CHARGE FOR MAINTENANCE FEE: 15.00

----- ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES -----

\*\*\*\*\*  
\* | TOTAL FOR | TOTAL \*  
\* | THIS PERIOD | YEAR TO DATE \*  
\*-----\*  
\* TOTAL OVERDRAFT FEES: | \$ .00 | \$ .00 \*  
\*-----\*  
\* TOTAL RETURNED ITEM FEES: | \$ .00 | \$ .00 \*  
\*\*\*\*\*



\* \* \* C O N T I N U E D \* \* \*



LEGACY BANK OF FLORIDA  
2300 GLADES RD SUITE 140W  
BOCA RATON FL 33431

PAGE: 2  
ACCOUNT: 13000898 08/31/2012  
DOCUMENTS: 0

TELEPHONE:561-347-1970

SHIRLEY BERNSTEIN FAMILY

=====

COMMERCIAL MONEY MARKET ACCOUNT 13000898

=====

- - - - - DAILY BALANCE - - - - -	
DATE.....	BALANCE
08/31	1,029.77





Monarch Life Insurance Company, in Rehabilitation

October 10, 2012

Estate of Simon L. Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496

Re: Policy #0100404  
Claim #C59322  
Simon L. Bernstein, Deceased

To Whom It May Concern:

We were sorry to learn of Mr. Bernstein's death and extend our sincere sympathy to you and family members.

In reviewing the claim file, I note that we commenced disability on February 3, 1987, and after satisfying the 60-day waiting period, have provided benefits from April 4, 1987 to October 4, 2012.

The policy provides a Death Benefit equal to 3 months of benefits beyond the date of death. Accordingly, the enclosed check in the amount of \$4,000.00 represents benefits from October 4 to December 4, 2012.

I trust that our handling of this claim meets with your satisfaction. Should you have any questions regarding this matter, please do not hesitate to contact us.

Sincerely,

Jeffrey F. McManus, ALHC  
Director, Claims.



**EXPLANATION OF BENEFITS (Continued)**

NAME OF INSURED BERNSTEIN SIMON L MR	NAME OF DEPENDENT	CLAIM NUMBER C59322	POLICY NUMBER 0100404
---	-------------------	------------------------	--------------------------

**BENEFIT CALCULATION BY COVERAGE**

Coverage Description:

Elimination Period:

P A Y M E N T P E R I O D	From:
	To:

Compensable Period:

Benefit Amount/  
Mode:

B E N E F I T F A C T O R S	Benefit Increases:
	Coinsurance:
	Cost of Living:

Residual:

Benefit Rate:

Eligible Expenses:

Benefit Deductibles  
or Other Coverages:

BENEFIT:

**GROSS BENEFITS:**

BENEFIT CALCULATION SUMMARY		CHECK ISSUED TO	
GROSS BENEFITS:	\$641,400.00	CHECK DATE	10/10/2012
Less FICA Deductions:		CHECK NUMBER	12407368
Less Policy Deductibles or Other Coverages		ESTATE OF SIMON L BERNSTEIN 7020 LIONS HEAD LANE BOCA RATON FL 33496	
Less Overpayments:			
(+/-)Adjustments:			
Less Previous Payments:	\$637,400.00		
NET CHECK AMOUNT:	\$4,000.00		

**ADDITIONAL INFORMATION**

LIMIT REACHED  
 ELIMINATION PERIOD SUBTRACTED FROM BENEFIT PAYMENT PERIOD

CHECK TO JEFF

Please address all questions to:

MCMANUS JEFFREY  
 MONARCH LIFE INSURANCE COMPANY

CALL TOLL FREE: 1-800-227-2028



Monarch Life Insurance Company, in Rehabilitation  
 330 Whitney Avenue, Suite 500  
 Holyoke, MA 01040-2857

### EXPLANATION OF BENEFITS

NAME OF INSURED  
 BERNSTEIN SIMON L MR

ESTATE OF SIMON L BERNSTEIN  
 7020 LIONS HEAD LANE  
 BOCA RATON FL 33496

CHECK NUMBER 12407368	
CLAIM KIND SICKNESS	NAME OF DEPENDENT
PAYMENT TYPE FINAL RG	
CLAIM NUMBER C59322	POLICY NUMBER 0100404
DISABILITY DATE: 02/03/1987	

#### BENEFIT CALCULATION BY COVERAGE

Coverage Description:	Sickness Indemnity	Supplementary Monthly Benefit	Social Security Contingency Benefit
Elimination Period:	060 D	060 D	365 D
Payment Period:	From: 02/03/1987	02/03/1987	02/03/1988
	To: 12/04/2012	02/03/1988	06/03/1990
Compensable Period:	308/M	010/M	028/M
Benefit Amount/Mode:	\$2,000.00 M	\$600.00 M	\$600.00 M
Benefit Factors:	Benefit Increases: 0%	0%	0%
	Coinsurance: 0%	0%	0%
	Cost of Living:		
Residual:	.000%	.000%	.000%
Benefit Rate:	100.00%	100.00%	100.00%
Eligible Expenses:			
Benefit Deductibles or Other Coverages:			
<b>BENEFIT:</b>	<b>\$618,600.00</b>	<b>\$6,000.00</b>	<b>\$16,800.00</b>

**GROSS BENEFITS: \$641,400.00**

Bernstein 11187.006  
JP Morgan - Bernstein Holdings, LLC Acct.  
Bernstein Family Investments, LLLP Acct.



000334 0001 6F 0009 NSP00MNS Y1 NNNNNNNN 0000005924.15.0.15.00001.BERNSCV.20121204

BERNSTEIN HOLDINGS LLC

950 PENINSULA CORP CIR STE 3010

BOCA RATON FL 33487-1387



394073888021003401  
34040730010640033401

J.P.Morgan

TS004849



For the Period 11/1/12 to 11/30/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
BERNSTEIN HOLDINGS LLC	W32612009 <sup>1</sup>	41,731.91	41,732.21	0.30	4
BERNSTEIN HOLDINGS LLC	24208900 <sup>2</sup>	0.00	0.00	0.00	10
<b>Total Value</b>		<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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34040730010640033402

0000005924.15.0.15.00001.BERNSCV.20121204

Consolidated Statement Page 1

J.P.Morgan



For the Period 11/1/12 to 11/30/12

# Consolidated Summary

## INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	41,731.57	41,731.91	0.34	4.17	100%
<b>Market Value</b>	<b>\$41,731.57</b>	<b>\$41,731.91</b>	<b>\$0.34</b>	<b>\$4.17</b>	<b>100%</b>
Accruals	0.34	0.30	(0.04)		
<b>Market Value with Accruals</b>	<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>41,731.57</b>	<b>39,727.52</b>
Net Contributions/Withdrawals		2,000.00
Income & Distributions	0.34	4.39
<b>Ending Market Value</b>	<b>\$41,731.91</b>	<b>\$41,731.91</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$41,732.21</b>	<b>\$41,732.21</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.







For the Period 11/1/12 to 11/30/12

## Consolidated Summary CONTINUED

### INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
BERNSTEIN HOLDINGS LLC	W32612009	39,727.52	2,000.00	4.39		41,732.21

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
BERNSTEIN HOLDINGS LLC	W32612009	4.39					

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 11/1/12 to 11/30/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

### Table of Contents

Page

Account Summary	2
Holdings	
Cash & Fixed Income	4
Portfolio Activity	6

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



33940738880210033404  
34040730010640033404



BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## Account Summary

<b>Asset Allocation</b>	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	41,731.57	41,731.91	0.34	4.17	100%
<b>Market Value</b>	<b>\$41,731.57</b>	<b>\$41,731.91</b>	<b>\$0.34</b>	<b>\$4.17</b>	<b>100%</b>
Accruals	0.34	0.30	(0.04)		
<b>Market Value with Accruals</b>	<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>		

<b>Portfolio Activity</b>	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>41,731.57</b>	<b>39,727.52</b>
Contributions		2,000.00
<b>Net Contributions/Withdrawals</b>	<b>\$0.00</b>	<b>\$2,000.00</b>
Income & Distributions	0.34	4.39
<b>Ending Market Value</b>	<b>\$41,731.91</b>	<b>\$41,731.91</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$41,732.21</b>	<b>\$41,732.21</b>



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 11/1/12 to 11/30/12

### Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	0.34	4.39
<b>Taxable Income</b>	<b>\$0.34</b>	<b>\$4.39</b>

Cost Summary	Cost
Cash & Fixed Income	41,731.91
<b>Total</b>	<b>\$41,731.91</b>



33940738880210033405  
34040730010640033405

J.P.Morgan

TS004855



BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	41,731.57	41,731.91	0.34	100%

Market Value/Cost	Current Period Value
Market Value	41,731.91
Tax Cost	41,731.91
Estimated Annual Income	4.17
Accrued Interest	0.30
Yield	0.01%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	41,731.91	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	41,731.91	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.



BERNSTEIN HOLDINGS LLC ACCT. W3261 2009  
For the Period 11/1/12 to 11/30/12

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	41,731.91	41,731.91	41,731.91		4.17 0.30	0.01% <sup>1</sup>



33940738880210033406  
34040730010640033406

J.P.Morgan

TS004857



BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	41,731.57	--
<b>INFLOWS</b>		
Income	0.34	4.39
Contributions		2,000.00
<b>Total Inflows</b>	<b>\$0.34</b>	<b>\$2,004.39</b>
<b>Ending Cash Balance</b>	<b>\$41,731.91</b>	<b>--</b>

\* Year to date information is calculated on a calendar year basis.  
Your account's standing instructions use a HIGH COST method for relieving assets from your position

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$40,312.21 AS OF 11/01/12			0.34



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

BERNSTEIN HOLDINGS LLC ACCT. 24208900  
For the Period 11/1/12 to 11/30/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan





For the Period 11/1/12 to 11/30/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 11/1/12 to 11/30/12

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

In Case of Other Errors or Questions About Your Asset Account Statement(s)

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.



For the Period 11/1/12 to 11/30/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

**All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.**

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCC's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.



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J.P.Morgan

J.P. Morgan Account Suitability Supplement

A. Account Information (required for JPMS Brokerage and Investment Management accounts)

Title of Account: BERNSTEIN FAMILY INVESTMENT LLLP

Personal Accounts

- Individual, Joint (JTWROS/JAWROS for TX residents), Tenants in Common, Tenants by the Entirety, Community Property, Transfer on Death (TOD), UTMA/UGMA, IRA

Primary Account Owner: Number of Dependents, Name of Employer, Occupation/Position, Total Net Worth excl. primary residence (\$), Owner Annual Income (\$), Liquid Net Worth (\$)

Joint Account Owner: Annual Income (\$)

Entity Accounts

- Corporation, Partnership, PIC/PHC, Sole Proprietorship, Foundation, Endowment, Limited Liability Company, Limited Liability Partnership, Other Non Profit, Annual Income (\$), Liquid Net Worth (\$), Total Net Worth (\$)

Trust/Estate Accounts

- Trust, Estate, Endowment, Foundation, ERISA Plan, Other Charitable Trust, Other, Trust/Estate Liquid Net Worth (\$), Trust/Estate Total Net Worth (\$)

B. Affiliations (required for JPMS Brokerage and Investment Management accounts)

Applicable to account owners or authorized signers or trustees and executors.

I, my spouse, or immediate family member who receives material support from me or gives material support to me is, or has been, a director, corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock: Yes No

If yes, name of person, Name of corporation, If yes, is the corporation traded publicly on a U.S. Stock exchange? Yes No

I, my spouse, immediate family member who receives material support from me or gives material support to me, or an individual controlling the account is employed by or associated with a Broker-Dealer: Yes No

If yes\*, name of Broker-Dealer, Name of employee/assoc.

Account holder or immediate family member or another household member is an employee of a financial institution or insurance company: Yes No

If yes\*, name of institution, Name of employee/assoc.

\*If Yes, Broker-Dealer and FINRA member financial institutions must provide written permission on corporate letterhead to open a Brokerage, Margin, or Investment Management account.

C. Brokerage Account Information (required for JPMS Brokerage accounts only)

Investment Profile

My objective for this account (check one): Capital Preservation, Income Generation, Capital Appreciation

Speculative or aggressive investments that may generate higher returns but may be riskier than other investments because I may lose all or part of my investment (check one): Are permitted in this account, Are not permitted in this account

Primary source of income: Investment, Compensation, Pension, Other

Please indicate the number of years of personal trading experience for the authorized party(s) on this account:

Stocks 30, Bonds 30, FX 10, Structured Products 0, Options 20, Emerging Markets 10, Hedge Funds/Private Placements 10, Futures/Commodities 10, Mutual Funds 0

I currently have brokerage accounts with the following firms: Not applicable

Approximate value of investable assets held away from the firm? \$

Those assets are invested in the following Asset Classes: Equities, Fixed Income & Cash, Alternative Investments, Other

Most of those assets are invested in: Equities, Fixed Income & Cash, Alternative Investments, Other

Check only one selection for Investment Time Horizon, Primary Liquidity Needs, and Secondary Liquidity Needs

Investment Time Horizon: Less than 1 year, 1-5 years, 6-10 years, Greater than 10 years

Primary Liquidity Needs: Short Term, Medium Term, Long Term, None

Secondary Liquidity Needs: Short Term, Medium Term, Long Term, None

J.P. Morgan Use Only

Title SPN CAS



**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Thursday, October 11, 2012 3:15 PM  
**To:** 'McNally, Gavin'  
**Cc:** Robert Spallina  
**Subject:** Bernstein Holdings, LLC  
**Attachments:** DOC101112

Dear Gavin:

Attached is the Corporate Resolution together with the requested letter for Bernstein Holdings, LLC.

If you have any questions or require further information, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/11/2012

TS004865



LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

*ATTORNEYS*

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

*SUPPORT STAFF*  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 11, 2012

**VIA EMAIL**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

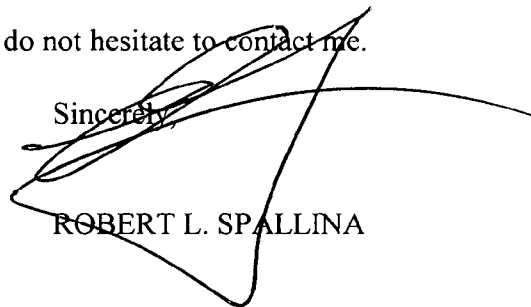
**Re: Bernstein Holdings, LLC**

Dear Gavin:

This letter serves to state that due to the passing of Simon L. Bernstein, there is a change in management and signers of Bernstein Holdings, LLC. The members of the LLC have designated me as manager of the partnership until such time as there is a distribution of the Bernstein Estate.

If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

J.P. Morgan Entity Resolution Form

J.P.Morgan

I, Robert L. Spallina, the Secretary (or duly authorized officer) of Bernstein Holdings, LLC (the "Entity") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of resolutions adopted by the governing body of the Entity by written consent or at a meeting held on the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_, at which a quorum of the governing body was present and voting and that these resolutions have not been rescinded or modified and are now in full force and effect. Unless J.P. Morgan is notified in writing, the authorities granted herein will supersede all prior authorities granted to authorized signers for the Resolutions and Products (e.g., Banking, Custody, Investment Management, Brokerage, Credit) which you are currently selecting below.

A. Authorized Signers

In this space, please list, by names or titles, the persons authorized to sign, act, or delegate to others pursuant to the resolutions indicated below (signers must be identified in each resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked which means that any two signers must act jointly, except authorized persons shall always act singly for check signing and brokerage trading transactions.

Print Name/Title: Robert L. Spallina; Signature Specimen: [Handwritten Signature]; Manner of Signing: [X] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: 06-09-1965; SSN: 266-99-7171; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

\*A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.

Please check the line to the left of any one or more of the following resolutions which have been adopted. If the line to the left of any particular lettered subdivision is not checked, that resolution has not been adopted. Chase Private Client may obtain Banking, Custody, and Credit services through Chase Retail Financial Services. Chase Private Client brokerage accounts are with CISC.

B. Banking and Custody

[X] 1. RESOLVED, that the individuals identified above are authorized to enter into deposit and custody accounts with J.P. Morgan Chase Bank or a Morgan Affiliate (individually or collectively, "J.P. Morgan") and any successors or assigns designating J.P. Morgan as a depository of the funds and custodian of the securities of the Entity and to act on behalf of the Entity in all respects regarding the Entity's banking and custody accounts and related or linked credit products and any related pledges thereto with J.P. Morgan as they in their discretion determine.

C. Investment Management

[X] 2. RESOLVED, that the persons specified above are authorized, in the name and on behalf of the Entity to execute an investment management agreement designating J.P. Morgan as the Entity's investment manager, to deliver or modify any asset allocation guideline, mandate, or other instruction, and to act on behalf of the Entity in all respects regarding the Entity's investment management accounts with J.P. Morgan.



J.P. Morgan Entity Resolution Form

D. Brokerage

3. RESOLVED, that those persons identified above are authorized in the name and on behalf of the Entity to execute a brokerage agreement with J.P. Morgan Securities LLC and any successors or assigns; to purchase on margin or otherwise and borrow (on a secured or unsecured basis) from, sell (including short sales in a margin account), and lend (on a secured or unsecured basis) to, and to otherwise enter into transactions of any kind with J.P. Morgan with respect to any and all securities and financial instruments whatsoever in which J.P. Morgan may deal, broker or act as counterparty from time to time; to enter into any derivative transactions with respect to the foregoing, including over the counter equity derivatives and structured transactions (including, but not limited to options, swaps, collars, caps and floors); pledge any funds or instruments for the purposes of securing the Entity's obligations with respect to the foregoing to establish and operate one or more brokerage or other accounts in connection with foregoing activities and transactions; and, to act on behalf of the Entity in all respects regarding the Entity's brokerage accounts.

E. Credit

4. RESOLVED, that the persons specified above are authorized in the name and on behalf of the Entity: to borrow from time to time from J.P. Morgan sums of money, for periods of time and upon terms as may to them in their discretion seem advisable; to execute notes or other obligations to evidence borrowings; to enter into agreements with respect to borrowings, to discount with Morgan any bills or notes receivable held by the Entity upon such terms as they may deem proper; to apply for and obtain letters of credit and to execute applications, agreements, trust receipts and all other documents in connection therewith; to execute and deliver, in their discretion, any guarantee, indemnity agreement or undertakings deemed necessary or advisable to carry out the purpose and intent of the foregoing resolutions; to pledge any of the assets or property of the Entity, for the purpose of securing any of the foregoing transactions or any transaction entered into by any other entity or personal and, to endorse securities and/or to issue appropriate powers of attorney, documents or assignments in furtherance thereof.

F. General

5. RESOLVED, that those individuals identified in above, acting in the manner specified therein, are authorized to delegate the authority granted under the foregoing resolutions to any other person by written appointment submitted to J.P. Morgan and any such appointment shall remain in full force and effect until J.P. Morgan shall receive written notice to the contrary from the Entity

6. RESOLVED, that any transaction of the type authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and

7. RESOLVED, that any resolution certified to J.P. Morgan by the Secretary, or other duly appointed officer of the Entity shall remain in full force and effect until J.P. Morgan shall receive certification of a subsequent resolution amending, superseding or revoking it.

8. RESOLVED, any persons authorized to act by the preceding resolutions may utilize the Web site provided by J.P. Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner indicated in this resolution provided the functionality is available via the Site. Transactions requiring more than one signature to complete will not be available via the Site. Site usage by any Authorized Person is subject to the Web site agreements and disclosures available on the Web site, or via hard copy at your request.

G. Certification of Incumbency (Partnerships should not complete)

The following certificate of incumbency must be completed when the authorized signers are identified by title only. I also certify that the following are officers of the Entity elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the Entity until you have been furnished with a duly certified notice to the contrary:

Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_

H. Signature (Partnership)

Signatures of all general partners (type or print names next to signatures)

Signature [Handwritten Signature] Print Name and Title Robert L. Spallina Date 10/11/12
Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

I. Signature (Entities other than Partnerships)

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_ .

Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

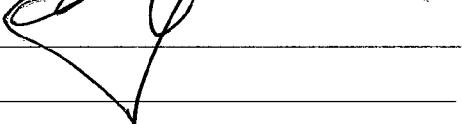
**J.P. Morgan Entity Resolution Form**



I, Robert L. Spallina, the Secretary (or duly authorized officer) of Bernstein Family Investments, LLC (the "Entity") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of resolutions adopted by the governing body of the Entity by written consent or at a meeting held on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, at which a quorum of the governing body was present and voting and that these resolutions have not been rescinded or modified and are now in full force and effect. **Unless J.P. Morgan is notified in writing, the authorities granted herein will supersede all prior authorities granted to authorized signers for the Resolutions and Products (e.g., Banking, Custody, Investment Management, Brokerage, Credit) which you are currently selecting below.**

**A. Authorized Signers**

In this space, please list, by names or titles, the persons authorized to sign, act, or delegate to others pursuant to the resolutions indicated below (signers must be identified in each resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked which means that any two signers must act jointly, except authorized persons shall always act singly for check signing and brokerage trading transactions.

Print Name/Title Robert L. Spallina Signature Specimen 

Manner of Signing  Singly  Jointly Special Instructions \_\_\_\_\_

DOB: 06-09-1965 SSN: 266-99-7171 Phone \_\_\_\_\_

m m d d y y y y

Print Name/Title \_\_\_\_\_ Signature Specimen \_\_\_\_\_

Manner of Signing  Singly  Jointly Special Instructions \_\_\_\_\_

DOB: -- SSN: -- Phone \_\_\_\_\_

m m d d y y y y

Print Name/Title \_\_\_\_\_ Signature Specimen \_\_\_\_\_

Manner of Signing  Singly  Jointly Special Instructions \_\_\_\_\_

DOB: -- SSN: -- Phone \_\_\_\_\_

m m d d y y y y

Print Name/Title \_\_\_\_\_ Signature Specimen \_\_\_\_\_

Manner of Signing  Singly  Jointly Special Instructions \_\_\_\_\_

DOB: -- SSN: -- Phone \_\_\_\_\_

m m d d y y y y

**\*A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.**

**Please check the line to the left of any one or more of the following resolutions which have been adopted. If the line to the left of any particular lettered subdivision is not checked, that resolution has not been adopted. Chase Private Client may obtain Banking, Custody, and Credit services through Chase Retail Financial Services. Chase Private Client brokerage accounts are with CISC.**

**B. Banking and Custody**

1. RESOLVED, that the individuals identified above are authorized to enter into deposit and custody accounts with J.P. Morgan Chase Bank or a Morgan Affiliate (individually or collectively, "J.P. Morgan") and any successors or assigns designating J.P. Morgan as a depository of the funds and custodian of the securities of the Entity and to act on behalf of the Entity in all respects regarding the Entity's banking and custody accounts and related or linked credit products and any related pledges thereto with J.P. Morgan as they in their discretion determine.

**C. Investment Management**

2. RESOLVED, that the persons specified above are authorized, in the name and on behalf of the Entity to execute an investment management agreement designating J.P. Morgan as the Entity's investment manager, to deliver or modify any asset allocation guideline, mandate, or other instruction, and to act on behalf of the Entity in all respects regarding the Entity's investment management accounts with J.P. Morgan.

J.P. Morgan Entity Resolution Form

D. Brokerage

3. RESOLVED, that those persons identified above are authorized in the name and on behalf of the Entity to execute a brokerage agreement with J.P. Morgan Securities LLC and any successors or assigns; to purchase on margin or otherwise and borrow (on a secured or unsecured basis) from, sell (including short sales in a margin account), and lend (on a secured or unsecured basis) to, and to otherwise enter into transactions of any kind with J.P. Morgan with respect to any and all securities and financial instruments whatsoever in which J.P. Morgan may deal, broker or act as counterparty from time to time; to enter into any derivative transactions with respect to the foregoing, including over the counter equity derivatives and structured transactions (including, but not limited to options, swaps, collars, caps and floors); pledge any funds or instruments for the purposes of securing the Entity's obligations with respect to the foregoing to establish and operate one or more brokerage or other accounts in connection with foregoing activities and transactions; and, to act on behalf of the Entity in all respects regarding the Entity's brokerage accounts.

E. Credit

4. RESOLVED, that the persons specified above are authorized in the name and on behalf of the Entity: to borrow from time to time from J.P. Morgan sums of money, for periods of time and upon terms as may to them in their discretion seem advisable; to execute notes or other obligations to evidence borrowings; to enter into agreements with respect to borrowings, to discount with Morgan any bills or notes receivable held by the Entity upon such terms as they may deem proper; to apply for and obtain letters of credit and to execute applications, agreements, trust receipts and all other documents in connection therewith; to execute and deliver, in their discretion, any guarantee, indemnity agreement or undertakings deemed necessary or advisable to carry out the purpose and intent of the foregoing resolutions; to pledge any of the assets or property of the Entity, for the purpose of securing any of the foregoing transactions or any transaction entered into by any other entity or personal and, to endorse securities and/or to issue appropriate powers of attorney, documents or assignments in furtherance thereof.

F. General

5. RESOLVED, that those individuals identified in above, acting in the manner specified therein, are authorized to delegate the authority granted under the foregoing resolutions to any other person by written appointment submitted to J.P. Morgan and any such appointment shall remain in full force and effect until J.P. Morgan shall receive written notice to the contrary from the Entity

6. RESOLVED, that any transaction of the type authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and

7. RESOLVED, that any resolution certified to J.P. Morgan by the Secretary, or other duly appointed officer of the Entity shall remain in full force and effect until J.P. Morgan shall receive certification of a subsequent resolution amending, superseding or revoking it.

8. RESOLVED, any persons authorized to act by the preceding resolutions may utilize the Web site provided by J.P. Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner indicated in this resolution provided the functionality is available via the Site. Transactions requiring more than one signature to complete will not be available via the Site. Site usage by any Authorized Person is subject to the Web site agreements and disclosures available on the Web site, or via hard copy at your request.

G. Certification of Incumbency (Partnerships should not complete)

The following certificate of incumbency must be completed when the authorized signers are identified by title only. I also certify that the following are officers of the Entity elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the Entity until you have been furnished with a duly certified notice to the contrary:

Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_

H. Signature (Partnership)

Signatures of all general partners (type or print names next to signatures)

Signature [Handwritten Signature] Print Name and Title Robert L. Spallina Date 10/11/12
Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

I. Signature (Entities other than Partnerships)

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_.

Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

**Kimberly Moran**

---

**From:** Robert Spallina  
**Sent:** Thursday, October 11, 2012 1:50 PM  
**To:** Kimberly Moran  
**Subject:** FW: Bernstein  
**Importance:** High  
**Attachments:** Corporate\_Resolution.pdf

Please handle....thx

---

**From:** McNally, Gavin [mailto:gavin.mcnally@jpmorgan.com]  
**Sent:** Thursday, October 11, 2012 12:08 PM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R; Docteroff, Patrick  
**Subject:** Bernstein  
**Importance:** High

Hi Robert,

I confirmed with my account maintenance area that we will need a completed Entity Resolution (attached) and a short letter from you as Manager of Bernstein Holdings LLC stating the change in management/signers. You can email both to me directly so I can process the change as quickly as possible.

Best,



**Gavin McNally, Associate Banker**

**J.P Morgan Private Bank**  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
[gavin.mcnally@jpmorgan.com](mailto:gavin.mcnally@jpmorgan.com)

**J.P. Morgan Securities LLC**  
**JPMorgan Chase Bank, N.A.**  
NMLS ID: 821735

**Client Service Team**  
John Hawkins | Matthew Marcin  
T: (800) 576-0938  
F: (866) 225-2315  
[PB-Service0938@jpmorgan.com](mailto:PB-Service0938@jpmorgan.com)

**Global insights, local service, comprehensive capabilities. [www.jpmorgan.com](http://www.jpmorgan.com)**

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.

10/11/2012

TS004871

LAW OFFICES

**TESCHER & SPALLINA, P.A.**

---

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008

FAX: 561-997-7308

TOLL FREE: 888-997-7008

WWW.TESCHERSPALLINA.COM

SUPPORT STAFF

DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 16, 2012

**VIA EMAIL AND FEDERAL EXPRESS**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

**Re: Estate of Simon L. Bernstein**

Dear Gavin:

Enclosed are the original executed forms required to open the accounts for Bernstein Holdings, LLC and Bernstein Family Investments, LLLP, together with copies of our drivers' licenses and an original death certificate for Simon L. Bernstein.

If you have any questions, please do not hesitate to contact me.

Sincerely,

ROBERT L. SPALLINA

RLS/km

From: (561) 997-7008  
Kimberly Moran  
TESCHER & SPALLINA  
4855 Technology Way  
Suite 720  
BOCA RATON, FL 33431

Origin ID: PHKA



J12201207160325

Ship Date: 16OCT12  
ActWgt: 1.0 LB  
CAD: 1544078/INET3300

Delivery Address Bar Code



SHIP TO: (561) 838-4633

BILL SENDER

Gavin McNally  
JP Morgan Private Bank  
205 ROYAL PALM WAY

PALM BEACH, FL 33480

Ref # Bernstein 11187.006  
Invoice #  
PO #  
Dept #

WED - 17 OCT A1  
STANDARD OVERNIGHT

TRK# 7992 0546 7415

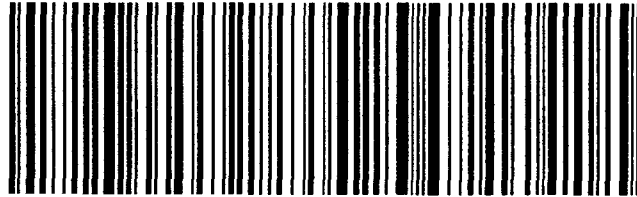
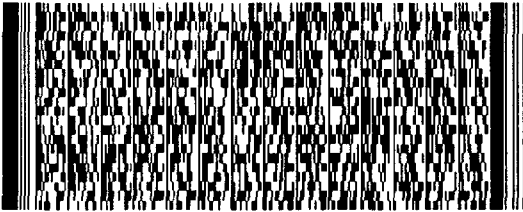
0201

33480

FL-US

PBI

3E LNAA



515G19CCB/AA44

**After printing this label:**

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

**Warning:** Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 16, 2012

**VIA EMAIL AND FEDERAL EXPRESS**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

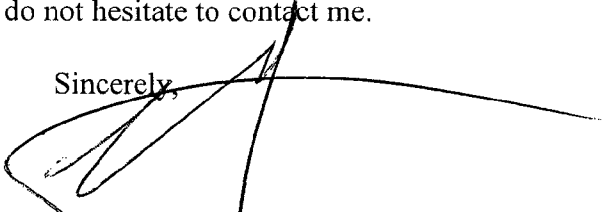
**Re: Estate of Simon L. Bernstein**

Dear Gavin:

Please be advised that while both of us are designated as co-Personal Representatives of the Estate of Simon L. Bernstein, either one of us may act alone in making decisions on the estate.

If you have any questions, please do not hesitate to contact me.

Sincerely,



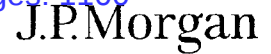
ROBERT L. SPALLINA



DONALD R. TESCHER



J.P. Morgan Account Derivatives Approval Form with a New Account



A. Investment Experience (Please indicate investment experience below)

Table with 5 columns: Instrument, # of Years Traded, Frequency of Trades, Avg Size of Trades, Types of Trades. Rows include Stocks, Bonds, Foreign Exchange, Structured Products, Options, Emerging Markets, Hedge Funds/PE, Futures/Commodities, Mutual Funds.

B. Eligible Contract Participant Status

The client intends to conduct the following transactions with a JPMorgan entity as the counterparty:

- Foreign Exchange futures, options, swaptions, or non-deliverable forwards
Over-the-counter swaps

If the answer to either of the foregoing is "yes," the client certifies that it is an "eligible contract participant," as that term is defined in the Commodity Exchange Act by reason of the following

- 1. The client is an individual acting for his or her own account with investable assets in excess of (i) \$10,000,000; or (ii) \$5,000,000 and who will be entering into such transactions in order to manage the risk associated with an asset owned or liability incurred, or reasonably likely to be owned or incurred, by the client.
2. The client is a corporation, partnership, proprietorship, organization, trust, or other entity acting for its own account (i) that has total assets exceeding \$10,000,000; (ii) that does not have total assets exceeding \$10,000,000 but its obligations under the subject transactions will be guaranteed or otherwise supported by a letter of credit, support, or other agreement by an entity that is an eligible contract participant; or (iii) that (a) has a net worth exceeding \$1,000,000; and (b) will enter into transactions in connection with the conduct of the entity's business or to manage the risk associated with an asset or liability owned or incurred or reasonably likely to be owned or incurred by the entity in the conduct of the entity's business.
3. An employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1001 et seq.), a governmental employee benefit plan, or a foreign person performing a similar role or function subject as such to foreign regulation, each acting for its own account (i) that has total assets exceeding \$5,000,000; or (ii) the investment decisions of which are made by (a) an investment adviser or commodity trading advisor subject to regulation under the Investment Advisers Act of 1940 (15 U.S.C. 80b-1 et seq.) or the Commodity Exchange Act; (b) a foreign person performing a similar role or function subject as such to foreign regulation; (c) a financial institution; or (d) an insurance company subject to state or foreign regulation, or a regulated subsidiary or affiliate of such an insurance company.
4. Other. Please consult JPMorgan concerning additional documentation that will be required.

C. Signature (All account holders are required to sign below)

Signature lines with handwritten signature and date 10/16/12, and print name ROBERT L SPALLINA.

D. J.P. Morgan Use Only

Table with columns: Exchange Traded Options Equities, OTC Options OTC Equity, EM, FX, Debt. Rows include Level 1: Covered writing, Level 2: Buying Options, Level 3: Spreads, Level 5: Uncovered Writing, Level 6: Combinations/Straddles.

Publication date of OCC Booklet 02/01/1994 Date OCC Booklet sent to Client

RR Signature Date

ROSFP Signature Date

S-ROSFP Signature (Exchange Traded Options Levels 5&6) Date

J.P. Morgan Use Only Title SPN CAS Banker/Investor 11/11 US1074



J.P. Morgan Corporate General Partner Certificate

J.P.Morgan

I, ROBERT L SPALLINA, the Secretary (or duly authorized officer) of BERNSTEIN HLDGS LLC (the "Organization") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of Resolutions adopted by the Board of Directors or Members and Managers of the Organization (Corporation or Limited Liability Company) by unanimous written consent or at a meeting held on the 14 day of Sep 2012, at which a quorum of the Board of Directors, or authorized Managers or Members, were present and voting and that these Resolutions have not been rescinded or modified and are now in full force and effect.

A. Authorized Signers

In this space, please list, by names or titles, the officers and other persons authorized to sign or act pursuant to the Resolutions numbered one below (this list must be part of the Resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked, which means that any two signers must act jointly, except authorized persons shall always act singly for brokerage trading transactions.

Table with 4 rows for authorized signers. Columns include Print Name/Title, Manner of Signing (Singly/Jointly), and SSN#. The first row is filled with ROBERT L SPALLINA, Singly, and SSN 266-99-7171.

\* A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.

B. Corporate General Partner (Corporation or Limited Liability Company)

- 1. RESOLVED, that the person(s) signing as specified above, be and hereby is/are authorized to execute on behalf of the Organization in its capacity as a general partner of BERNSTEIN FAMILY INVESTMENT LLLP (specify name of partnership) such documentation as shall be required by JPMorgan Chase Bank, N.A., J.P. Morgan Securities LLC or any other affiliate of JPMorgan Chase & Co. (individually or collectively, "Morgan") in connection with the relationship of that partnership with Morgan, or to give any instruction with respect to any account or to enter into any transaction with Morgan;
2. RESOLVED, that those persons above, acting in the manner specified therein, are authorized to delegate the authority granted under that Resolution to any other person by written appointment submitted to Morgan and any such appointment shall remain in full force and effect until Morgan shall receive written notice to the contrary from the Organization acting in general partner;
3. RESOLVED, that any action of the types authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and
4. RESOLVED, that any Resolution certified to Morgan by the Secretary, or other duly appointed officer of the Organization shall remain in full force and effect until Morgan has received certification of a subsequent Resolution amending, superseding or revoking it.

C. Certification of Incumbency (Corporations Only)

The following certificate of incumbency must be completed when the preceding Resolutions identify authorized signatories by title only. I also certify that the following are officers of this Corporation elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the partnership until you have been furnished with a duly certified notice to the contrary:

Table with 3 columns: Print Name, Title, Date. It contains four empty rows for listing officers.

I further certify that this Organization is duly organized and existing and has the power and authority to take the actions contemplated by the foregoing resolutions.

D. Signature

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the 16 day of Oct 2012.

Handwritten signature of Robert L. Spallina, date 10/16/12, and printed name ROBERT L. SPALLINA.

J.P. Morgan Account Suitability Supplement

A. Account Information (required for JPMS Brokerage and Investment Management accounts)

Title of Account: BERNSTEIN FAMILY INVESTMENT LLLP

Personal Accounts

- Individual, Joint (JTWROS/JAWROS for TX residents), Tenants in Common, Tenants by the Entirety, Community Property, Transfer on Death (TOD), UTMA/UGMA, IRA

Primary Account Owner: Number of Dependents, Name of Employer, Occupation/Position, Owner Annual Income (\$), Liquid Net Worth (\$), Total Net Worth excl. primary residence (\$)

Joint Account Owner:

Annual Income (\$)

Entity Accounts

- Corporation, Partnership, PIC/PHC (applicable to international entities only), Sole Proprietorship, Foundation, Endowment, Limited Liability Company, Limited Liability Partnership, Other Non Profit, Annual Income (\$), Liquid Net Worth (\$), Total Net Worth (\$)

Trust/Estate Accounts

- Trust, Estate, Endowment, Foundation, ERISA Plan, Other Charitable Trust, Other, Trust/Estate Liquid Net Worth (\$), Trust/Estate Total Net Worth (\$)

B. Affiliations (required for JPMS Brokerage and Investment Management accounts)

Applicable to account owners or authorized signers or trustees and executors.

I, my spouse, or immediate family member who receives material support from me or gives material support to me is, or has been, a director, corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock: Yes No

If yes, name of person, Name of corporation

If yes, is the corporation traded publicly on a U.S. Stock exchange? Yes No

I, my spouse, immediate family member who receives material support from me or gives material support to me, or an individual controlling the account is employed by or associated with a Broker-Dealer: Yes No

If yes\*, name of Broker-Dealer, Name of employee/assoc.

Account holder or immediate family member or another household member is an employee of a financial institution or insurance company: Yes No

If yes\*, name of institution, Name of employee/assoc.

\*If Yes, Broker-Dealer and FINRA member financial institutions must provide written permission on corporate letterhead to open a Brokerage, Margin, or Investment Management account.

C. Brokerage Account Information (required for JPMS Brokerage accounts only)

Investment Profile

My objective for this account (check one): Capital Preservation, Income Generation, Capital Appreciation

Speculative or aggressive investments that may generate higher returns but may be riskier than other investments because I may lose all or part of my investment (check one): Are permitted in this account, Are not permitted in this account

Primary source of income: Investments, Compensation, Pension, Other

Please indicate the number of years of personal trading experience for the authorized party(s) on this account:

Stocks 30, Bonds 30, FX 10, Structured Products 0, Options 20, Emerging Markets 10, Hedge Funds/Private Placements 10, Futures/Commodities 10, Mutual Funds 0

I currently have brokerage accounts with the following firms:

Approximate value of investable assets held away from the firm? \$

Those assets are invested in the following Asset Classes: Equities, Fixed Income & Cash, Alternative Investments, Other

Most of those assets are invested in: Equities, Fixed Income & Cash, Alternative Investments, Other

Check only one selection for Investment Time Horizon, Primary Liquidity Needs, and Secondary Liquidity Needs

Investment Time Horizon: Less than 1 year, 1-5 years, 6-10 years, Greater than 10 years

Primary Liquidity Needs: Short Term, Medium Term, Long Term, None

Secondary Liquidity Needs: Short Term, Medium Term, Long Term, None

J.P. Morgan Use Only

Title SPN CAS



J.P. Morgan Entity Account Application

A. Entity Information

Type of Business LIMITED LIABILITY PARTNERSHIP Tax ID: 26-2124343
Date of Incorporation/Organization 02/15/2008 State of Incorporation/Organization FL
Primary Authorized Contact Person ROBERT L. SPALLINA Phone 561 997 7008
Email Address rspallina@tescherspallina.com Mobile Phone
Business Address 950 PENINSULA CORPORATE CIR STE 3010 City BOCA RATON State FL Zip 33487
Mailing Address same as Business Address? [X] Yes [ ] No
Mailing Address City State Zip

B. Account Information

Title of account/Name of business: BERNSTEIN FAMILY INVESTMENT LLLP
[ ] Corporation [ ] Partnership [ ] Sole Proprietorship [ ] Endowment [ ] Foundation [ ] Limited Liability Company [X] Limited Liability Partnership
Is the entity Non Profit? [ ] Yes
I have applied to open the following accounts (check all that apply):
[ ] Checking Account [ ] Money Market Deposit Account/Savings [X] Investment Management/Third Party Manager/J.P. Morgan Advisory Program (discretionary)
[X] Asset/Brokerage [ ] Asset/Custody
I hereby apply for a Line of Credit linked to my Asset Account [ ] Yes\* (U-1 form will be required) [ ] No
\*Please be advised that if you have another account with the same feature, this is not applicable.
Automatic Sweep (Applicable only to Asset or Asset with Brokerage Accounts):
As further described in the Asset Account Agreement, uninvested cash balances and new cash deposits will be transferred automatically to: [ ] Deposit Sweep OR [X] JPMorgan Tax Free Money Market Sweep Fund
Account Tax Cost Methodology: [X] High Cost [ ] Long Term High Cost [ ] FIFO [ ] Low Cost
The following asset types should utilize the Average Cost accounting option:
[ ] Regulated Investment Company (RIC) Only [ ] Dividend Reinvestment Plan (DRP) Only [ ] Both RIC and DRP [ ] None
Each account I open, and each subaccount opened under such account from time to time, are subject to the security interest provisions in the Agreement (as defined below in "D. Agreement") and are pledged as Collateral for all my Obligations.

C. Ownership Information

Is this a privately held operating company in which any one person or entity has 25% or more of the ownership interest?
[X] Yes complete owner information below [ ] No
Controlling Owner (Primary) BERNSTEIN HOLDINGS LLC % of Ownership 1%
Date of Birth: 02-06-2000 SSN#: 320-23-4597
Controlling Owner SIMON L BERNSTEIN TST AGREEMENT % of Ownership 49.5%
Date of Birth: 05-20-2008 SSN#: 371-32-5211
Controlling Owner SHIRLEY BERNSTEIN TST AGREEMENT % of Ownership 49.5%
Date of Birth: 05-20-2008 SSN#: 347-30-9749
Controlling Owner % of Ownership
Date of Birth: SSN#:

**J.P. Morgan Entity Account Application**

**J.P.Morgan**

**D. Agreement**

I have read, understand and agree to this application and either the General Terms for Accounts and Services and the applicable or, for Commercial Checking only, the Account Terms (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

**E. Signature**

All authorized signers are required to sign below unless the entity's governing documents permit otherwise. **Please note:** any changes not **initialed** by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.



*[Handwritten Signature]* *8/10/12*

ROBERT L. SPALLINA

Signature

Date

Print Name



Signature

Date

Print Name



Signature

Date

Print Name

**Kimberly Moran**

---

**From:** McNally, Gavin [gavin.mcnally@jpmorgan.com]  
**Sent:** Friday, October 12, 2012 4:55 PM  
**To:** Kimberly Moran  
**Subject:** Remaining account documents for Bernstein Holdings LLC and Bernstein Family Investment LLLP  
**Attachments:** Corporate\_Account\_Application-pdf.zip; Derivatives\_Approval\_New\_Acct-pdf.zip; JPMorgan Corporate General Partner Certificate.968-pdf.zip; JPMorgan\_Risk\_Disclosure\_v1-pdf.zip; Suitability\_Supplement\_US1522-pdf.zip

Hi Kimberly,

Here are the additional forms that only require Robert's signature. And last but not least, the account maintenance area is requesting a simple letter signed by both Robert and Donald stating that Robert can act singly regarding these entities since they are co-PRs, otherwise we need to add Donald to all the forms.

Unfortunately since we did the original document package with Mr. Bernstein, FINRA has added new rules that require additional information we were not required to ask previously. In essence, we are resigning all the documents that are used to open an account for an LLC/LLLP. We filled in everything we could from the previous documents to make this as painless as possible. Let me know if you have any questions.

Best,



**Gavin McNally**, Associate Banker

**J.P Morgan Private Bank**  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
[gavin.mcnally@jpmorgan.com](mailto:gavin.mcnally@jpmorgan.com)

**J.P. Morgan Securities LLC**  
**JPMorgan Chase Bank, N.A.**  
NMLS ID: 821735

**Client Service Team**  
John Hawkins | Matthew Marcin  
T: (800) 576-0938  
F: (866) 225-2315  
[PB-Service0938@jpmorgan.com](mailto:PB-Service0938@jpmorgan.com)

**Global insights, local service, comprehensive capabilities. [www.jpmorgan.com](http://www.jpmorgan.com)**

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.

10/15/2012

TS004881

United States Life Insurance Company of  
NY

**The United States  
Life Insurance Company  
in the City of New York**  
Payment Processing Center  
P.O. Box 0801  
Carol Stream IL 60132-0801

### Notice of Payment Due

Prepared Date: 09/10/2012

Payment Center for:

The United States Life Insurance  
Company in the City of New York

<u>Due Date</u>	<u>Contract Number</u>	<u>Payable</u>
10/02/2012	UD000166N	SEMI-ANNUAL

SIMON L BERNSTEIN  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

Premium	\$	1,121.66
PAY THIS AMOUNT	\$	1,121.66

K 9 FL 1659 V 4

Send Correspondence Other Than Payment To:

**The United States Life Insurance Company  
in the City of New York**

P.O. Box 4373 • Houston, TX 77210-4373 • 1-800-666-1051 • www.americangeneral.com

#### Please Return This Part

*Make Checks payable to:*  
The United States Life Insurance Company  
Payment Processing Center  
P.O. Box 0801  
Carol Stream IL 60132-0801

Contract Number UD000166N  
Insured's Name SIMON L BERNSTEIN  
Due Date 10/02/2012

When your payments are made by check, we may electronically debit your checking account for the amount of your check on the day that we receive your payment. If the payment is processed electronically, the check will not be returned with your checking account statement, but will be reflected as an 'electronic payment'. We will consider receipt of a payment by check as authorization to process your payment electronically.

PAY THIS AMOUNT	\$1,121.66
Additional Payment Enclosed	\$

<b>Total Enclosed</b>	<b>\$</b>
-----------------------	-----------

To ensure proper credit, please write the contract number on your check or money order and return this notice with your payment.

202037292254227616000112166700801



Pending  
Bills  
for ELDs

PRIVATE CLIENT GROUP  
P.O. BOX 2017  
JERSEY CITY NJ 07303-2017

PGCHK

Bernstein Family Realty LLC  
7020 Lions Head Lane  
Boca Raton FL 33496

**Private Client Group**

A division of Chartis

**Claims Toll Free #: 888-760-9195**  
**Adjuster ID Number: 10044**

**Claim Office:** 346

**Payee Name:** Bernstein Family Realty LLC

**Claimant:** Bernstein Family Realty LLC

**Insured Name:** Bernstein Family Realty LLC

**Producer:** Risk Mgmt. Advisory Group

**Insuring Company:** CHARTIS PROPERTY CASUALTY COMPANY

**Check Number:** 60178331

**RFP Number :** 90292988

**Check Date :** 06/07/2012

Policy No.	Claim No.	Symbol	Date of loss	Type	Status	Amount
000002346146	00536470	HOP	05/25/2012	IND	FINAL	\$3,958.16

**Reason For Payment:**

Thomas M. Schmiedl  
Florida Property Claims Adjuster  
Private Client Group  
  
(561) 379-5309 Telephone  
(866) 858-9356 Facsimile  
  
Thomas.Schmiedl@chartisinsurance.com



May 31, 2012

Bernstein Family Realty LLC  
7020 Lions Head Lane  
Boca Raton FL 33496

RE:                    Our Insured:                    Bernstein Family Realty LLC  
                          Policy Number:                0002346146  
                          Claim Number:                00536470  
                          Date of Loss:                 05/25/2012  
                          Loss Description:             Property Damage  
                          Location:                      2753 NW 34th Street Boca Raton FL  
                          Policy Effective Dates:     06/20/2011 to 06/20/2012  
                          Underwriting Company:     Chartis Property Casualty Co

Dear Sir or Madam:

We acknowledge that on 5/31/2012 we received notice of the captioned claim. Your claim has been assigned to the undersigned adjuster who will advise and assist you in the process. If you have any concerns that require immediate attention, please contact me directly at 561.379.5309.

We are required by The Chief Financial Officer for the State of Florida to notify you about a mediation process available to you on covered residential claims with disputes of \$500 or more. Please review the following pages for details and feel free to contact the undersigned if you have any questions about this program.

We hope you are satisfied with the quality of our claims service. At the close of our file you will receive a Claims Satisfaction Survey. Please take the time to complete it to let us know how you feel about our service.

Sincerely,

*Tom Schmiedl*

Thomas M. Schmiedl  
Florida Property Claims Adjuster  
Private Client Group on behalf of Chartis Property Casualty Co

cc: Risk Mgmt. Advisory Group 305.556.3680

Chartis  
4521 PGA Blvd., # 219  
Palm Beach Gardens, FL 33418  
www.chartisinsurance.com

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle a covered claim with a disputed value of \$500 or greater. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at (877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

An insured may request mediation by contacting the Department at (877) 693-5236; by faxing a request to the Department at (850) 488-6372; or by writing to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-4212. If an insured requests mediation prior to receipt of the notice of the right to mediation, the insurer shall be notified by the Department of the existence of the dispute twenty-one (21) days prior to the Administrator processing the insured's request for mediation. If an insurer receives a request for mediation, the insurer shall notify the Mediation Section within forty-eight (48) hours of receipt of the request by fax or email. The Administrator shall notify the insurer within Seventy-Two (72) hours of receipt of requests filed with the Department. The insured shall provide the following information, if known:

- a. Name, address, e-mail address, and daytime telephone number of the insured and location of the property if different from the address given;
- b. The claim and policy number for the insured;
- c. A brief description of the nature of the dispute;
- d. The full name of the insurer and the name, address, e-mail address, and phone number of the contact person for scheduling mediation; and
- e. Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

The parties have Twenty-One (21) days from the date of the notice within which to settle the claim before the Department will assign a mediator. The Administrator will select the mediator. At any time, the parties have the right to disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference. The insured is to notify the mediator Fourteen (14) days before the mediation conference if the insured will bring representation to the conference, unless the insurer waives the right to the notice of representation. Upon receipt of such notice from the insured, the mediator shall provide notice to the insurer that the insured will be represented at the mediation conference.

Nothing herein constitutes nor should it be construed by you as a waiver of any of the rights of the Chartis Property Casualty Co under its policy of insurance, nor is it the purpose of this letter to waive any of the policy terms and/or conditions or defenses which further investigation or discovery, if suit is instituted, may reveal.

You can request additional information from Chartis Property Casualty Co at the address listed in your policy or call them at 888-724-8882.

**AQUATIC ISLES POOL SERVICE**  
**100 NORTHWEST 4<sup>TH</sup> STREET**  
**BOCA RATON, FLORIDA 33432**  
**PHONE: (561) 367 7946 FAX: (561) 367-1422**

7/31/2012

Dear valued customer,

In recent months we have been encountering a new pest, the "Rugose Spiraling Whitefly". This is not to be confused with the "Ficus Whitefly" which has been systematically destroying Ficus hedges in our area over the last few years. While the species has been around for a few years in Florida, it has only recently become an issue for us and some of our customer's swimming pools. Please call your exterminator or look up "Rugose Spiraling Whitefly" on the internet to get the latest facts on this pest. They look like a very small white moth and can be seen floating on top of your pool and attached to the tile and coping.

If you have the whitefly infested trees near your swimming pool, you may experience a sticky substance on your deck or patio and your pool water turning green and murky. This may be a result of honeydew. A clear, sticky substance secreted from the whiteflies. It gets into your pool and destroys chlorine and clogs the pool filter. While we are still learning how to best combat this, we have had good luck temporarily super-chlorinating (shocking) pools and then add an enzyme that will dissolve and get rid of the "honeydew". We will have to charge a fee for this added service and chemical, which can run from \$50.00 and higher, depending on the level of infestation. Please note that this is not an automatic charge for everyone. If you have (or begin to have) this problem we will be in contact with you to discuss what must be done. If you do notice that you start to have these flies in your pool please call us and your exterminator.

Thank-you.

John Flood  
President

CAPPELLER LAW  
ATTORNEYS AT LAW

350 CAMINO GARDENS BOULEVARD  
SUITE 303  
BOCA RATON, FLORIDA 33432

JOHN M. CAPPELLER, JR., P.A.  
JCAPPELLER@CAPPELLERLAW.COM

TELEPHONE 561-620-2599  
FACSIMILE 561-620-2565

October 28, 2011

Mr. Simon Bernstein  
Bernstein Family Realty, LLC  
950 Peninsula Corporate Circle, #3010  
Boca Raton, FL 33487

Re: Bernstein Family Realty, LLC Loan from Walter and Patricia Sahn

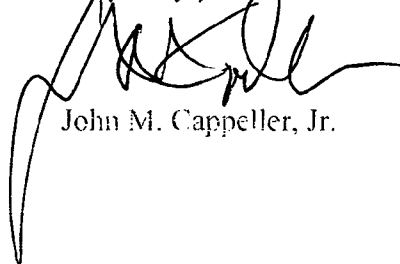
Dear Mr. Bernstein:

Enclosed is the Amendment to Mortgage and Promissory Note which extends your loan until June 19, 2014. Please sign on page 3 as Manager of Bernstein Family Realty, LLC. Your signature must be witnessed by 2 disinterested parties and must be notarized. The notary can also be one of the witnesses, but must sign in both places. Please have the witnesses print their names below their signatures.

Once you have completed the execution, please return the original to me in the enclosed envelope.

If you have any questions regarding this, please do not hesitate to contact me.

Very truly yours,



John M. Cappeller, Jr.

JMC:ebc  
Enclosures

Prepared by and return to:  
Cappeller Law  
John M. Cappeller, Jr.  
350 Camino Gardens Blvd., Suite 303  
Boca Raton, FL 33432

**AMENDMENT TO MORTGAGE AND PROMISSORY NOTE**

This AMENDMENT TO MORTGAGE AND PROMISSORY NOTE (this "Amendment") is entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2011 among **BERNSTEIN FAMILY REALTY, LLC**, a Florida limited liability company, having an address at 950 Peninsula Corporate Circle, Suite 3010, Boca Raton, FL 33487 (the "Mortgagor"), and **WALTER E. SAHM and PATRICIA SAHM**, having an address at 8230 SE 177<sup>th</sup> Winterthru Loop, The Villages, FL 32162 ("Mortgagee").

**WITNESSETH**

WHEREAS, Mortgagee granted Mortgagor a purchase money mortgage in the amount of \$110,000.00, evidenced by that certain Promissory Note dated June 20, 2008, (the "Promissory Note"); and

WHEREAS, the Promissory Note is secured, inter alia, by that certain Mortgage dated June 20, 2008 from Mortgagor in favor of Mortgagee, recorded on June 26, 2008 in Official Records Book 22723, Page 691, of the Public Records of Palm Beach County, Florida (the "Mortgage"); and

WHEREAS, Mortgagor has asked Mortgagee to extend the term of the Mortgage and the Promissory Note (the "Amendment"); and

WHEREAS, to document the Amendment, Mortgagor is executing and delivering to Mortgagee this Amendment to Mortgage and Promissory Note;

**DOCUMENTARY STAMP TAXES AND INTANGIBLE TAXES ON THE ORIGINAL INDEBTEDNESS OF \$110,000.00 WERE PAID IN FULL UPON THE RECORDING OF THE MORTGAGE AND SECURITY AGREEMENT DATED JUNE 20, 2008 AND RECORDED ON JUNE 26, 2008 IN OFFICIAL RECORDS BOOK 22723 PAGE 691, IN THE PUBLIC RECORDS OF PALM BEACH, FLORIDA.**

NOW THEREFORE, in consideration of the foregoing premises and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

1. Amendment to Mortgage and Promissory Note. The parties hereto amend the Mortgage and Promissory Note to provide that by agreement the date on which all principal is due and payable is hereby extended to June 19, 2014. Annual payments of interest only at the rate of 6.5% per annum shall continue to be due on the anniversary date of the Promissory Note until June 19, 2014 when all unpaid principal and accrued interest shall be due and payable in full.

2. Confirmation and Ratification. Mortgagor hereby ratifies and confirms all its obligations set forth in the Mortgage and Promissory Note. Mortgagor hereby certifies to Mortgagee that no event of default has occurred under such documents, nor any event which, with the giving of notice or the passage of time or both, would constitute such an event of default. Mortgagor hereby represents and warrants to Mortgagee that Mortgagor has no defense or offsets against the payment of any amounts due, or the performance of any obligations required by, the Loan Documents.

3. Miscellaneous.

(a) Except as expressly amended herein, the Mortgage and Promissory Note remain in full force and effect.

(b) This Amendment may be executed in multiple counterparts each of which, when taken together, shall constitute one and the same instrument.

(c) In the event of any inconsistency between the terms contained herein, and the provisions of Mortgage and Promissory Note, the terms of this Amendment shall govern.

(d) The individual executing this document hereby certifies that he has authority to engage in and execute this Amendment to Mortgage and Promissory Note.

**SEE EXECUTION BLOCK ON NEXT PAGE**



IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the day and year first above written.

Signed, sealed and delivered  
in the presence of:

**WITNESSES:**

**MORTGAGOR:**

**BERNSTEIN FAMILY REALTY,  
LLC, a Florida limited liability  
company**

\_\_\_\_\_  
Print Name: \_\_\_\_\_

By: \_\_\_\_\_  
Simon Bernstein, Manager

\_\_\_\_\_  
Print Name: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_\_, 2011, by Simon Bernstein, as Manager of Bernstein Family Realty, LLC, a Florida limited liability company. He \_\_\_\_ is personally known to me or \_\_\_\_ has produced a driver's license as identification.

(Seal)

\_\_\_\_\_  
Notary Public, State of Florida  
Name: \_\_\_\_\_  
Commission Expires: \_\_\_\_\_  
Commission No.: \_\_\_\_\_



**Your Security Connection Lic #**  
**EC13005007**

**Invoice**

1338 S Killian Dr. Unit 12  
Lake Park, FL 33403  
Tel: 561-844-7004 Fax : 561-935-4488  
Billing@YourSecurityConnection.com

DATE	Invoice #
10/1/2012	28118

<b>Customer</b>
M/M Elliott Bernstein 7020 Lions Head Lane St Andrews Country Club Boca Raton, FL 33496

<b>SHIP TO</b>

<b>TERMS</b>	<b>Due Date</b>	<b>TECH</b>	<b>Project/Job</b>
	10/1/2012	PI	Bernstein Si/4696cw...

ITEM	DESCRIPTION	QTY	U/M	RATE	SVC	AMOU...
Quarterly	Monitoring fees, payable quarterly in advance for fiscal quarters: (Jan-Mar, Apr-Jun, Jul-Sept, Oct-Dec)	3		22.99		68.97T

<b>Subtotal</b>	\$68.97
<b>Sales Tax (6.0%)</b>	\$4.14
<b>Payments/Credits</b>	\$0.00
<b>Balance Due</b>	\$73.11

Note 1: Test your Alarm System at least ONCE every 7 days for proper functionality.  
 Note 2: Ensure alarm is registered with Sheriff's Office and permit is on file at CMS  
 Note 3: Late fees will be added 15 days after due date.  
 Note 4: \$25 charge on all returned/NSF checks.  
 Note 5: Customer is responsible for Collection and Legal fees on collections.



# SAINT ANDREW'S SCHOOL

3900 JOG ROAD  
BOCA RATON, FLORIDA 33434  
(561) 210-2030

9/5/2012

Page 1

Joshua E. Bernstein

ACCOUNT OF:

Mr. and Mrs. Simon Bernstein  
7020 Lions Head Ln  
Boca Raton, FL 33496

11988 tenth

AMOUNT DUE	\$903.95
AMOUNT ENCLOSED	

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

DATE	TYPE	REFERENCE	CHARGE	CREDIT
		<b>Joshua E. Bernstein</b>		
		Balance Forward 8/1/2012	\$0.00	\$0.00
8/31/2012	Charge	Bookstore Charges	\$903.95	
		<b>Subtotal - Joshua E. Bernstein</b>	<b>\$903.95</b>	

### STATEMENT

Current	31-60	61-90	over 90	TOTAL
\$ 903.95	\$ 0.00	\$ 0.00	\$ 0.00	\$ 903.95

ALL OUTSTANDING BALANCES ARE DUE UPON RECEIPT. PAYMENTS MUST BE RECEIVED NO LATER THAN 10/3/12.  
PAST DUE BALANCES AT THAT TIME WILL BE SUBJECT TO LATE CHARGES AT THE RATE OF 1½% MONTHLY.

Saint Andrew's School

Bookstore Charges

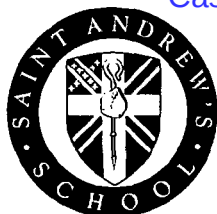
August 2012

11988 Bernstein, Joshua

Type: Default Charge O Sales: \$903.95

Balance: \$903.95

Date	Item Lookup Code	Description	Qty	Price	Total
8/16/201	9780078746376	Chemistry Matter and Change!	1	\$112.00	\$112.00
	9780395977255	Algebra & Trig Structure/Meth2!	1	\$115.00	\$115.00
	9780887276767	Integ Chinese Char Wkb Lv1Pt2!	1	\$34.00	\$34.00
	9780887276736	Integ Chinese Text Lv1 Pt 2!	1	\$88.00	\$88.00
	9780028003979	World History The Human Exp!	1	\$110.00	\$110.00
	97908	Words Trapped in Amber!	1	\$12.00	\$12.00
	9780136028604	Handbook for Writers-New Ed!	1	\$87.00	\$87.00
	9781565841475	Coming of Age in America!	1	\$16.95	\$16.95
	92954	Integ Chinese Online Lv1 Pt2!	1	\$45.00	\$45.00
	8385	Champ-W Jersey Red!	1	\$22.00	\$22.00
	8374	UA-M Catalyst Red T-SA Scots!	1	\$28.00	\$28.00
	8392	UA-W Charged V Neck T Red!	1	\$23.00	\$23.00
	8375	UA-M Clipper Shorts Men Red!	1	\$32.00	\$32.00
	8372	UA Hat-BlackFlatBill!	1	\$20.00	\$20.00
8/17/201	97800	Used Books	1	\$70.00	\$70.00
	8419	Champ-Y WhiteSA SCOTS BLOC	1	\$15.00	\$15.00
8/18/201	9780028003979	World History The Human Exp!	-1	\$110.00	(\$110.00)
8/20/201	033317192120	Calculator-TI-84 Plus!	1	\$120.00	\$120.00
	150	Pen/Pencil-\$1.50	7	\$1.50	\$10.50
	200	Pen/Pencil \$2.00	1	\$2.00	\$2.00
	043100153269	College Ruled Filler Paper!	1	\$2.75	\$2.75
	043100061908	Mead 5 Star Graph Paper!	1	\$6.25	\$6.25
	072782230807	Dividers-Plastic!	2	\$5.75	\$11.50
	070972323544	Spiral Notebook-1 Subject!	2	\$4.00	\$8.00
	043100099109	Composition Books!	1	\$2.50	\$2.50
	1003	1" Green Binder!	1	\$4.50	\$4.50
	1001	1" Red Binder!	1	\$4.50	\$4.50
	1503	1 1/2" Green Binder!	1	\$6.00	\$6.00
	603300002608	Duo Camo Folders*	1	\$1.50	\$1.50
8/21/201	070972323544	Spiral Notebook-1 Subject!	1	\$4.00	\$4.00
<b>Total</b>			<b>36</b>		<b>\$903.95</b>



# SAINT ANDREW'S SCHOOL

3900 JOG ROAD  
BOCA RATON, FLORIDA 33434  
(561) 210-2030

9/5/2012

Page 1

Daniel E. Bernstein

ACCOUNT OF:

Mr. and Mrs. Simon Bernstein  
7020 Lions Head Ln  
Boca Raton, FL 33496

11983

fourth

AMOUNT DUE	\$98.00
AMOUNT ENCLOSED	

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

DATE	TYPE	REFERENCE	CHARGE	CREDIT
		<b>Daniel E. Bernstein</b>		
8/31/2012	Charge	Balance Forward 8/1/2012	\$0.00	\$0.00
		Bookstore Charges	\$98.00	
		<b>Subtotal - Daniel E. Bernstein</b>	<b>\$98.00</b>	

### STATEMENT

Current	31-60	61-90	over 90	TOTAL
\$ 98.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 98.00

ALL OUTSTANDING BALANCES ARE DUE UPON RECEIPT. PAYMENTS MUST BE RECEIVED NO LATER THAN 10/3/12.  
PAST DUE BALANCES AT THAT TIME WILL BE SUBJECT TO LATE CHARGES AT THE RATE OF 1½% MONTHLY.

Saint Andrew's School

Bookstore Charges

August 2012

11983 **Bernstein, Daniel**

Type: Default Charge O Sales: \$98.00

Balance: \$98.00

Date	Item Lookup Code	Description	Qty	Price	Total
8/12/201	072067138064	Pencils Ticonderoga-12 pk Shp!	2	\$3.00	\$6.00
	079184410028	Pencil Sharpener!	1	\$1.00	\$1.00
	072838320100	Pens-Boxed for 4th-Black!	1	\$8.00	\$8.00
	078484094303	Scissors-Fiskar Pointed!	1	\$3.50	\$3.50
	078484094303	Scissors-Fiskar Pointed!	1	\$3.50	\$3.50
	071662000240	Crayola Crayons-24 Pack!	1	\$2.50	\$2.50
	071662077099	Crayola Thin Markers 8!	1	\$4.00	\$4.00
	071662077082	Crayola Markers Broad 8!	1	\$4.50	\$4.50
	071662040123	Crayola Colored Pencils-12!	1	\$3.50	\$3.50
	079184300190	Pencil Case 2 Zipped Mesh!	1	\$3.50	\$3.50
8/16/201	5011	Embroidery	2	\$8.00	\$16.00
	7174	UA-Backpack Victory-Black!	1	\$42.00	\$42.00
<b>Total</b>			<b>14</b>		<b>\$98.00</b>



# SAINT ANDREW'S SCHOOL

3900 JOG ROAD  
BOCA RATON, FLORIDA 33434  
(561) 210-2030

9/5/2012

Page 1

Jacob N. Bernstein

ACCOUNT OF:

Mr. and Mrs. Simon Bernstein  
7020 Lions Head Ln  
Boca Raton, FL 33496

11987

eighth

AMOUNT DUE	\$830.99
AMOUNT ENCLOSED	

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

DATE	TYPE	REFERENCE	CHARGE	CREDIT
<b>Jacob N. Bernstein</b>				
		Balance Forward 8/1/2012		\$0.01
8/25/2012	Charge	Laptop Computer/Maintenance	\$225.00	
8/31/2012	Charge	Bookstore Charges	\$606.00	
		<b>Subtotal - Jacob N. Bernstein</b>	<b>\$830.99</b>	

### STATEMENT

Current	31-60	61-90	over 90	TOTAL
\$ 830.99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 830.99

ALL OUTSTANDING BALANCES ARE DUE UPON RECEIPT. PAYMENTS MUST BE RECEIVED NO LATER THAN 10/3/12. PAST DUE BALANCES AT THAT TIME WILL BE SUBJECT TO LATE CHARGES AT THE RATE OF 1½% MONTHLY.



Florida Power & Light Company  
 PO Box 025576  
 Miami, FL 33102  
 Case # 12-13 / 27

Filed: 03/12/2018 Pages: 1100  
 46062 41185311150311 7624000000

Please request changes on the back.  
 Notes on the front will not be detected.

The amount enclosed includes the following donation:  
 FPL Care To Share \$ \_\_\_\_\_



B 3,7 4118



AUTO \*\*C0 9649  
 177512

THE BERNSTEIN FAMILY REALTY  
 LLC  
 7020 LIONS HEAD LN  
 BOCA RATON FL 33496-5931

Make check payable to FPL in U.S. funds  
 and mail along with this coupon to:

FPL  
 GENERAL MAIL FACILITY  
 MIAMI FL 33188-0001



Account number	Total amount you owe	New charges due by	Amount enclosed
53111-50311	\$42.67	Sep 18 2012	\$

**Your electric statement**

Account number: 53111-50311

For: Jul 26 2012 to Aug 28 2012 (33 days)  
 Customer name: THE BERNSTEIN FAMILY REALTY  
 Service address: 2753 NW 34TH ST

Statement date: Aug 28 2012  
 Next meter reading: Sep 25 2012

Amount of your last bill	Payments (-)	Additional activity (+ or -)	Balance before new charges (=)	New charges (+)	Total amount you owe (=)	New charges due by
460.62	921.24 CR	0.00	460.62 CR	503.29	\$42.67	Sep 18 2012

**Meter reading - Meter ACD7936**

Current reading 70278  
 Previous reading - 66088  
 kWh used 4190

Amount of your last bill 460.62  
 Payments received - Thank you 921.24 CR  
 Balance before new charges \$460.62CR

**Energy usage**

	Last Year	This Year
kWh this month	5101	4190
Service days	30	33
kWh per day	170	127

**New charges (Rate: RS-1 RESIDENTIAL SERVICE)**

Electric service amount	426.98**
Storm charge	4.94
Gross receipts tax	11.07
Franchise charge	27.69
Utility tax	32.61
<b>Total new charges</b>	<b>\$503.29</b>

**\*\*The electric service amount includes the following charges:**

Customer charge: \$5.90  
 Fuel: \$171.97  
 (First 1000 kWh at \$0.033430)  
 (Over 1000 kWh at \$0.043430)  
 Non-fuel: \$249.11  
 (First 1000 kWh at \$0.051840)  
 (Over 1000 kWh at \$0.061840)

**Total amount you owe \$42.67**

- Payment received after **September 18, 2012** is considered **LATE**; a late payment charge of **1.50%** will apply and your account may be subject to an adjusted deposit billing.



Florida Power & Light Company  
 PO Box 025576  
 Miami, FL 33102

Please have your account number ready when contacting FPL.  
 Customer service: (561) 994-8227  
 Outside Florida: 1-800-226-3545  
 To report power outages: 1-800-4OUTAGE (468-8243)  
 Hearing/speech impaired: 711 (Relay Service)  
 Online at: [www.FPL.com](http://www.FPL.com)



Saint Andrew's School

Bookstore Charges

August 2012

11987 Bernstein, Jacob

Type: Default Charge O Sales: \$606.00

Balance: \$606.00

Date	Item Lookup Code	Description	Qty	Price	Total
8/12/201					
	9780887277962	Integ Chinese eTextbo Lv1 Pt1!	1	\$50.00	\$50.00
	9780887277467	Integ Chinese Online Lv1 Pt1!	1	\$45.00	\$45.00
	9780078651137	Algebra 1-2005 Edition!	1	\$100.00	\$100.00
	9781583564516	Force and Motion Lab 8th!	1	\$10.00	\$10.00
	9781583564455	Chemical Interations Lab 8th!	1	\$10.00	\$10.00
	9781583564219	Electronics Lab 8th!	1	\$10.00	\$10.00
	1002	1" Blue Binder!	1	\$4.50	\$4.50
	050362186379	1" Overlay Binder-White!	1	\$6.50	\$6.50
	043100152002	Wide Ruled Filler Paper!	2	\$3.00	\$6.00
	043100061908	Mead 5 Star Graph Paper!	2	\$6.25	\$12.50
	072782230807	Dividers-Plastic!	2	\$5.75	\$11.50
	070972323544	Spiral Notebook-1 Subject!	2	\$4.00	\$8.00
	711888432233	Expandable 13 Pocket File-Cle!	1	\$7.50	\$7.50
	5072	Duo Tang Packet-7th/8th Grade!	1	\$4.00	\$4.00
	050362186300	1" Overlay Binder-Black!	1	\$6.50	\$6.50
	072782230807	Dividers-Plastic!	2	\$5.75	\$11.50
	1001	1" Red Binder!	1	\$4.50	\$4.50
	079252131053	Ruler 12" Colored#	1	\$1.00	\$1.00
	071662040123	Crayola Colored Pencils-12!	1	\$3.50	\$3.50
	071709001919	Glue Stick- Avery Jumbo!	3	\$2.50	\$7.50
	100	Pen/Pencil \$1.00	2	\$1.00	\$2.00
	150	Pen/Pencil-\$1.50	4	\$1.50	\$6.00
	200	Pen/Pencil \$2.00	3	\$2.00	\$6.00
8/16/201	8395	MS Laptop Sleeve!	1	\$20.00	\$20.00
	7646	UA-Y Polo Red!	1	\$32.00	\$32.00
	8162	UA-Y Polo Navy!	1	\$32.00	\$32.00
	7632	UA-Y Polo Lt Blue!	1	\$32.00	\$32.00
	7645	UA-Y Polo White!	1	\$32.00	\$32.00
	8418	Champ-Y WhiteSA Script ArchTs!	1	\$15.00	\$15.00
	7663	UA-YWhite T White/Bla*	1	\$26.00	\$26.00
	8382	UA-Y White-NuTechScots Ov Es	1	\$23.00	\$23.00
	8377	UA-Clipper Shorts Youth Red!	1	\$32.00	\$32.00
	8391	UA-Y Full Zip Black!	1	\$35.00	\$35.00
8/17/201	9780078651137	Algebra 1-2005 Edition!	-1	\$100.00	(\$100.00)
8/18/201	10202	UA-Backpack Renegade Black!	1	\$55.00	\$55.00
8/30/201	9780887276484	Integ Chinese Charact Lv1 Pt1!	1	\$30.00	\$30.00
8/31/201	071649402005	Master Lock!	1	\$8.00	\$8.00
<b>Total</b>			<b>48</b>		<b>\$606.00</b>



AIR CONDITIONING  
INCORPORATED

1717 S.W. FIRST WAY, #14 • DEERFIELD BEACH, FLORIDA 33441  
Phone (954) 421-2882 • (561) 395-2333  
Fax (954) 421-2883

AIR CONDITIONING  
SERVICE &  
INSTALLATION

**INVOICE 47311**

**Customer No. BERNSS**

Bill To:  
**Simon Bernstein**  
7020 Lions Head Ln.  
Boca Raton, FL 33496

Ship To:  
**Candice Bernstein**  
2753 NW 34 St.  
Boca Raton, FL 33434

Date		Ship Via		F.O.B.		Terms		
08/28/12		Delivered		Origin		Due Upon Receipt		
Purchase Order Number			Order Date		Salesperson		Our Order Number	
blw dr ln/fix ln R22			08/28/12		SI		bothunit	
Required	Shipped	U/M	Item Number	Item Description	Taxable	Unit Price	Extended Price	
	Back.Ord.				Disc %			
1	10	00 EA	FREON	R-22 Freon	N	36.00	360.00	
.00								
1	1	00 EA	WELD	Welding Materials	N	35.00	35.00	
.00								
1	1	EA	NITRO	Nitrogen	N	10.00	10.00	
1	1	00 EA	LLD3/8	Liquid Line Drier- 3/8	N	30.00	30.00	
.00								
1	1	00 EA	LAB	Labor	N	180.00	180.00	
.00								
1	1	00 EA	FS	Fuel Surcharge	N	5.00	5.00	
.00								
							<b>NonTaxable Subtotal</b>	<b>620.00</b>
							<b>Taxable Subtotal</b>	<b>0.00</b>
							<b>Tax</b>	<b>0.00</b>
							<b>Total</b>	<b>620.00</b>

Customer Original

Page 1

**KOOL RAY AIR CONDITIONING INC.** Case 1:13-cv-03643 Document #: 12-13

Filed: 03/12/2018 **Pages: 1100**

1717 S.W. First Way #14  
DEERFIELD BEACH, FLORIDA 33441

# HVAC SERVICE ORDER INVOICE

(561) 395-2333  
(954) 421-2882

47311

BILL TO \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

THIS WORK IS TO BE	
<input type="checkbox"/> C.O.D.	<input type="checkbox"/> CHARGE
<input type="checkbox"/> NO CHARGE	
MAKE <u>Treane</u>	MAKE _____
MODEL <u>ZTR036A100DA</u>	MODEL _____
SERIAL NUMBER <u>22047Y63F</u>	SERIAL NUMBER _____

NAME <u>Bernstein</u>	
STREET <u>2753 NW 34 St</u>	PAGE <u>8-27-12</u>
CITY <u>Boca Raton</u>	PROMISED _____
PHONE _____	CALL BEFORE <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.
TECHNICIAN <u>Steve</u>	AUTHORIZED BY _____
WORK TO BE PERFORMED <u>no AC.</u>	

ENVIRONMENTAL CHECK LIST			WORK PERFORMED	
WORK PERFORMED	QTY.	TYPE/DISPOSITION	CONDENSING UNIT	COND'S/ATE DRAINS
<input type="checkbox"/> RECOVERED			LEVELED	CLEANED MAIN DRAIN
<input type="checkbox"/> RECYCLED			CLEANED COIL	REPAIRED MAIN DRAIN
<input type="checkbox"/> RECLAIMED			CHECKED CHARGE	CLEANED PAN DRAIN
<input type="checkbox"/> RETURNED			REPAIRED LEAK IN COIL	REPAIRED PAN DRAIN
<input type="checkbox"/> DISPOSAL			REPAIRED LEAK IN COPPER	FURN. OR FAN COIL
<input type="checkbox"/> DISMANTLED			# REF.	REPLACED BELT
<input type="checkbox"/> CHANGED OUT/REPLACED		TOTAL \$	CHECKED MOTOR	ADJUSTED BELT

QTY.	MATERIALS & SERVICES	UNIT PRICE	AMOUNT	DESCRIPTION OF WORK PERFORMED
10	REFRIGERANT R-22 LBS.		360.00	found Clogged drain line on bedroom unit
	Nitro		10.00	blow out drain line
	Welding		35.00	and reset Safety Switch
	Liquid Line drier		30.00	found main system out of freon leak in copper at Condensing unit.
				8-29-12 Repair hole in copper, replace liquid line drier, evacuate system and recharge with R22.
	FILTERS x x			
	FILTERS x x			
	BELTS			
<b>TOTAL MATERIALS</b>			435.-	

ADJUSTED BELT	REPLACED BELT
ADJUSTED PULLEY	REPLACED PULLEY
ADJUSTED PULLEY	REPLACED PULLEY
ADJUSTED BELT	CLEANED BLOWER
REPLACED CONTACTOR	REPLACED BEARINGS
REPL. START. RELAY	OILED MOTOR
REPL. START. CAPACITOR	OILED BEARINGS
REPLACED RUN CAPACITOR	CLEANED HEAT EXCH.
CLEANED OR ADJ. CONTACTOR	REPLACED HEAT EXCH.
REPAIRED WIRING	CLEANED OR ADJ. PILOT
REPLACED FUSE	REPLACED THERMOCOUPLE
REPLACED COMPRESSOR	REPAIRED VALVE
EVAPORATOR COIL	
REPLACED EXP. VALVE	REPLACED VALVE
ADJUSTED EXP. VALVE	CLEANED VALVE
REPLACED CAP. TUBE	REPAIRED BURNERS
CLEARED CAP. TUBE	DUCT
REPAIRED COIL LEAK	REPAIRED
REPAIRED COPPER CONN.	ADJUSTED
CLEANED COIL	THERMOSTAT
LEVELED COIL	REPLACED
ELECT. HTR.	CLG TOWER
REPLACED LINK	CLEANED
REPLACED KLIX	
REPAIRED WIRE	PUMP(S)
REPLACED CONT.	GREASED
	REPAIRED
FILTERS	<input type="checkbox"/> CLEANED <input type="checkbox"/> REPLACED

HRS.	LABOR	RATE	AMOUNT
2	Steve		180.00
<b>TOTAL LABOR</b>			180.-

TOTAL SUMMARY	
TOTAL MATERIALS	435.-
TOTAL LABOR	180.-
TRAVEL CHARGE	5.-
TAX	
<b>TOTAL</b>	620.00

I have authority to order the work outlined above which has been satisfactorily completed. I agree that Seller retains title to equipment/materials furnished until final payment is made. If payment is not made as agreed, seller can remove said equipment/materials at Seller's expense. Any damage resulting from said removal shall not be the responsibility of Seller.

CUSTOMER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**LIMITED WARRANTY:** All materials, parts and equipment are warranted by the manufacturers' or suppliers' written warranty only. All labor performed by the above named company is warranted for 30 days or as otherwise indicated in writing. The above named company makes no other warranties, express or implied, and its agents or technicians are not authorized to make any such warranties on behalf of above named company.

REGULAR  WARRANTY  
 SERVICE CONTRACT

Thank You

**AQUATIC ISLES POOL SERVICE**  
**100 NORTHWEST 4 STREET**  
**BOCA RATON, FLORIDA 33432**  
**PHONE: 561-367-SWIM (7946)**  
**FAX: 561-367-1422**

**STATEMENT**

09/01/12

ACCT: MM3 BERN V4

BERNSTEIN FAMILY REALTY LLC  
7020 LIONSHEAD LN  
BOCA RATON FL 33496

**Total Due \$ 80.00**

**Amount Paid: \$ \_\_\_\_\_**

RE : 2753 NW 34 STREET

PLEASE RETURN THIS PORTION WITH PAYMENT

08/27/12	PREVIOUS BALANCE	80.00		80.00
	PAYMENT CK.#995325 8/27		-80.00	-80.00
	September Service Charge	80.00		80.00

CHARGES DUE UPON RECEIPT.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL (561) 367-7946.  
WE ACCEPT VISA, MASTERCARD AND AMERICAN EXPRESS

**80.00**

PLEASE PAY THIS AMOUNT

*Thank You*

**Wells Fargo - Home Equity Line**

Bernstein

Wells Fargo - Equity Line of Credit

fax Offs of Admin 866-249-5074

send Letter

The offices of Tescher & Spallina are representing  
the Estate of Simon Bernstein - ...

S



Wells Fargo acct ending 1945

MEMORY TRANSMISSION REPORT

TIME : OCT-10-2012 04:42PM  
TEL NUMBER : +5619977308  
NAME : TESCHER & SPALLINA

FILE NUMBER : 284  
DATE : OCT-10 04:40PM  
TO : 18662495074  
DOCUMENT PAGES : 003  
START TIME : OCT-10 04:40PM  
END TIME : OCT-10 04:42PM  
SENT PAGES : 003  
STATUS : OK

FILE NUMBER : 284

\*\*\* SUCCESSFUL TX NOTICE \*\*\*

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUZANN TESCHER

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

October 10, 2012

**VIA FACSIMILE 866-249-5074**  
Wells Fargo Bank, N.A.  
PO Box 660930  
Dallas, TX 75266-0930


**Re: Estate of Simon L. Bernstein  
Wells Fargo Account # 650 3847519**

Dear Sir or Madam:

Attached are the Letters of Administration and a copy of the death certificate for Simon L. Bernstein. The offices of Tescher & Spallina, P.A. are representing the Estate, and Robert L. Spallina and Donald R. Tescher are the co-Personal Representatives.

Should you have any questions, please call me.

Sincerely,

  
ROBERT L. SPALLINA

RLS/km  
Enclosures

LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
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DIANE DUSTIN  
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SUANN TESCHER

October 10, 2012

**VIA FACSIMILE 866-249-5074**

Wells Fargo Bank, N.A.  
PO Box 660930  
Dallas, TX 75266-0930

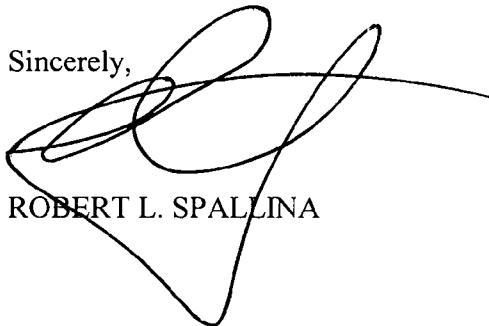
**Re: Estate of Simon L. Bernstein  
Wells Fargo Account # 650 3847519**

Dear Sir or Madam:

Attached are the Letters of Administration and a copy of the death certificate for Simon L. Bernstein. The offices of Tescher & Spallina, P.A. are representing the Estate, and Robert L. Spallina and Donald R. Tescher are the co-Personal Representatives.

Should you have any questions, please call me.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Spallina', written over a horizontal line.

ROBERT L. SPALLINA

RLS/km  
Enclosures





# Account Statement

Statement Date: August 7, 2012

Account Number: 650 3847519

Page 1 of 4

26,846 (CO650)



SHIRLEY BERNSTEIN  
SIMON L. BERNSTEIN  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

## Customer Service

Telephone  
(1-888-667-6059)

Online Banking  
[www.wellsfargo.com](http://www.wellsfargo.com)

Correspondence  
Wells Fargo Bank, N.A.  
PO Box 4233  
Portland, OR 97208-4233

Do not send payment to this address

## Payments

By mail  
Wells Fargo Bank, N.A.  
PO Box 660930  
Dallas, Tx 75266-0930

Overnight mail  
Wells Fargo Bank, N.A.  
Attn: Payment Services  
2324 Overland Dr.  
Billings, MT 59102-6401

Principal only payments  
Wells Fargo Bank, N.A.  
PO Box 660931  
Dallas, Tx 75266-0931

## Equity Line Of Credit

Shirley Bernstein  
Simon L. Bernstein

Account Number: 650 3847519

### Activity summary

Approved line of credit	\$521,000.00
Credit in use	\$520,725.75
Available credit	\$274.25
Beginning balance owed**	\$522,226.21
Ending balance owed**	\$522,226.21

\*\*These balances include unpaid finance charges and other unpaid fees and charges.  
The Ending balance owed is not a payoff amount. If you want to pay off and close your Home Equity Line of Credit, please contact Customer Service for detailed payoff instructions. Payoffs attempted in other ways may not close the account, resulting in a delay of the release of your collateral.



0F52N008100584210110410101010\*





Statement Date: August 7, 2012  
 Account Number: 650 3847519  
 Page 2 of 4  
 26,847

**Payment due**

Current payment due	\$1,429.01
Late fee due	71.45
<b>Total payment due on Sep 01*</b>	<b>\$1,500.46</b>

\*Your automatic payment is insufficient to cover the total payment due. Please remit the difference of \$71.45.  
 \*An automatic payment of \$1,429.01 will be withdrawn on 09/01/12 from the account you designated.

*With interest-only payments, you do not reduce your principal balance unless you voluntarily make principal payments during the interest-only period. At the end of your interest-only period, you will be required to pay all amounts of principal, interest and all other charges in a single balloon payment.*

**Activity detail**

Date effective	Description	Transaction amount	Principal balance*
07/07	Previous Balance		\$520,725.75
08/01	Finance Charge/Interest Payment	- \$1,429.01	
08/07	Periodic Finance/Interest Charge	\$1,429.01	
08/07	Ending Balance		\$520,725.75

\*Each change in the principal balance is shown.

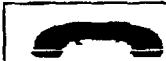
**Summary of Finance Charges**

<b>Total Periodic Finance Charge for This Billing Period</b>	
Finance Charge for Line Balance at Standard Rate	\$1,429.01
<b>Total Periodic Finance Charge</b>	<b>\$1,429.01</b>

**Standard Rate Finance Charge Detail**

Effective Date	Number of Days	Corresponding Annual Percentage Rate	Daily Periodic Rate
07/08	31	3.24%	.008852%

Your rate may vary according to the terms of your agreement. You may pay your balance(s) in full at any time. See back of statement for important information about your credit card and line of credit accounts.



**Are you interested in...**

- Purchasing a home or refinancing your current one? Call us at 1-800-866-0743
- Getting a student loan? Call us at 1-888-945-5373
- Optimizing the equity in your home? Call us at 1-866-259-0890

For more information on our products and services visit us at [wellsfargo.com](http://wellsfargo.com)

**Line of Credit Information**

Each principal balance shown on your statement represents the unpaid amount of the loan advances under your line of credit for that day and each day thereafter until a change in the principal balance is shown. All the Finance Charge that is Interest on Home Equity Line of Credit and the Interest on Personal and Portfolio Line of Credits will be determined as follows:

- Determine the principal balance for each day during this statement period; then
- Multiply the principal balance for each day during this statement period by the daily periodic rate in effect for such day; and
- Add these results

If your account is a Line of Credit with a Fixed Promotional Rate, the above is the method used to calculate your Finance Charge during and after the expiration of the introductory period. Please see your Fixed Promotional Rate offer for further details.

If your Home Equity Line of Credit account is subject to balance based pricing, the daily periodic rate and corresponding annual percentage rate (APR) will be determined each day based on the outstanding balance of your account. The daily periodic rate and corresponding APR applicable to each balance range are shown in the Summary of Finance Charge section on your statement.

If your Home Equity Line of Credit account is subject to a Promotional Discount, your total finance charge for the billing cycle is calculated by subtracting from the above described standard finance charge calculation a Promotional Interest Credit applicable to all Promotional Period Net Advances on your account during the billing cycle. Your "Net Advances" are that portion of each daily balance during the Promotional Period that exceed the principal balance of your account immediately before your Promotional Period began ("Principal Balance before Promotional Advance Period Began"), after adding new advances and subtracting all payments or credits. This Promotional Interest Credit is calculated by adding your Net Advances for each day during the Promotional Period in the billing cycle. If the daily balance is less than the Principal Balance before the Promotional Advance Period Began, the difference between these balances for that day will be subtracted from this calculation. This number is then divided by the number of Promotional Period days in the billing cycle, resulting in your Average Daily Promotional Balance. Your Average Daily Promotional Balance is then multiplied by the number of Promotional Period days in the billing cycle and by the Promotional Interest Credit Average Daily Periodic Rate, resulting in the Promotional Interest Credit. The Promotional Interest Credit is then subtracted from the total finance charge at your standard rate(s) to obtain the total finance charge for the billing cycle.

If your account is a Home Equity Line of Credit it is subject to a promotional discount and is subject to balanced based pricing, your total finance charge will be determined by using the above calculation and applying this calculation to all promotional net advances in the lines shown on this statement.

Payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the Customer Service phone number listed on your statement.

We must receive payment of at least the amount of the Total Payment Due as shown on your billing statement by the Payment Due Date or within the applicable grace period or a late fee will be assessed. Non-electronic payments must be accompanied by the remittance portion of your billing statement, be made by check, and be drawn on a US bank and payable in US dollars.

Payments accepted by Wells Fargo prior to a 5:00 p.m. cut off or branch closing hours via: bank branch, online (using Transfer Tab), ACH, ATM, (on your Home Equity Lines of Credit Only), phone or at the remittance address indicated on your billing statement (using the enclosed envelope and payment coupon), will be credited as of the date received. Payments received after the cut off time may be credited as of the next day.

Payments made in any other way may take up to 5 business days to be credited.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at: Wells Fargo Bank, N.A., P.O. Box 3356, Portland, OR, 97208-3356

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Special Rule for Credit Card Purchases.** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state, or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchases.)

**To Dispute or Report Inaccuracies in Information We Have Furnished to a Consumer Reporting Agency about Your Accounts**

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at the appropriate Credit Bureau Disputes address listed below, based on your account type. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, you will need to provide us with an identity theft report.

For Home Equity accounts:  
Wells Fargo Bank, N.A.  
Attn: Credit Bureau Disputes  
PO Box 31557  
Billings, MT 59107

For Personal/Portfolio Line of Credit accounts:  
Wells Fargo Bank, N.A.  
Attn: Credit Bureau Disputes Resolution Unit  
PO Box 3117  
Winston-Salem, NC 27102

**Accord and Satisfaction**

Payment in Full for Less Than Account Balance Request: We may accept checks marked "Payment in Full" or words of similar effect without losing any of our rights to collect the full balance of your account. If you intend to pay your balance in full on your Personal or Portfolio Line of Credit with an amount less than the total balance owing on your account, you must send your request to us at: Wells Fargo Bank, N.A., Special Payoffs, P.O. Box 93399, Albuquerque, NM 87199-3399.

**Authorization for Electronic Check Conversion**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Opt-out procedure: If you choose to opt-out of Wells Fargo clearing your check electronically, you must contact us in writing at the Correspondence only address listed on the front of your statement. You may also call us at the phone number listed on the front of the statement.



**Diana Banks**

---

**From:** Messuri, Anthony [AMessuri@cbizgl.com]  
**Sent:** Friday, August 10, 2012 10:32 AM  
**To:** Diana Banks  
**Cc:** Ted Bernstein; Simon Bernstein; DeRosa, Linda; Lewin, Jerry  
**Subject:** Bernstein Family Realty, LLC

*Deed?*

**Follow Up Flag:** Follow up  
**Due By:** Monday, August 13, 2012 11:00 AM  
**Flag Status:** Flagged

Diana,

In preparing the year end accounting and tax return for Bernstein Family Investments LLLP, we have found a \$30,000 loan to Bernstein Family Realty, LLC. To our knowledge has been dormant since its inception in 2008, however this transaction makes it active.

Therefore, we will need the following information for Bernstein Family Realty, LLC:

- Copies of all 2011 bank statements:
- Copy of either the cancelled checks or check register for 2011:
- Source of any deposits made:
- Copy of the operating agreement
- Schedule of ownership %


If this entity is owned 100% by Simon then there is no need to prepare a separate partnership tax return; instead the activity will be reported on Simon's personal return.


If you have any questions please give me a call.

Thanks

Anthony Messuri, E.A.  
Supervisor

Anthony Messuri, E.A. | Supervisor  
CBIZ MHM, LLC  
1675 N. Military Trail  
5th Floor  
Boca Raton, FL 33486  
p: 561-994-5050  
f: 561-241-0071  
e: [amessuri@cbizgl.com](mailto:amessuri@cbizgl.com)

 Connect with me  
[www.cbiz.com](http://www.cbiz.com) and [www.mhm-pc.com](http://www.mhm-pc.com)

 Visit our new website!

Bernstein, Estate of Simon 11187.006  
American General Life Ins. UD000166N

**American General**

Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

January 14, 2013

ROBERT SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

Dear Robert Spallina:

Please accept our condolences for your loss. We have completed the processing of the claim for the above named contract. Our check in the amount of \$50,800.08 representing the benefit due will be sent under separate cover.

FACE AMOUNT	\$50,000.00
INTEREST 8.00%	800.08
TOTAL PAYABLE	\$50,800.08

Family members that have an active contract through our company should review their beneficiary designation and make any necessary changes. Our Customer Service Department is available for assistance at 800-231-3655.

We appreciate the opportunity to be of service to you during this time. If we may be of further assistance, please contact our office.

Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

U40DA36

ILLINOIS DEPARTMENT OF INSURANCE

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 100 W. Randolph Street, Suite 15-100, Chicago, Illinois 60601 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767.



LAW OFFICES

TESCHER & SPALLINA, P.A.

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

January 3, 2013

Individual Claims Department  
American General Life Insurance Company  
2727 A Allen Parkway  
Houston, TX 77019

Attn: Claims

**Re: Insured: Simon L. Bernstein  
Contract No.: UD000166N**

Gentlemen:

As requested in your letter dated December 28, 2012, we are returning the Claimant's Statement executed by the undersigned as co-Personal Representative of the estate of Simon L. Bernstein. Please proceed to process the insurance claim.

Very truly yours,

DONALD R. TESCHER

DRT/dd

Enclosure

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

December 28, 2012

ROBERT SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431-3351

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

Dear Robert Spallina:

We recently received your request for a claim on the above referenced account. However, additional information will be required to complete your request. For your convenience we are sending you additional information to help you in finalizing the claim process.

To release the proceeds on this policy, we will need the following:

- The signature of Donald R Tescher, Co-Personal Representative on the Proof of Death Claimant Statement. We have enclosed a copy of the form for your convenience.

Once all requirements are received, payment is generally processed within 10 days.

If you should have any questions regarding this information or forms, please do not hesitate to contact our office at 1.800.487.5433.

Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

U40DA36

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

TS004918

American General Life Companies

American General Life Insurance Company (AGL)
American General Life Insurance Company of Delaware (AGLDE)
The United States Life Insurance Company in the City of New York (USL)
Service Center: P.O. Box 4443 • Houston, TX 77210-4443 • 800.231.3655
Overnight mailing: 2727 A Allen Pkwy • Attn: Claims • Houston, TX 77019

To Be Completed By The Beneficiary (please print)

I DECEASED
DECEASED FULL NAME (include middle name) - List other hyphenations, nicknames, aliases and/or maiden names used by deceased in the past
Simon Leon Bernstein
DATE OF BIRTH 12-02-1935 CAUSE OF DEATH Natural causes DATE OF DEATH 09-13-12
POLICIES DECEASED HELD:
POLICY NUMBER POLICY NUMBER POLICY NUMBER POLICY NUMBER
UD000166N
I hereby certify that the policy of insurance for the listed policy is [ ] ENCLOSED [ ] LOST [ ] DESTROYED

CLAIMANT'S NAME Robert Spallina, Personal Representative for the Estate of Simon Bernstein DATE OF BIRTH 06/09/1965 RELATIONSHIP TO DECEASED Attorney and personal representative of the Estate
ADDRESS 4855 Technology Way Suite 720 CITY Boca Raton STATE FL ZIP 33431 TELEPHONE NO. (561) 997-7008
EMAIL ADDRESS rspallina@tescherspallina.com ALT NO. ( )

II Have you given the Funeral Home an Assignment to collect any amount due under this claim? [ ] YES [ ] NO If yes, what amount? \$ (Attach copy of assignment)
How do you want proceeds paid?
[ ] Lump Sum - Instant Access Account
If proceeds are paid by the Instant Access Account, a check may be written for the full amount as soon as the Welcome Kit is received. Not available for amounts less than \$10,000. Not available in all states. Please review the claim letter for important information about the Account.
[X] Lump Sum - Settlement check
[ ] Settlement Option - As described in the insurance policy. If Option, give details

I have read and I understand the important fraud disclosure information located on page 3 of this form.
AUTHORIZATION REGARDING (Insured)
I, the Claimant / Legal Representative of the Insured authorize each insurance company listed above and American General Life Companies LLC (an affiliate services company) (collectively, the "Company") and their authorized representatives including their employees and agents, to provide information to, and, to receive information from, MIB Inc., which operates an information change that assigns insurance companies with benefit administration, claims, and fraud prevention and detection activities. The authorization will be valid for the duration of the claim or 24 months, whichever is longer. I understand that I may revoke it by giving written notice to the Company, but any action taken by the Company before receipt of such notice will be valid. I acknowledge that I am entitled to obtain a copy of the authorization and a copy will be as valid as the original.
PLEASE SIGN HERE Signature of Claimant/Legal Representative of the Insured ROBERT L. SPALLINA Printed Name Date 11/1/12

III TAXPAYER IDENTIFICATION
Enter the claimant's taxpayer identification number in the appropriate box. For most individuals this is your social security number. CLAIMANT'S S.S. NO OR TAX I.D. NO. 30-6329442
Note: If the Social Security number or Tax I.D. number is not provided, and backup withholding is applicable, taxes will be withheld from the proceeds.

CERTIFICATION: Under penalties of perjury, I certify: (1) that the number shown on this claim form is my correct social security (or taxpayer identification) number and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.
PLEASE SIGN HERE CLAIMANT'S SIGNATURE DATE 11/1/12

IV MAILING
Use this section to provide alternative mailing address if different than above.

11/01/2012 15:28 0027783

I DECEASED CLAIMANT MAILING

12/24/2012 12:07 0027997 5853

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 50201201004391

Deceased.

*IZ* *XXXX:SB*

312 OCT -2 AM 9:31  
SHARON R. BOCK  
PALM BEACH COUNTY FL  
SOUTH CITY BRANCH - FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge *[Signature]*  
STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.  
THIS 2 DAY OF Oct, 2012  
SHARON R. BOCK  
CLERK & COMPTROLLER  
By *[Signature]*  
DEPUTY CLERK

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

December 28, 2012

ROBERT SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431-3351

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

Dear Robert Spallina:

We recently received your request for a claim on the above referenced account. However, additional information will be required to complete your request. For your convenience we are sending you additional information to help you in finalizing the claim process.

To release the proceeds on this policy, we will need the following:

- The signature of Donald R Tescher, Co-Personal Representative on the Proof of Death Claimant Statement. We have enclosed a copy of the form for your convenience.

Once all requirements are received, payment is generally processed within 10 days.

If you should have any questions regarding this information or forms, please do not hesitate to contact our office at 1.800.487.5433.

Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

U40DA36

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

TS004921

## ILLINOIS DEPARTMENT OF INSURANCE

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 100 W. Randolph Street, Suite 15-100, Chicago, Illinois 60601 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767.

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

December 21, 2012

**VIA FEDERAL EXPRESS**

Individual Claims Department  
American General Life Insurance Company  
2727 A Allen Parkway  
Attn: Claims  
Houston, TX 77019

**Re: Insured: Simon L. Bernstein  
Contract No.: UD000166N**

Dear Sir or Madam:

Enclosed is a copy of the Certified death certificate stating cause of death for Simon Bernstein, as requested by your letter dated December 6, 2012. We are also enclosing a signed Proof of Death Claimant's Certificate, a certified copy of the Last Will of Simon Bernstein, and a certified copy of the Letters of Administration showing me and Donald R. Tescher as co-Personal Representatives of the Estate.

If you have any questions with regard to the foregoing, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures



THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: December 20, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012 SEX: MALE SSN: 371-32-5211 AGE: 076 YEARS
DATE OF BIRTH: December 2, 1935 BIRTHPLACE: FLINT, MICHIGAN
PLACE OF DEATH: INPATIENT
FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER
LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED
SPOUSE: NONE
RESIDENCE: 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496 COUNTY: PALM BEACH
OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE
RACE: X White Black or African American Asian Indian Chinese Filipino Native Hawaiian Japanese Korean
American Indian or Alaskan Native--Tribe: Vietnamese Other Asian:
Guamian or Chamorro Samoan Other Pacific Isl: Other: Unknown
HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN
EDUCATION: HIGH SCHOOL GRADUATE OR GED EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN
MOTHER: NORA UNKNOWN
INFORMANT: TED STUART BERNSTEIN
RELATIONSHIP TO DECEDENT: SON
INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK
BOCA RATON, FLORIDA
METHOD OF DISPOSITION: ENTOMBMENT
FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844
FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152
19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER MEDICAL EXAMINER CASE NUMBER: 121500913
TIME OF DEATH (24 hr): 0227
CERTIFIER'S NAME: MICHAEL D BELL
CERTIFIER'S LICENSE NUMBER: ME54359
NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: NATURAL
CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:
a MYOCARDIAL INFARCT
b SEVERE CORONARY ATHEROSCLEROSIS
c
d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I:
BRONCHOPNEUMONIA, CIRRHOSIS

AUTOPSY PERFORMED? YES AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? YES
DATE OF SURGERY: DID TOBACCO USE CONTRIBUTE TO DEATH? NO
REASON FOR SURGERY:
IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR? NOT APPLICABLE
DATE OF INJURY: NOT APPLICABLE TIME OF INJURY (24 hr): INJURY AT WORK?
LOCATION OF INJURY:
DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:
IF TRANSPORTATION INJURY, Status of Decedent: Type of Vehicle:

C. Meach G. G. J.
State Registrar

REQ: 2013376149

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.
WARNING: THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THIS DOCUMENT WILL NOT PRODUCE A COLOR COPY.



DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD

FLORIDA DEPARTMENT OF HEALTH HTS004924

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED





**WILL OF**  
**SIMON L. BERNSTEIN**

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED

OCT - 2 2012

SHARON R. BOCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

*Prepared by:*

Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720, Boca Raton, Florida 33431  
(561) 997-7008  
[www.tescherspallina.com](http://www.tescherspallina.com)

WILL OF

SIMON L. BERNSTEIN

I, SIMON L. BERNSTEIN, of Palm Beach County, Florida, hereby revoke all my prior Wills and Codicils and make this Will. I am a widower, but in the event that I marry subsequent to the execution of this Will, I specifically make no provision for my spouse. My children are TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN.

ARTICLE I. TANGIBLE PERSONAL PROPERTY

I give such items of my tangible personal property to such persons as I may designate in a separate written memorandum prepared for this purpose. I give to my children who survive me, divided among them as they agree, or if they fail to agree, divided among them by my Personal Representatives in as nearly equal shares as practical my personal effects, jewelry, collections, household furnishings and equipment, automobiles and all other non-business tangible personal property other than cash, not effectively disposed of by such memorandum, and if no child of mine survives me, this property shall pass with the residue of my estate.

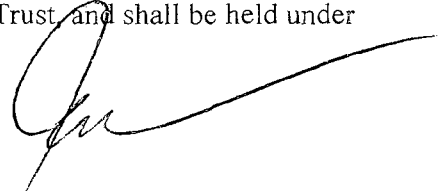
ARTICLE II. EXERCISE OF POWER OF APPOINTMENT

Under Subparagraph E.1. of Article II. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, (the "*Shirley Trust*"), I was granted a special power of appointment upon my death to direct the disposition of the remaining assets of the Marital Trust and the Family Trust established under the Shirley Trust. Pursuant to the power granted to me under the Shirley Trust, upon my death, I hereby direct the then serving Trustees of the Marital Trust and the Family Trust to divide the remaining trust assets into equal shares for my then living grandchildren and distribute said shares to the then serving Trustees of their respective trusts established under Subparagraph II.B. of my Existing Trust, as referenced below, and administered pursuant to Subparagraph II.C. thereunder.

ARTICLE III. RESIDUE OF MY ESTATE

I give all the residue of my estate, including my homestead, to the Trustee then serving under my revocable Trust Agreement dated May 20, 2008, as amended and restated from time to time and on even date herewith (the "*Existing Trust*"), as Trustee without bond, but I do not exercise any powers of appointment held by me except as provided in Article II., above, and in the later paragraph titled "Death Costs." The residue shall be added to and become a part of the Existing Trust and shall be held under

LAST WILL  
OF SIMON L. BERNSTEIN



LAW OFFICES  
TESCHER & SPALLINA, P.A.

the provisions of said Agreement in effect at my death, or if this is not permitted by applicable law or the Existing Trust is not then in existence, under the provisions of said Agreement as existing today. If necessary to give effect to this gift, but not otherwise, said Agreement as existing today is incorporated herein by reference.

#### ARTICLE IV. PERSONAL REPRESENTATIVES

1. **Appointment and Bond.** I appoint ROBERT L. SPALLINA and DONALD R. TESCHER to serve together as my co-Personal Representatives, or either of them alone as Personal Representative if either of them is unable to serve (the "*fiduciary*"). Each fiduciary shall serve without bond and have all of the powers, privileges and immunities granted to my fiduciary by this Will or by law, provided, however, that my fiduciary shall exercise all powers in a fiduciary capacity.

2. **Powers of Personal Representatives.** My fiduciary may exercise its powers without court approval. No one dealing with my fiduciary need inquire into its authority or its application of property. My fiduciary shall have the following powers:

a. **Investments.** To sell or exchange at public or private sale and on credit or otherwise, with or without security, and to lease for any term or perpetually, any property, real and personal, at any time forming a part of my probate estate (the "*estate*"); to grant and exercise options to buy or sell; to invest or reinvest in real or personal property of every kind, description and location; and to receive and retain any such property whether originally a part of the estate, or subsequently acquired, even if a fiduciary is personally interested in such property, and without liability for any decline in the value thereof; all without limitation by any statutes or judicial decisions, whenever enacted or announced, regulating investments or requiring diversification of investments.

b. **Distributions or Divisions.** To distribute directly to any beneficiary who is then entitled to distribution under the Existing Trust; to make any division or distribution pro rata or non-pro rata, in cash or in kind; and to allocate undivided interests in property and dissimilar property (without regard to its tax basis) to different shares, and to make any distribution to a minor or any other incapacitated person directly to such person, to his or her legal representative, to any person responsible for or assuming his or her care, or in the case of a minor to an adult person or an eligible institution (including a fiduciary) selected by my fiduciary as custodian for such minor under the Uniform Transfers to Minors Act or similar provision of law. The receipt of such payee is a complete release to the fiduciary.

c. **Management.** To manage, develop, improve, partition or change the character of or abandon an asset or interest in property at any time; and to make ordinary and extraordinary repairs, replacements, alterations and improvements, structural or otherwise.

d. **Borrowing.** To borrow money from anyone on commercially reasonable terms, including a fiduciary, beneficiaries and other persons who may have a direct or indirect interest in the



estate; and to mortgage, margin, encumber and pledge real and personal property of the estate as security for the payment thereof, without incurring any personal liability thereon and to do so for a term within or extending beyond the terms of the estate and to renew, modify or extend existing borrowing on similar or different terms and with the same or different security without incurring any personal liability; and such borrowing from my fiduciary may be with or without interest, and may be secured with a lien on the estate assets or any beneficiary's interest in said assets.

e. Lending. To extend, modify or waive the terms of any obligation, bond or mortgage at any time forming a part of the estate and to foreclose any such mortgage; accept a conveyance of encumbered property, and take title to the property securing it by deed in lieu of foreclosure or otherwise and to satisfy or not satisfy the indebtedness securing said property; to protect or redeem any such property from forfeiture for nonpayment of taxes or other lien; generally, to exercise as to such bond, obligation or mortgage all powers that an absolute owner might exercise; and to loan funds to beneficiaries at commercially reasonable rates, terms and conditions.

f. Abandonment of Property. To abandon any property or asset when it is valueless or so encumbered or in such condition that it is of no benefit to the estate. To abstain from the payment of taxes, liens, rents, assessments, or repairs on such property and/or permit such property to be lost by tax sale, foreclosure or other proceeding or by conveyance for nominal or no consideration to anyone including a charity or by escheat to a state; all without personal liability incurred therefor.

g. Real Property Matters. To subdivide, develop or partition real estate; to dedicate the same to public use; to make or obtain the location of any plats; to adjust boundaries; to adjust differences in valuations on exchange or partition by giving or receiving consideration; and, to grant easements with or without consideration as they may determine; and to demolish any building, structures, walls and improvements, or to erect new buildings, structures, walls and improvements and to insure against fire and other risks.

h. Claims. To enforce, compromise, adjust, arbitrate, release or otherwise settle or pay any claims or demands by or against the estate.

i. Business Entities. To deal with any business entity or enterprise even if a fiduciary is or may be a fiduciary of or own interests in said business entity or enterprise, whether operated in the form of a corporation, partnership, business trust, limited liability company, joint venture, sole proprietorship, or other form (all of which business entities and enterprises are referred to herein as "**Business Entities**"). I vest the fiduciary with the following powers and authority in regard to Business Entities:

i. To retain and continue to operate a Business Entity for such period as the fiduciary deems advisable;

ii. To control, direct and manage the Business Entities. In this connection, the fiduciary, in its sole discretion, shall determine the manner and extent of its active participation in the

operation and may delegate all or any part of its power to supervise and operate to such person or persons as the fiduciary may select, including any associate, partner, officer or employee of the Business Entity;

iii. To hire and discharge officers and employees, fix their compensation and define their duties; and similarly to employ, compensate and discharge agents, attorneys, consultants, accountants, and such other representatives as the fiduciary may deem appropriate; including the right to employ any beneficiary or fiduciary in any of the foregoing capacities;

iv. To invest funds in the Business Entities, to pledge other assets of the estate or a trust as security for loans made to the Business Entities, and to lend funds from my estate or a trust to the Business Entities;

v. To organize one or more Business Entities under the laws of this or any other state or country and to transfer thereto all or any part of the Business Entities or other property of my estate or a trust, and to receive in exchange such stocks, bonds, partnership and member interests, and such other securities or interests as the fiduciary may deem advisable;

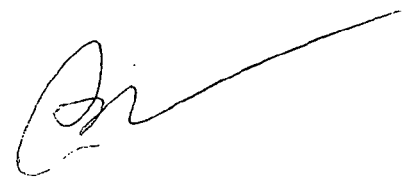
vi. To treat Business Entities as separate from my estate or a trust. In a fiduciary's accounting to any beneficiary, the fiduciary shall only be required to report the earnings and condition of the Business Entities in accordance with standard business accounting practice;

vii. To retain in Business Entities such net earnings for working capital and other purposes of the Business Entities as the fiduciary may deem advisable in conformity with sound business practice;

viii. To sell or liquidate all or any part of the Business Entities at such time and price and upon such terms and conditions (including credit) as the fiduciary may determine. My fiduciary is specifically authorised and empowered to make such sale to any person, including any partner, officer, or employee of the Business Entities, a fiduciary, or to any beneficiary; and

ix. To guaranty the obligations of the Business Entities, or pledge assets of the estate or a trust to secure such a guaranty.

j. Life Insurance. With respect to any life insurance policies constituting an asset of the estate to pay premiums; to apply dividends in reduction of such premiums; to borrow against the cash values thereof; to convert such policies into other forms of insurance including paid-up insurance; to exercise any settlement options provided in any such policies; to receive the proceeds of any policy upon its maturity and to administer such proceeds as a part of the principal of the estate or trust; and in general, to exercise all other options, benefits, rights and privileges under such policies; provided, however, no fiduciary other than a sole fiduciary may exercise any incidents of ownership with respect to policies of insurance insuring the fiduciary's own life.



k. Reimbursement. To reimburse itself from the estate for all reasonable expenses incurred in the administration thereof.

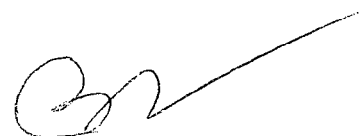
l. Voting. To vote and give proxies, with power of substitution to vote, stocks, bonds and other securities, or not to vote a security.

m. Ancillary Administration. To appoint or nominate, and replace with or without cause, any persons or corporations, including itself, as ancillary administrators to administer property in other jurisdictions, with the same powers, privileges and immunities as my fiduciary and without bond.

n. Tax Elections. To file tax returns, and to exercise all tax-related elections and options at their discretion, without compensating adjustments or reimbursements between any accounts or any beneficiaries.

3. Survivorship. A beneficiary is not deemed to survive me unless he or she survives me by five days.

4. Death Costs. My fiduciary shall pay (a) from the residuary estate my debts which are allowed as claims against my estate, (b) from the residuary estate my funeral expenses without regard to legal limitations, (c) from the residuary estate the expenses of administering my estate and (d) from the residuary estate other than the portion of the residuary estate qualifying for the marital deduction under the laws then in effect, without apportionment, all estate, inheritance and succession taxes (excluding generation-skipping taxes other than with respect to direct skips), and interest and penalties thereon, due because of my death and attributable to all property whether passing under this Will or otherwise and not required by the terms of the Existing Trust to be paid out of said trust. However, such taxes, penalties and interest payable out of my residuary estate shall not include taxes, penalties and interest attributable to (i) property over which I have a power of appointment granted to me by another person, (ii) qualified terminable interest property held in a trust of which I was the income beneficiary at the time of my death (other than qualified terminable interest property held in a trust for which an election was made under Code Section 2652(a)(3)), and (iii) life insurance proceeds on policies insuring my life which proceeds are not payable to my probate estate. My fiduciary shall not be reimbursed for any such payment from any person or property. However, my fiduciary in its discretion may direct that part or all of said death costs shall be paid by my Trustee as provided in the Existing Trust, and shall give such direction to the extent necessary so that the gifts made in Article I of this Will and the gifts made in any codicil hereto shall not be reduced by said death costs. If the amount of the above-described taxes, and interest and penalties arising by reason of my death (without regard to where payable from under the terms of this paragraph or applicable law) is increased because of the power of appointment granted to me under Subparagraph II.E.1. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, I hereby appoint to my probate estate from the property subject to such power (to the extent allowable under such power) the amount of such increase (calculating such increase at the highest applicable marginal rates) and exercise such power to this extent only, and notwithstanding the other provisions of this paragraph further direct my fiduciary to make payment of such increase in taxes,





interest and penalties to the appropriate taxing authorities from the appointed property or the proceeds thereof. Any trustee holding such appointive property may pay to my fiduciary the amount which my fiduciary certifies as due under this paragraph and is not responsible for the correctness or application of amounts so paid.

5. **Reimbursement for Debts and Expenses.** My fiduciary shall promptly reimburse my friends and members of my family who have disbursed their own funds for the payment of any debts, funeral expenses or costs of administration of my estate.

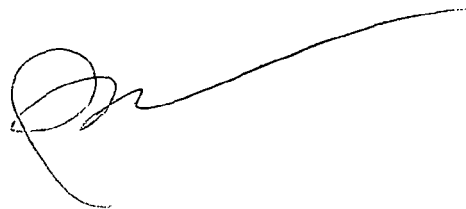
6. **Expenses of Handling Tangible Personal Property.** All expenses incurred by my fiduciary during the settlement of my estate in appraising, storing, packing, shipping, delivering or insuring an article of tangible personal property passing under this Will shall be charged as an expense of administering my estate.

7. **Dealing with Estate.** Each fiduciary may act under this Will even if interested in my estate in an individual capacity, as a fiduciary of another estate or trust (including any trust identified in this Will or created under the Existing Trust) or in any other capacity. Each fiduciary may in good faith buy from, sell to, lend funds to or otherwise deal with my estate.

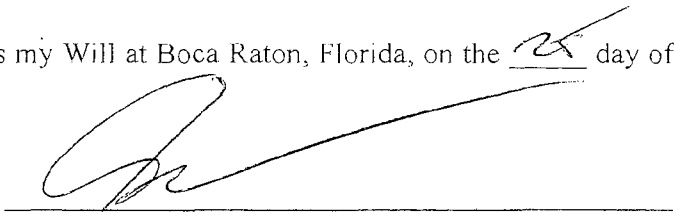
8. **Spouse.** The term "*spouse*" herein means, as to a designated individual, the person to whom that individual is from time to time married.

9. **Other Beneficiary Designations.** Except as otherwise explicitly and with particularity provided herein, (a) no provision of this Will shall revoke or modify any beneficiary designation of mine made by me and not revoked by me prior to my death under any individual retirement account, other retirement plan or account, or annuity or insurance contract, (b) I hereby reaffirm any such beneficiary designation such that any assets held in such account, plan, or contract shall pass in accordance with such designation, and (c) regardless of anything herein to the contrary, any of such assets which would otherwise pass pursuant to this Will due to the beneficiary designation not having met the requirements for a valid testamentary disposition under applicable law or otherwise shall be paid as a gift made hereunder to the persons and in the manner provided in such designation which is incorporated herein by this reference.

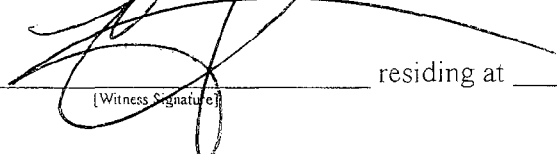
*[remainder of page intentionally left blank]*

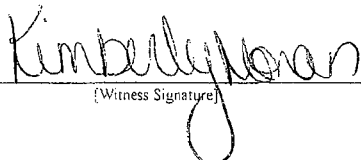


I have published and signed this instrument as my Will at Boca Raton, Florida, on the 26 day of July, 2012.

  
SIMON L. BERNSTEIN

This instrument, consisting of this page numbered 7 and the preceding typewritten pages, was signed, sealed, published and declared by the Testator to be the Testator's Will in our presence, and at the Testator's request and in the Testator's presence, and in the presence of each other, we have subscribed our names as witnesses at Boca Raton, Florida on this 27 day of July, 2012.

 residing at ROBERT L. SPALLINA  
7387 WISTERIA AVENUE  
PARKLAND, FL 33076  
[Witness Address]

 residing at Kimberly Moran  
6362 Las Flores Drive  
Boca Raton, FL 33433  
[Witness Address]



State Of Florida

SS.

County Of Palm Beach

I, SIMON L. BERNSTEIN, declare to the officer taking my acknowledgment of this instrument, and to the subscribing witnesses, that I signed this instrument as my will.

[Signature]  
SIMON L. BERNSTEIN, Testator

We, Robert L. Spallina and Kimberly Moran, have been sworn by the officer signing below, and declare to that officer on our oaths that the Testator declared the instrument to be the Testator's will and signed it in our presence and that we each signed the instrument as a witness in the presence of the Testator and of each other.

[Signature]  
Witness

Kimberly Moran  
Witness

Acknowledged and subscribed before me, by the Testator, SIMON L. BERNSTEIN, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and sworn to and subscribed before me by the witnesses, Robert L. Spallina, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and Kimberly Moran, who is personally known to me or who has produced \_\_\_\_\_ (state type of identification) as identification, and subscribed by me in the presence of SIMON L. BERNSTEIN and the subscribing witnesses, all on this 25 day of July, 2012.

[Signature]  
Signature - Notary Public-State of Florida  
Lindsay Baxley  
Print, type or stamp name of Notary Public

[Seal with Commission Expiration Date]

NOTARY PUBLIC-STATE OF FLORIDA  
Lindsay Baxley  
Commission # EE092282  
Expires: MAY 10, 2015  
BONDED THRU ATLANTIC BONDING CO., INC.

LAST WILL  
OF SIMON L. BERNSTEIN

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 50201201004391  
*IZ* *XXXXSB*

Deceased.

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH-FILED  
OCT 2 2012  
AM 9:31

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge \_\_\_\_\_  
STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.  
THIS 2 DAY OF Oct, 2012  
SHARON R. BOCK  
CLERK & COMPTROLLER  
By [Signature]  
DEPUTY CLERK

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

December 06, 2012

ROBERT SPALLINA  
BOCA VILLAGE CORPORATE CENTER 1  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431-3351

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

DEAR ROBERT SPALLINA:

We were notified of the death of SIMON L BERNSTEIN on 10/09/2012. For your convenience we are sending you additional information and forms to help you in finalizing the claim that was reported to us.

To release the proceeds on this policy, we will need the following:

- An original Long Form CERTIFIED death certificate for SIMON L BERNSTEIN with final cause and manner of death.
- Enclosed Proof of Death Claimant's Statement to be completed by the Executor/Executrix of the Estate of the Insured. Important information is enclosed with this form, so please review carefully.
- Certified Letters of Testamentary naming the Executor/Executrix of the Estate of the Insured.

Once all requirements are received, payment is generally processed within 10 days.

If you should have any questions regarding this information or forms, please do not hesitate to contact our office at 1.800.487.5433.

Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

BPSIT86

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

TS004935



Shipment Receipt

**Address Information**

**Ship to:**

Individual Claims Department  
American General Life

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA

**Insurance Com**

2727 A Allen Parkway

4855 Technology Way  
Suite 720

HOUSTON, TX

BOCA RATON, FL

77019

33431

US

US

800-487-5433

5619977008

**Shipment Information:**

Tracking no.: 794375131799

Ship date: 12/21/2012

Estimated shipping charges: 17.81

**Package Information**

Service type: Standard Overnight

Package type: FedEx Envelope

Number of packages: 1

Total weight: 1 LBS

Declared Value: 0.00 USD

Special Services:

Pickup/Drop-off: Use an already scheduled pickup at my location

**Billing Information:**

Bill transportation to: Tescher & Spallina-343

Your reference: Bernstein 11187.006

P.O. no.:

Invoice no.:

Department no.:

**Thank you for shipping online with FedEx ShipManager at fedex.com.**

**Please Note**

FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits; Consult the applicable FedEx Service Guide for details.

The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

December 06, 2012

ROBERT SPALLINA  
BOCA VILLAGE CORPORATE CENTER 1  
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Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

BPSIT86

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

TS004937

**American General**  
Life Companies

**Proof of Death  
Claimant's Statement**

**American General Life Insurance Company (AGL)**  
**American General Life Insurance Company of Delaware (AGLDE)**  
**The United States Life Insurance Company in the City of New York (USL)**  
 Service Center: P.O. Box 4443 • Houston, TX 77210-4443 • 800.231.3655  
 Overnight mailing: 2727 A Allen Pkwy • Attn: Claims • Houston, TX 77019

**To Be Completed By The Beneficiary (please print)**

<b>I D E C E A S E D</b>	DECEASED FULL NAME (include middle name) – List other hyphenations, nicknames, aliases and/or maiden names used by deceased in the past				
	DATE OF BIRTH		CAUSE OF DEATH		DATE OF DEATH
	POLICIES DECEASED HELD:				
	POLICY NUMBER		POLICY NUMBER		POLICY NUMBER
	UD000166N				
I hereby certify that the policy of insurance for the listed policy is <input type="checkbox"/> ENCLOSED <input type="checkbox"/> LOST <input type="checkbox"/> DESTROYED					
<b>C L A I M A N T</b>	CLAIMANT'S NAME			DATE OF BIRTH	RELATIONSHIP TO DECEASED
	ADDRESS		CITY	STATE	ZIP
	EMAIL ADDRESS				TELEPHONE NO. (    )
<b>II C L A I M A N T</b>	Have you given the Funeral Home an Assignment to collect any amount due under this claim? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, what amount? \$ _____ (Attach copy of assignment)				
	How do you want proceeds paid?				
	<input type="checkbox"/> <b>Lump Sum - Instant Access Account</b> If proceeds are paid by the Instant Access Account, a check may be written for the full amount as soon as the Welcome Kit is received. Not available for amounts less than \$10,000. Not available in all states. Please review the claim letter for important information about the Account.				
	<input type="checkbox"/> <b>Lump Sum - Settlement check</b> <input type="checkbox"/> <b>Settlement Option</b> - As described in the insurance policy. If Option, give details _____				
<b>III T A X P A Y E R I D. N O.</b>	<b>I have read and I understand the important Fraud disclosure information located on page 3 of this form.</b>				
	AUTHORIZATION REGARDING _____ ("Insured") I, the Claimant / Legal Representative of the Insured authorize each insurance company listed above and American General Life Companies LLC (an affiliate services company) (collectively, the "Company") and their authorized representatives including their employees and agents, to provide information to, and, to receive information from, MIB Inc., which operates an information exchange that assists insurance companies with benefit administration, claims, and fraud prevention and detection activities. The authorization will be valid for the duration of the claim or 24 months, whichever is longer. I understand that I may revoke it by giving written notice to the Company, but any action taken by the Company before receipt of such notice will be valid. I acknowledge that I am entitled to obtain a copy of the authorization and a copy will be as valid as the original.				
	PLEASE SIGN HERE		Signature of Claimant/ Legal Representative of the Insured.		Printed Name
					Date
<b>IV M A I L I N G</b>	Enter the claimant's taxpayer identification number in the appropriate box. For most individuals this is your social security number.				
	CLAIMANT'S S.S. NO.		OR		TAX I.D. NO.
	<b>Note: If the Social Security number or Tax I.D. number is not provided, and backup withholding is applicable, taxes will be withheld from the proceeds.</b>				
	<b>CERTIFICATION: Under penalties of perjury, I certify: (1) that the number shown on this claim form is my correct social security (or taxpayer identification) number and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.</b>				
PLEASE SIGN HERE	CLAIMANT'S SIGNATURE			DATE	
Use this section to provide alternative mailing address if different than above.					

**GENERAL INSTRUCTIONS**

1. **Claimant's Statement.** This statement must be completed by the beneficiary. If there is more than one beneficiary, each must complete a separate statement.
2. **Death Certificate.** We will require a Certified Death Certificate showing the cause or manner of death.
3. **Newspaper Account.** When available, a newspaper account of the death should be submitted.
4. **Policy.** The policy should be sent with this Statement. Explain if not enclosed.

**SPECIAL INSTRUCTIONS**

**Estate Beneficiary.** The Statement must be completed by the Executor or Administrator, and a certified copy of appointment must be furnished.

**For Trust Beneficiary.** Complete the Trust Affidavit section at the bottom of this page.

**Minor Beneficiary.** The Statement is to be completed by the legally appointed guardian of the Estate of the minor and an official certificate of the guardian's appointment must be furnished.

**Predeceased Beneficiary.** When a beneficiary has predeceased the insured, a certified copy of the death certificate is to be furnished.

**Class Beneficiaries.** An affidavit showing the names and dates of birth of each must be submitted.

**Assignee.** The Statement is to be completed by the assignee. If the assignment is no longer effective, a release of assignment from the assignee should be submitted. If collaterally assigned, the statement should be completed by both the beneficiary and assignee and the amount claimed by the assignee indicated on the statement.

**Business Beneficiaries.** If the beneficiary is a business, the person signing the form must be an officer/owner of the company. The company name must be given and the title of the person signing. Example: John Doe Auto Sales, Pat Jones, President

You must also include documents supporting that the person signing the claim form has the authority to do so. Example: Corporate resolution, official board minutes, etc.

**DEATH OUTSIDE THE USA**

1. For USA citizens, a CERTIFIED death certificate must be accompanied by a "Report of the Death of an American Citizen Abroad" from the US Department of State.

---

**Certification of Trustee(s) complete this section if Beneficiary is the Trust**

Insured: \_\_\_\_\_  
 Policy Number(s): \_\_\_\_\_  
 Name of Trust: \_\_\_\_\_  
 Tax ID of Trust: \_\_\_\_\_

The undersigned hereby certify as follows:

1. That they are Trustees under a Trust Agreement dated: \_\_\_\_\_
2. That they are the Trustees designated as beneficiary under the above numbered policy(ies);
3. That said Trust Agreement is in full force and effect and that by its terms they are empowered to receive payment of the proceeds of the above policy(ies)
4. That, if applicable, said Trust/Plan is presently fully qualified having met the requirements of Section 401(a) of the Internal Revenue Code.

It is understood and agreed by the undersigned that payment of such proceeds to the Trustees shall discharge the Company from any and all liability therefore and that the Company shall have no responsibility for the carrying out of the Trust Agreement.

The plural as used herein shall include the singular wherever applicable

Signed this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

Individual Trustee(s): \_\_\_\_\_  
(Trustee Signature) (Printed Name)

\_\_\_\_\_  
(Signature) (Printed Name) (Signature) (Printed Name)

OR

Corporate Trustee: \_\_\_\_\_  
(Name of Corporate Trustee)

By: \_\_\_\_\_  
(Officer's Signature) (Printed Name) (Title)

(All co-trustees must sign.)



\*\*\*Please detach & keep pages 3 & 4\*\*\*

#### FRAUD WARNING DISCLOSURE

In some states we are required to advise you of the following: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of material fact, may be guilty of insurance fraud.

**Alaska:** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

**Arizona:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**Arkansas, Louisiana, Maryland, New Mexico, Rhode Island, Texas, West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**California:** For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding and attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provided false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware, Idaho, Indiana, Oklahoma:** WARNING - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia, Maine, Tennessee, Virginia, Washington:** WARNING: It is a crime to knowingly provide false or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Minnesota:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire:** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances be present, it may be reduced to a minimum of two (2) years.



### **MEDICAL INFORMATION BUREAU NOTICE**

Information regarding your insurability or claim will be treated as confidential. The Company, or its reinsurers may, however, make a brief report thereon to MIB a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information from its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is Post Office Box 105, Essex Station Boston, Massachusetts 02112.

The Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for the life or health insurance, or, to whom a claim for benefits may be submitted.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

The licensed insurance company is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.

## ILLINOIS DEPARTMENT OF INSURANCE

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 100 W. Randolph Street, Suite 15-100, Chicago, Illinois 60601 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767.

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

November 05, 2012

ROBERT SPALLINA  
BOCA VILLAGE CORPORATE CENTER 1  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431-3351

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

DEAR ROBERT SPALLINA:

We were notified of the death of SIMON L BERNSTEIN on 10/09/2012. For your convenience we are sending you additional information and forms to help you in finalizing the claim that was reported to us.

To release the proceeds on this policy, we will need the following:

- An original Long Form CERTIFIED death certificate for SIMON L BERNSTEIN with final cause and manner of death.
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Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)  
IL STATE REGULATIONS

BPSII06

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

TS004943

# American General

Life Companies

## Proof of Death Claimant's Statement

**American General Life Insurance Company (AGL)**  
**American General Life Insurance Company of Delaware (AGLDE)**  
**The United States Life Insurance Company in the City of New York (USL)**

Service Center: P.O. Box 4443 • Houston, TX 77210-4443 • 800.231.3655  
 Overnight mailing: 2727 A Allen Pkwy • Attn: Claims • Houston, TX 77019

**To Be Completed By The Beneficiary (please print)**

<b>I</b>	DECEASED FULL NAME (include middle name) - List other hyphenations, nicknames, aliases and/or maiden names used by deceased in the past			
	DATE OF BIRTH	CAUSE OF DEATH	DATE OF DEATH	
	POLICIES DECEASED HELD:			
	POLICY NUMBER	POLICY NUMBER	POLICY NUMBER	POLICY NUMBER
<b>D E C E A S E D</b>	UD000166N			
	I hereby certify that the policy of insurance for the listed policy is <input type="checkbox"/> ENCLOSED <input type="checkbox"/> LOST <input type="checkbox"/> DESTROYED			
	CLAIMANT'S NAME		DATE OF BIRTH	RELATIONSHIP TO DECEASED
	ADDRESS	CITY	STATE	ZIP
<b>C L A I M A N T</b>	EMAIL ADDRESS		TELEPHONE NO. ( )	
			ALT NO. ( )	
	Have you given the Funeral Home an Assignment to collect any amount due under this claim? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, what amount? \$ _____ (Attach copy of assignment)			
	How do you want proceeds paid? <input type="checkbox"/> <b>Lump Sum - Instant Access Account</b> If proceeds are paid by the Instant Access Account, a check may be written for the full amount as soon as the Welcome Kit is received. Not available for amounts less than \$10,000. Not available in all states. Please review the claim letter for important information about the Account. <input type="checkbox"/> <b>Lump Sum - Settlement check</b> <input type="checkbox"/> <b>Settlement Option</b> - As described in the insurance policy. If Option, give details _____			
<b>T A X P A Y E R I D E N T I F I C A T I O N</b>	<b>I have read and I understand the important Fraud disclosure information located on page 3 of this form.</b>			
	AUTHORIZATION REGARDING _____ ("Insured") I, the Claimant / Legal Representative of the Insured authorize each insurance company listed above and American General Life Companies LLC (an affiliate services company) (collectively, the "Company") and their authorized representatives including their employees and agents, to provide information to, and, to receive information from, MIB Inc., which operates an information exchange that assists insurance companies with benefit administration, claims, and fraud prevention and detection activities. The authorization will be valid for the duration of the claim or 24 months, whichever is longer. I understand that I may revoke it by giving written notice to the Company, but any action taken by the Company before receipt of such notice will be valid. I acknowledge that I am entitled to obtain a copy of the authorization and a copy will be as valid as the original.			
	PLEASE SIGN HERE	Signature of Claimant/ Legal Representative of the Insured.		Printed Name
				Date
<b>M A I L I N G</b>	Enter the claimant's taxpayer identification number in the appropriate box. For most individuals this is your social security number.		CLAIMANT'S S.S. NO.	TAX I.D. NO.
			OR	
	<b>Note: If the Social Security number or Tax I.D. number is not provided, and backup withholding is applicable, taxes will be withheld from the proceeds.</b>			
	<b>CERTIFICATION: Under penalties of perjury, I certify: (1) that the number shown on this claim form is my correct social security (or taxpayer identification) number and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.</b>			
<b>I V</b>	PLEASE SIGN HERE	CLAIMANT'S SIGNATURE		DATE
	Use this section to provide alternative mailing address if different than above.			

**GENERAL INSTRUCTIONS**

- 1. Claimant's Statement.** This statement must be completed by the beneficiary. If there is more than one beneficiary, each must complete a separate statement.
- 2. Death Certificate.** We will require a Certified Death Certificate showing the cause or manner of death.
- 3. Newspaper Account.** When available, a newspaper account of the death should be submitted.
- 4. Policy.** The policy should be sent with this Statement. Explain if not enclosed.

**SPECIAL INSTRUCTIONS**

**Estate Beneficiary.** The Statement must be completed by the Executor or Administrator, and a certified copy of appointment must be furnished.

**For Trust Beneficiary.** Complete the Trust Affidavit section at the bottom of this page.

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You must also include documents supporting that the person signing the claim form has the authority to do so. Example: Corporate resolution, official board minutes, etc.

**DEATH OUTSIDE THE USA**

1. For USA citizens, a CERTIFIED death certificate must be accompanied by a "Report of the Death of an American Citizen Abroad" from the US Department of State.

**Certification of Trustee(s) complete this section if Beneficiary is the Trust**

Insured: \_\_\_\_\_  
 Policy Number(s): \_\_\_\_\_  
 Name of Trust: \_\_\_\_\_  
 Tax ID of Trust: \_\_\_\_\_

The undersigned hereby certify as follows:

1. That they are Trustees under a Trust Agreement dated: \_\_\_\_\_
2. That they are the Trustees designated as beneficiary under the above numbered policy(ies);
3. That said Trust Agreement is in full force and effect and that by its terms they are empowered to receive payment of the proceeds of the above policy(ies)
4. That, if applicable, said Trust/Plan is presently fully qualified having met the requirements of Section 401(a) of the Internal Revenue Code.

It is understood and agreed by the undersigned that payment of such proceeds to the Trustees shall discharge the Company from any and all liability therefore and that the Company shall have no responsibility for the carrying out of the Trust Agreement.

The plural as used herein shall include the singular wherever applicable

Signed this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

Individual Trustee(s): \_\_\_\_\_  
 (Trustee Signature) (Printed Name)

(Signature) (Printed Name) (Signature) (Printed Name)

OR

Corporate Trustee: \_\_\_\_\_  
 (Name of Corporate Trustee)

By: \_\_\_\_\_  
 (Officer's Signature) (Printed Name) (Title)

(All co-trustees must sign.)

\*\*\*Please detach & keep pages 3 & 4\*\*\*

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**Arkansas, Louisiana, Maryland, New Mexico, Rhode Island, Texas, West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding and attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provided false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware, Idaho, Indiana, Oklahoma:** WARNING - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia, Maine, Tennessee, Virginia, Washington:** WARNING: It is a crime to knowingly provide false or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

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**Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances be present, it may be reduced to a minimum of two (2) years.

### **MEDICAL INFORMATION BUREAU NOTICE**

Information regarding your insurability or claim will be treated as confidential. The Company, or its reinsurers may, however, make a brief report thereon to MIB a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information from its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is Post Office Box 105, Essex Station Boston, Massachusetts 02112.

The Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for the life or health insurance, or, to whom a claim for benefits may be submitted.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

The licensed insurance company is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.

## ILLINOIS DEPARTMENT OF INSURANCE

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 100 W. Randolph Street, Suite 15-100, Chicago, Illinois 60601 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767.



LAW OFFICES

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

November 1, 2012

**VIA FEDERAL EXPRESS**

Life Claims Department  
American General Life Insurance Company  
2727 A Allen Parkway  
Attn: Claims  
Houston, TX 77019

**Re: Insured: Simon L. Bernstein  
Contract No.: UD000166N**

Dear Sir or Madam:

Enclosed is the Claimant's Statement for the above referenced policy, together with an original death certificate for the insured, Simon Bernstein. We are also enclosing a copy of the decedent's obituary which was published in the Palm Beach Post. Finally, we are enclosing a copy of the death certificate for the spouse of the insured, Shirley Bernstein, who predeceased the insured on December 8, 2010, and is the named beneficiary on the policy. As such, the proceeds should be payable to the Estate of Simon Bernstein. We are unable to locate a copy of the original policy.

If you have any questions with regard to the foregoing, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures



Shipment Receipt

**Address Information**

**Ship to:**

Life Claims Department  
American General life  
Insurance Co.

2727 ALLEN PKWY  
STE A  
HOUSTON, TX  
77019-2116  
US  
800-487-5433

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA

4855 Technology Way  
Suite 720  
BOCA RATON, FL  
33431  
US  
5619977008

**Shipment Information:**

Tracking no.: 793982648517  
Ship date: 11/01/2012  
Estimated shipping charges: 17.81

**Package Information**

Service type: Standard Overnight  
Package type: FedEx Envelope  
Number of packages: 1  
Total weight: 1 LBS  
Declared Value: 0.00 USD  
Special Services:  
Pickup/Drop-off: Use an already scheduled pickup at my location

**Billing Information:**

Bill transportation to: Tescher & Spallina-343  
Your reference: e/o Bernstein - 11187.006  
P.O. no.:  
Invoice no.:  
Department no.:

Thank you for shipping online with FedEx ShipManager at fedex.com.

**Please Note**

FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value. pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits; Consult the applicable FedEx Service Guide for details.

The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.

**American General Life Insurance Company (AGL)**  
**American General Life Insurance Company of Delaware (AGLDE)**  
**The United States Life Insurance Company in the City of New York (USL)**  
 Service Center: P.O. Box 4443 • Houston, TX 77210-4443 • 800.231.3655  
 Overnight mailing: 2727 A Allen Pkwy • Attn: Claims • Houston, TX 77019

**To Be Completed By The Beneficiary (please print)**

<b>D E C E A S E D</b>	DECEASED FULL NAME (include middle name) - List other hyphenations, nicknames, aliases and/or maiden names used by deceased in the past <b>Simon Leon Bernstein</b>			
	DATE OF BIRTH <b>12-02-1935</b>	CAUSE OF DEATH <b>Natural causes</b>	DATE OF DEATH <b>09-13-12</b>	
	POLICIES DECEASED HELD:			
	POLICY NUMBER <b>UD000166N</b>	POLICY NUMBER	POLICY NUMBER	POLICY NUMBER
I hereby certify that the policy of insurance for the listed policy is <input type="checkbox"/> ENCLOSED <input type="checkbox"/> LOST <input type="checkbox"/> DESTROYED				
<b>C L A I M A N T</b>	CLAIMANT'S NAME <b>Robert Spallina, Personal Representative for the Estate of Simon Bernstein</b>		DATE OF BIRTH <b>06/09/1965</b>	RELATIONSHIP TO DECEASED <b>Attorney and personal representative of the Estate</b>
	ADDRESS <b>4355 Technology Way Suite 720</b>	CITY <b>Boca Raton</b>	STATE <b>FL</b>	ZIP <b>33431</b>
	TELEPHONE NO. <b>(561) 997-7008</b>			ALT. NO. <b>( )</b>
<b>T A X P A Y E R</b>	EMAIL ADDRESS <b>rspallina@tescherspallina.com</b>			
	Have you given the Funeral Home an Assignment to collect any amount due under this claim? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, what amount? \$ _____ (Attach copy of assignment)			
	How do you want proceeds paid? <input type="checkbox"/> Lump Sum - Instant Access Account If proceeds are paid by the Instant Access Account, a check may be written for the full amount as soon as the Welcome Kit is received. Not available for amounts less than \$10,000. Not available in all states. Please review the claim letter for important information about the Account. <input checked="" type="checkbox"/> Lump Sum - Settlement check <input type="checkbox"/> Settlement Option - As described in the insurance policy. If Option, give details _____			
<b>I V</b>	<b>I have read and I understand the important Fraud disclosure information located on page 3 of this form.</b>			
	AUTHORIZATION REGARDING _____ ("Insured") I, the Claimant / Legal Representative of the Insured authorize each insurance company listed above and American General Life Companies LLC (an affiliate services company) (collectively, the "Company") and their authorized representatives including their employees and agents, to provide information to, and, to receive information from, MIB Inc., which operates an information exchange that assists insurance companies with benefit administration, claims, and fraud prevention and detection activities. The authorization will be valid for the duration of the claim or 24 months, whichever is longer. I understand that I may revoke it by giving written notice to the Company, but any action taken by the Company before receipt of such notice will be valid. I acknowledge that I am entitled to obtain a copy of the authorization and a copy will be as valid as the original.			
	PLEASE SIGN HERE	Signature of Claimant/ Legal Representative of the Insured.	Printed Name	Date
<b>M A I L I N G</b>	Enter the claimant's taxpayer identification number in the appropriate box. For most individuals this is your social security number.		CLAIMANT'S S.S. NO.	TAX I.D. NO. <b>30-6329442</b>
	<b>Note: If the Social Security number or Tax I.D. number is not provided, and backup withholding is applicable, taxes will be withheld from the proceeds.</b>			
	<b>CERTIFICATION: Under penalties of perjury, I certify: (1) that the number shown on this claim form is my correct social security (or taxpayer identification) number and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.</b>			
<b>I D. N O.</b>	PLEASE SIGN HERE	CLAIMANT'S SIGNATURE	DATE <b>11/1/12</b>	
	Use this section to provide alternative mailing address if different than above.			

GENERAL INSTRUCTIONS

- 1. Claimant's Statement.** This statement must be completed by the beneficiary. If there is more than one beneficiary, each must complete a separate statement.
- 2. Death Certificate.** We will require a Certified Death Certificate showing the cause or manner of death.
- 3. Newspaper Account.** When available, a newspaper account of the death should be submitted.
- 4. Policy.** The policy should be sent with this Statement. Explain if not enclosed.

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**Estate Beneficiary.** The Statement must be completed by the Executor or Administrator, and a certified copy of appointment must be furnished.

**For Trust Beneficiary.** Complete the Trust Affidavit section at the bottom of this page.

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You must also include documents supporting that the person signing the claim form has the authority to do so. Example: Corporate resolution, official board minutes, etc.

DEATH OUTSIDE THE USA

1. For USA citizens, a CERTIFIED death certificate must be accompanied by a "Report of the Death of an American Citizen Abroad" from the US Department of State.

Certification of Trustee(s) complete this section if Beneficiary is the Trust

Insured: \_\_\_\_\_

Policy Number(s): \_\_\_\_\_

Name of Trust: \_\_\_\_\_

Tax ID of Trust: \_\_\_\_\_

The undersigned hereby certify as follows:

1. That they are Trustees under a Trust Agreement dated: \_\_\_\_\_
2. That they are the Trustees designated as beneficiary under the above numbered policy(ies);
3. That said Trust Agreement is in full force and effect and that by its terms they are empowered to receive payment of the proceeds of the above policy(ies)
4. That, if applicable, said Trust/Plan is presently fully qualified having met the requirements of Section 401(a) of the Internal Revenue Code.

It is understood and agreed by the undersigned that payment of such proceeds to the Trustees shall discharge the Company from any and all liability therefore and that the Company shall have no responsibility for the carrying out of the Trust Agreement.

The plural as used herein shall include the singular wherever applicable

Signed this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

Individual Trustee(s): \_\_\_\_\_

(Trustee Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

OR

Corporate Trustee: \_\_\_\_\_

(Name of Corporate Trustee)

By: \_\_\_\_\_

(Officer's Signature)

(Printed Name)

(Title)

(All co-trustees must sign.)

\*\*\*Please detach & keep pages 3 & 4\*\*\*

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American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

The licensed insurance company is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.

**SIMON LEON BERNSTEIN**

**Family-Placed Obituary**

SIMON LEON BERNSTEIN born in Flint, MI on December 2nd, 1935. He was predeceased by his beloved wife Shirley (Thomas) and is survived by his adoring children; Ted Bernstein (Deborah), Pamela Simon (David "Scooter"), Eliot Bernstein (Candice), Jill Iantoni (Guy), Lisa Friedstein (Jeff). He was the esteemed Zaida of Ally, Eric, Matt, Molly, Michael, Max, Joshua, Carley, Jacob, Julia, and Danny. Simon was the owner of several successful life insurance agencies and product creator extraordinaire. Si was an avid golfer and loved is family and friends dearly. He will be missed. Funeral services are Sunday, September 16th, 2012 at 2:00pm at The Gardens 4103 N. Military Trail, Boca Raton, Florida. Donations may be made to the [American Heart Association](#) in lieu of flowers. To express condolences and/or make donations Visit [PalmBeachPost.com/obituaries](http://PalmBeachPost.com/obituaries)

**Published in The Palm Beach Post from September 16 to September 23, 2012**



OFFICE of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2012256765

DATE ISSUED: September 18, 2012

DECEDENT INFORMATION

STATE FILE DATE: September 17, 2012

NAME: SIMON LEON BERNSTEIN

DATE OF DEATH: September 13, 2012

SEX: MALE

SSN: 371-32-5211

AGE: 076 YEARS

DATE OF BIRTH: December 2, 1935

BIRTHPLACE: FLINT, MICHIGAN

PLACE OF DEATH: INPATIENT

FACILITY NAME OR STREET ADDRESS: DELRAY MEDICAL CENTER

LOCATION OF DEATH: DELRAY BEACH, PALM BEACH COUNTY

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE: NONE

RESIDENCE: 7020 LIONS' HEAD LANE, BOCA RATON, FLORIDA 33496

COUNTY: PALM BEACH

OCCUPATION, INDUSTRY: SALES, LIFE INSURANCE

RACE:  White  Black or African American  Asian Indian  Chinese  Filipino  Native Hawaiian  Japanese  Korean

American Indian or Alaskan Native-Tribe:

Vietnamese  Other Asian:

Guamanian or Chamorro  Samoan  Other Pacific Isl:

Other:

Unknown

HISPANIC OR HAITIAN ORIGIN? NO; NOT OF HISPANIC/HAITIAN ORIGIN

EDUCATION: HIGH SCHOOL GRADUATE OR GED

EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: THEODORE BERNSTEIN

MOTHER: NORA UNKNOWN

INFORMANT: TED STUART BERNSTEIN

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 880 Berkley Street, BOCA RATON, FLORIDA 33487

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: THE GARDENS MEMORIAL PARK

BOCA RATON, FLORIDA

METHOD OF DISPOSITION: ENTOMBMENT

FUNERAL DIRECTOR/LICENSE NUMBER: GARRETT JACOBS, F019844

FUNERAL FACILITY: BOCA RATON FUNERAL HOME F040152

19785 HAMPTON DRIVE, BOCA RATON, FLORIDA 33434

CERTIFIER INFORMATION

TYPE OF CERTIFIER: MEDICAL EXAMINER

MEDICAL EXAMINER CASE NUMBER: 121500913

TIME OF DEATH (24 hr): 0227

CERTIFIER'S NAME: MICHAEL D BELL

CERTIFIER'S LICENSE NUMBER: ME54359

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT APPLICABLE

CAUSE OF DEATH AND INJURY INFORMATION

PROBABLE MANNER OF DEATH: PENDING INVESTIGATION

CAUSE OF DEATH - PART I - and Approximate Interval: Onset to Death:

a PENDING

b

c

d

PART II - Other significant conditions contributing to death but not resulting in the underlying cause given in PART I:

AUTOPSY PERFORMED? YES

AUTOPSY FINDINGS AVAILABLE TO COMPLETE CAUSE OF DEATH? NO

DATE OF SURGERY:

DID TOBACCO USE CONTRIBUTE TO DEATH? UNKNOWN

REASON FOR SURGERY:

IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR?

NOT APPLICABLE

DATE OF INJURY: NOT APPLICABLE

TIME OF INJURY (24 hr):

INJURY AT WORK?

LOCATION OF INJURY:

DESCRIBE HOW INJURY OCCURRED:

PLACE OF INJURY:

IF TRANSPORTATION INJURY, Status of Decedent:

Type of Vehicle:

*C. Meach G. Jr.*

, State Registrar

REQ: 2013124648

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THIS DOCUMENT WILL NOT PRODUCE A COLOR COPY.



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DH FORM 1947 (11/11)

CERTIFICATION OF VITAL RECORD





STATE OF FLORIDA

OFFICE of VITAL STATISTICS

CERTIFIED COPY

TYPE IN PERMANENT BLACK INK

LOCAL FILE NO. 600-12823 FLORIDA CERTIFICATE OF DEATH

1. DECEDENT'S NAME (First, Middle, Last, Suffix) Shirley Bernstein 2. SEX Female

3. DATE OF BIRTH (Month, Day, Year) June 29, 1939 4a. AGE Last Birthday (Years) 71 4b. UNDER 1 YEAR Months    Days    4c. UNDER 1 DAY Hours    Minutes    5. DATE OF DEATH (Month, Day, Year) December 8, 2010

6. SOCIAL SECURITY NUMBER 347-30-9749 7. BIRTHPLACE (City and State or Foreign Country) Chicago, Illinois 8. COUNTY OF DEATH Palm Beach

9. PLACE OF DEATH (Check only one) HOSPITAL:  Inpatient  Emergency Room/Outpatient  Death on Arrival NON-HOSPITAL:  Hospice Facility  Nursing Home/Long Term Care Facility  Decedent's Home  Other (Specify)   

10. FACILITY NAME (If not institution, give street address) Boca Raton Regional Hospital 11a. CITY, TOWN, OR LOCATION OF DEATH Boca Raton 11b. INSIDE CITY LIMITS?  Yes  No

12. MARITAL STATUS (Specify)  Married  Married, but Separated  Widowed  Divorced  Never Married 13. SURVIVING SPOUSE'S NAME (If wife, give maiden name) Simon Bernstein

14a. RESIDENCE - STATE Florida 14b. COUNTY Palm Beach 14c. CITY, TOWN, OR LOCATION Boca Raton

14d. STREET ADDRESS 7020 Lions Head Lane 14e. APT. NO.    14f. ZIP CODE 33496 14g. INSIDE CITY LIMITS?  Yes  No

15a. DECEDENT'S USUAL OCCUPATION (Indicate type of work done during most of working life. Do not use "Retired") Homemaker 15b. KIND OF BUSINESS/INDUSTRY Own Home

16. DECEDENT'S RACE (Specify the race/faces to indicate what decedent considered himself to be. More than one race may be specified.)  White  Black or African American  American Indian or Alaskan Native (Specify tribe)  Asian Indian  Chinese  Filipino  Japanese  Korean  Vietnamese  Other Asian (Specify)  Native Hawaiian  Guamanian or Chamorro  Samoan  Other Pacific Is. (Specify)  Other (Specify)   

17. DECEDENT OF HISPANIC OR HAITIAN ORIGIN? (Specify if decedent was of Hispanic or Haitian Origin.)  Yes (If Yes, specify)  No  Mexican  Puerto Rican  Cuban  Central/South American  Other Hispanic (Specify)     Haitian

18. DECEDENT'S EDUCATION (Specify the decedent's highest degree or level of school completed at time of death.)  8th or less  High school but no diploma  High school diploma or GED  College but no degree  College degree (Specify):     Associate  Bachelor's  Master's  Doctorate 19. WAS DECEDENT EVER IN U.S. ARMED FORCES?  Yes  No

20. FATHER'S NAME (First, Middle, Last, Suffix) Ernie Thomas 21. MOTHER'S NAME (First, Middle, Maiden Surname) Fae Rovitsky

22a. INFORMANT'S NAME Simon Bernstein 22b. RELATIONSHIP TO DECEDENT Husband 22c. INFORMANT'S MAILING - STATE Florida

23a. CITY OR TOWN Boca Raton 23b. STREET ADDRESS 7020 Lions Head Lane 23c. ZIP CODE 33496

24. PLACE OF DISPOSITION (Name of cemetery, crematory, or other place) Garden's Memorial Park 25a. LOCATION - STATE Florida 25b. LOCATION - CITY OR TOWN Boca Raton

26a. METHOD OF DISPOSITION  Burial  Entombment  Cremation  Donation  Removal from State  Other (Specify)   

26b. IF CREMATION, DONATION OR BURIAL AT SEA, WAS MEDICAL EXAMINER APPROVAL GRANTED?  Yes  No 27a. LICENSE NUMBER (or Licensee) FO19844 27b. SIGNATURE OF MEDICAL EXAMINER [Signature] 27c. SIGNATURE OF FUNERAL SERVICE LICENSEE OR DEEDFACTING AS SUCH   

28. NAME OF FUNERAL FACILITY Boca Raton Funeral Home 29a. FACILITY'S MAILING - STATE Florida

29b. CITY OR TOWN Boca Raton 29c. STREET ADDRESS 9050 Kimberly Blvd. #65 29d. ZIP CODE 33434

30. CERTIFIER:  Certifying Physician To the best of my knowledge, death occurred at the time, date and place, and due to the cause(s) and manner stated. (Check one)  Medical Examiner On the basis of examination, and/or investigation, in my opinion, death occurred at the time, date and place, due to the cause(s) and manner stated.

31a. (Signature and Title of Certifier) [Signature] 31b. DATE SIGNED (mm/dd/yyyy) 12-16-2010 32. TIME OF DEATH (24 hr.) 1519 33. MEDICAL EXAMINER'S CASE NUMBER   

34. LICENSE NUMBER (of Certifier) ME009305 34a. CERTIFIER'S NAME KENNETH HOMER MD 35. NAME OF ATTENDING PHYSICIAN (If other than Certifier)   

35a. CERTIFIER'S STATE Florida 35b. CITY OR TOWN Fort Lauderdale 35c. STREET ADDRESS 5601 N. Dixie Hwy. # 412 35d. ZIP CODE 33334

37. REGISTRAR - Signature and Date [Signature] 38a. LOCAL REGISTRAR - Signature [Signature] 38b. DATE FILED BY REGISTRAR (Mo., Day, Yr.) DEC 17 2010

39. PROBABLE MANNER OF DEATH: The following are under the jurisdiction of the medical examiner:  Natural  Accidental  Suicide  Homicide  Pending Investigation  Undetermined 40. REPORTED TO MEDICAL EXAMINER DUE TO CAUSE OF DEATH?  Yes  No

41. CAUSE OF DEATH - PART I (See instructions on back) Enter the chain of events - diseases, injuries, or complications - that directly caused the death. Enter only one cause on a line. DO NOT enter terminal event such as cardiac arrest, respiratory arrest, or ventilator malfunction without showing the etiology. Approximate Interval: Onset to Death

IMMEDIATE CAUSE (Final disease or condition resulting in death) Respiratory Arrest

Sequentially list conditions, if any, leading to the cause listed on line 41. Enter the UNDERLYING CAUSE (disease or injury that initiated the events resulting in death) LAST Pulmonary Hemorrhage  
Lung Cancer (Adenocarcinoma)

PART II. Other significant conditions contributory to death but not resulting in the underlying cause given in PART I.

42a. WAS AN AUTOPSY PERFORMED?  Yes  No 42b. WERE AUTOPSY FINDINGS AVAILABLE TO COMPLETE THE CAUSE OF DEATH?  Yes  No

43a. IF SURGERY MENTIONED IN PART I OR II, ENTER REASON FOR SURGERY    43b. DATE OF SURGERY (Mo., Day, Yr.)    44. DID TOBACCO USE CONTRIBUTE TO DEATH?  Yes  No  Probably  Unknown

45. IF FEMALE, WAS SHE PREGNANT WITHIN THE PAST YEAR.  Yes  No  Unknown If Yes, specify trimester:    at time of death    within 1 to 43 days of death    within 43 days to 1 year of death

46. DATE OF INJURY (Mo., Day, Year)    47. TIME OF INJURY (24 hr.)    48. INJURY AT WORK?  Yes  No 49a. LOCATION OF INJURY - STATE   

49b. CITY OR TOWN    49c. STREET ADDRESS    49d. APT. NO.    49e. ZIP CODE   

50. DESCRIBE HOW INJURY OCCURRED    51. PLACE OF INJURY (e.g. Decedent's home, construction site, restaurant, wooded area)   

IF TRANSPORTATION INJURY, 52a. Status of Decedent  Driver/Operator  Passenger  Pedestrian  Other (Specify)   

52b. Type of Vehicle  Car/Minivan  S.U.V.  Motorcycle  Pickup Truck/Cargo Van  Bus  Heavy Transport  Other (Specify)   

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED

Pearlie Brown  
DEC 20 2010



WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH A WATERMARK OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARK. THE DOCUMENT FACE CONTAINS A MULTI-COLORED BACKGROUND AND GOLD EMBOSSED SEAL. THE BACK CONTAINS SPECIAL LINES WITH TEXT AND SEALS IN THERMOCHROMIC INK.



DH FORM 1947 (08/04)

37418221

CERTIFICATION OF VITAL RECORD



TS004957

**American General**  
Life Companies

*Insurance Service Center for:*  
**The United States Life Insurance  
Company in the City of New York**

October 09, 2012

ROBERT SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON, FL 33431-3351

Contract Number: UD000166N  
Insured: SIMON L BERNSTEIN

Dear ROBERT SPALLINA :

We were notified of the death of SIMON L BERNSTEIN and wish to extend our sincerest condolences to the family. We will process the claim as quickly and efficiently as possible with the hope that the policy proceeds will provide some peace of mind during this difficult time.

To complete the claims process, we will need the following:

- An original Long Form CERTIFIED death certificate for SIMON L BERNSTEIN.
- Enclosed Proof of Death Claimant's Statement to be completed by the beneficiary. Important information is enclosed with this form, so please review carefully.
- The original contract, if available. If you are unable to locate the contract, please note that on the claim form in the space provided.
- The obituary, if available.

We have found that many beneficiaries prefer not to make immediate decisions at such a traumatic time. To help you with this, if the benefit amount payable is \$10,000.00 or more, you may choose to receive payment through an interest earning account with check writing privileges. Please review the enclosed important information describing the account.

We realize that life insurance is only one of the tasks faced by a bereaved family. To help guide you through the settling of an estate, claiming insurance benefits and other details, enclosed is a brochure entitled "When a Loved One Dies". We hope it may prove to be useful.

We understand and are sympathetic to the questions you may have, so please do not hesitate to contact us at the 800# listed below to help you through this process.

Sincerely,

INDIVIDUAL CLAIMS DEPARTMENT

Enclosure(s)

U40MR21

**The United States Life Insurance Company in the City of New York**  
P.O. Box 4443 • Houston, TX 77210-4443 • 1.800.487.5433 • Fax 713.831.3028

0A8

TS004958

## Important Information Regarding Claim Payment

### Instant Access Account

Making financial decisions at an emotional time can be difficult. One method of payment that may be available to help you is through the Instant Access Account ("Account") settlement option. The Instant Access Account is designed to provide you with immediate access to the funds, while allowing you all the time you need to consider how you wish to use your insurance benefit.

If total payments are \$10,000 or more you may choose to receive payment through the Instant Access Account option. The Account is an interest earning account in your name if you are an individual, or the name of the Trust or Estate designated to administer the proceeds. The proceeds are payable to you as the beneficiary of a life insurance policy. This is a draft account whereby you may draw down insurance proceeds and interest by drafting checks which are payable through State Street Bank and Trust Company. This is a convenient, easy option that gives you great flexibility. By writing a check using the provided checkbook, you may access funds immediately, or, in the future after you have had the opportunity to consider all of your financial options.

Trusts with one or two trustees and Estates may also be able to take advantage of the Instant Access Account settlement option if total payments are \$10,000 or more.

Some of the Instant Access Account features include:

**Immediate Access:** The Instant Access Account gives you immediate access to your money starting on the day you receive your checkbook. You may withdraw all or part of your money at any time. You cannot make deposits into the Account.

**Time to Decide:** The Instant Access Account allows you to defer making long term investment decisions and provides time to consider your options. Other available settlement options are preserved until the entire balance is withdrawn or the balance drops below the minimum payment requirements.

**Convenient:** To access funds, simply write a check for at least \$250 to yourself or to any third party. There are no monthly service charges, per-check charges or check fees. Fees will be charged for special services.

**Interest Rates:** The Instant Access Account earns a periodic interest rate determined by the company which is set after monitoring current short term rates and other prevailing rates available in the marketplace. The interest rate is subject to periodic review and may be adjusted by the company. There is not a minimum interest rate credited to the account. Interest is compounded daily and credited to your account monthly. Interest may be taxable; please consult with your tax advisor regarding taxable interest amounts. To obtain the current interest rate the program is offering please call 1-800-487-5433 and select the claims option.

**Toll Free Service:** Questions regarding your account will be answered via a toll free telephone number provided to you with your Instant Access Account checkbook.

**Record Keeping:** Proceeds paid through the Instant Access Account allow for easy record management through the receipt of monthly statements. The monthly statements will provide your current balance, account activity, interest earned and interest rate paid. Account holders with no activity will receive a quarterly statement. No account activity for an extended period of time, as specified by your individual state law, could result in funds being transferred to the appropriate state under their unclaimed property laws.

If you choose the Instant Access Account a Welcome Kit will be sent to you that includes:

- A book of personalized checks that give the beneficiary the ability to write a check as soon as they are received.
- A Certificate of Account Confirmation and Terms and Conditions.
- A pamphlet detailing your account options and features.

**Please note that benefits will not be payable by way of the Instant Access Account if any of the following circumstances exist:**

- The benefits payable are less than \$10,000. If the amount payable is less than \$10,000 a lump sum check will be issued to you.
- The beneficiary is a minor, corporation or partnership.
- The beneficiary resides in Alaska, Arkansas, Connecticut, Indiana, Kansas, Kentucky, Louisiana, Maryland, New Jersey, New York or outside of the U.S.
- The type of policy or contract does not offer the payment option of an Instant Access Account.

#### Additional Options

You may request a lump sum settlement check or your insurance policy or contract also may provide other settlement options for payment. Please refer to the insurance contract regarding these settlement options.

Open Solutions BIS Inc. is the administrator of the Instant Access Account. Check clearing is provided by State Street Bank and Trust Company, Boston, MA. **Your account is not insured by the Federal Deposit Insurance Corporation (FDIC).** The funds are guaranteed by the State Guaranty Associations. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.nolhga.com](http://www.nolhga.com)) to learn more about the coverage of the account. Open Solutions BIS Inc and State Street Bank and Trust Company are not affiliates of American International Group Inc. or American General Life Insurance Company

**American General**

Life Companies

**Proof of Death  
Claimant's Statement**

**American General Life Insurance Company (AGL)  
American General Life Insurance Company of Delaware (AGLDE)  
The United States Life Insurance Company in the City of New York (USL)**

Service Center: P.O. Box 4443 • Houston, TX 77210-4443 • 800.231.3655  
Overnight mailing: 2727 A Allen Pkwy • Attn: Claims • Houston, TX 77019

**To Be Completed By The Beneficiary (please print)**

<b>D E C E A S E D</b>	DECEASED FULL NAME (include middle name) - List other hyphenations, nicknames, aliases and/or maiden names used by deceased in the past			
	DATE OF BIRTH	CAUSE OF DEATH		DATE OF DEATH
	POLICIES DECEASED HELD:			
	POLICY NUMBER	POLICY NUMBER	POLICY NUMBER	POLICY NUMBER
	UD000166N			

I hereby certify that the policy of insurance for the listed policy is  ENCLOSED  LOST  DESTROYED

CLAIMANT'S NAME	DATE OF BIRTH	RELATIONSHIP TO DECEASED		
ADDRESS	CITY	STATE	ZIP	TELEPHONE NO. ( )
EMAIL ADDRESS				ALT NO. ( )

Have you given the Funeral Home an Assignment to collect any amount due under this claim?  YES  NO If yes, what amount? \$ \_\_\_\_\_ (Attach copy of assignment)

How do you want proceeds paid?

**Lump Sum - Instant Access Account**  
If proceeds are paid by the Instant Access Account, a check may be written for the full amount as soon as the Welcome Kit is received. Not available for amounts less than \$10,000. Not available in all states. Please review the claim letter for important information about the Account.

**Lump Sum - Settlement check**

**Settlement Option** - As described in the insurance policy. If Option, give details \_\_\_\_\_

**I have read and I understand the important Fraud disclosure information located on page 3 of this form.**

**AUTHORIZATION REGARDING** \_\_\_\_\_ ("Insured")  
I, the Claimant / Legal Representative of the Insured authorize each insurance company listed above and American General Life Companies LLC (an affiliate services company) (collectively, the "Company") and their authorized representatives including their employees and agents, to provide information to, and, to receive information from, MIB Inc., which operates an information exchange that assists insurance companies with benefit administration, claims, and fraud prevention and detection activities. The authorization will be valid for the duration of the claim or 24 months, whichever is longer. I understand that I may revoke it by giving written notice to the Company, but any action taken by the Company before receipt of such notice will be valid. I acknowledge that I am entitled to obtain a copy of the authorization and a copy will be as valid as the original.

<b>PLEASE SIGN HERE</b>	Signature of Claimant/ Legal Representative of the Insured.	Printed Name	Date
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Enter the claimant's taxpayer identification number in the appropriate box. For most individuals this is your social security number.	CLAIMANT'S S.S. NO.	OR	TAX I.D. NO.
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Note: If the Social Security number or Tax I.D. number is not provided, and backup withholding is applicable, taxes will be withheld from the proceeds.

**CERTIFICATION: Under penalties of perjury, I certify: (1) that the number shown on this claim form is my correct social security (or taxpayer identification) number and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

<b>PLEASE SIGN HERE</b>	CLAIMANT'S SIGNATURE	DATE
-------------------------	----------------------	------

**IV MAILING**

Use this section to provide alternative mailing address if different than above.

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GENERAL INSTRUCTIONS

1. **Claimant's Statement.** This statement must be completed by the beneficiary. If there is more than one beneficiary, each must complete a separate statement.
2. **Death Certificate.** We will require a Certified Death Certificate showing the cause or manner of death.
3. **Newspaper Account.** When available, a newspaper account of the death should be submitted.
4. **Policy.** The policy should be sent with this Statement. Explain if not enclosed.

SPECIAL INSTRUCTIONS

**Estate Beneficiary.** The Statement must be completed by the Executor or Administrator, and a certified copy of appointment must be furnished.

**For Trust Beneficiary.** Complete the Trust Affidavit section at the bottom of this page.

**Minor Beneficiary.** The Statement is to be completed by the legally appointed guardian of the Estate of the minor and an official certificate of the guardian's appointment must be furnished.

**Predeceased Beneficiary.** When a beneficiary has predeceased the insured, a certified copy of the death certificate is to be furnished.

**Class Beneficiaries.** An affidavit showing the names and dates of birth of each must be submitted.

**Assignee.** The Statement is to be completed by the assignee. If the assignment is no longer effective, a release of assignment from the assignee should be submitted. If collaterally assigned, the statement should be completed by both the beneficiary and assignee and the amount claimed by the assignee indicated on the statement.

**Business Beneficiaries.** If the beneficiary is a business, the person signing the form must be an officer/owner of the company. The company name must be given and the title of the person signing. Example: John Doe Auto Sales, Pat Jones, President

You must also include documents supporting that the person signing the claim form has the authority to do so. Example: Corporate resolution, official board minutes, etc.

DEATH OUTSIDE THE USA

1. For USA citizens, a CERTIFIED death certificate must be accompanied by a "Report of the Death of an American Citizen Abroad" from the US Department of State.

**Certification of Trustee(s) complete this section if Beneficiary is the Trust**

Insured: \_\_\_\_\_  
 Policy Number(s): \_\_\_\_\_  
 Name of Trust: \_\_\_\_\_  
 Tax ID of Trust: \_\_\_\_\_

The undersigned hereby certify as follows:

1. That they are Trustees under a Trust Agreement dated: \_\_\_\_\_
2. That they are the Trustees designated as beneficiary under the above numbered policy(ies);
3. That said Trust Agreement is in full force and effect and that by its terms they are empowered to receive payment of the proceeds of the above policy(ies)
4. That, if applicable, said Trust/Plan is presently fully qualified having met the requirements of Section 401(a) of the Internal Revenue Code.

It is understood and agreed by the undersigned that payment of such proceeds to the Trustees shall discharge the Company from any and all liability therefore and that the Company shall have no responsibility for the carrying out of the Trust Agreement.

The plural as used herein shall include the singular wherever applicable

Signed this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_.

Individual Trustee(s): \_\_\_\_\_  
 (Trustee Signature) (Printed Name)

(Signature) (Printed Name) (Signature) (Printed Name)

OR

Corporate Trustee: \_\_\_\_\_  
 (Name of Corporate Trustee)

By: \_\_\_\_\_  
 (Officer's Signature) (Printed Name) (Title)

(All co-trustees must sign.)



\*\*\*Please detach & keep pages 3 & 4\*\*\*

### FRAUD WARNING DISCLOSURE

In some states we are required to advise you of the following: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of material fact, may be guilty of insurance fraud.

**Alaska:** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

**Arizona:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**Arkansas, Louisiana, Maryland, New Mexico, Rhode Island, Texas, West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**California:** For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding and attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provided false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware, Idaho, Indiana, Oklahoma:** WARNING - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia, Maine, Tennessee, Virginia, Washington:** WARNING: It is a crime to knowingly provide false or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Minnesota:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire:** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances be present, it may be reduced to a minimum of two (2) years.

**MEDICAL INFORMATION BUREAU NOTICE**

Information regarding your insurability or claim will be treated as confidential. The Company, or its reinsurers may, however, make a brief report thereon to MIB a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information from its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is Post Office Box 105, Essex Station Boston, Massachusetts 02112.

The Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for the life or health insurance, or, to whom a claim for benefits may be submitted.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

The licensed insurance company is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.



**Robert Spallina**

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Friday, October 19, 2012 12:32 PM  
**To:** Robert Spallina; Pam Simon  
**Subject:** RE: Update

Robert,

We believe we have a solution to the life insurance policy which provides the desired result. We would like to discuss this with you at your earliest convenience. Until we have this conversation, please do not process anything further with the insurance company as we would like to avoid any unnecessary confusion for them. Pam, her husband Scooter, and I would like to have this initial conversation with you.

Let me know what is good for you and I can coordinate with Pam and Scooter.

Take care...

-----Original Message-----

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Friday, October 19, 2012 7:19 AM  
**To:** Pam Simon  
**Cc:** Ted Bernstein  
**Subject:** Re: Update

Pam - My office is processing the claim as your father was the owner of the policy and the proceeds will likely be paid to the estate in the absence of finding the trust. As I mentioned previously there was a discussion with the carrier about possibly using the 2000 trust (the one you are carved out of but would be split 5 ways according to Ted) but I'm not sure that we will achieve that result. 11:00 on Tuesday your time is my lunch hour. I am out of the office all day and will reach out to you on Monday as my calendar is fairly packed next week and a status call will have to be later in the day sometime next week. Have a nice weekend.

Sent from my iPhone

On Oct 19, 2012, at 6:32 AM, "Pam Simon" <pambsimon@me.com> wrote:

> Hi Robert - I have the ss4 on the 1995 irrevocable trust so we should be able to take care of getting the payment. If you already have the death claim package from the carrier can you overnight it to me and we will take care of the payout? If you don't have the package, can you send me an original death certificate and I will request it from the carrier?

> Also, we would like to do a family status call Tuesday at 11 am  
> chicago time. Pls let us know if that works for you? Have a nice  
> weekend - Pam Simon

>  
> Thanks  
> Pam

> On Oct 15, 2012, at 10:12 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

>  
>> Call me now  
>>

>> -----Original Message-----

>> From: Pam Simon [mailto:pambsimon@me.com]

>> Sent: Monday, October 15, 2012 11:11 AM  
>> To: Robert Spallina  
>> Subject: Re: Call 10/ 16/12 Tuesday 3:30 pm Chicago time  
>>  
>> I have some on the trust - should only be a few minutes  
>>  
>> On Oct 15, 2012, at 8:36 AM, Robert Spallina  
>> <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:  
>>  
>>> There are no updates at this time  
>>>  
>>> Sent from my iPhone  
>>>  
>>> On Oct 15, 2012, at 8:40 AM, "Pam Simon" <[pambsimon@me.com](mailto:pambsimon@me.com)> wrote:  
>>>  
>>>> Hi all - do you have time for status?

# J.P.Morgan

Client ID: 80842501  
Invoice Date 8/24/12  
For the Period 7/31/12 to 8/31/12



01377 CB4 001 001 23712 - NNNNNNNNNNN PC 02 B  
BERNSTEIN FAMILY INVESTMENT LLLP  
SIMON BERNSTEIN  
C/O SIMON BERNSTEIN  
7020 LINOS HEAD LANE  
BOCA RATON, FL 33496



## Loan Account(s)

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Consolidated Summary	2
Loan Number 900969382	3
Loan Number 902329136	5
Loan Number 902364935	6

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**J.P. Morgan Team**

Client Service Team 800/576-0938  
pb-service0938@jpmorgan.com

Hearing Impaired (800) 242-7383

# J.P.Morgan

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Consolidated Summary

Account Type	Loan Number	Loan Maturity Date	Interest Rate Type	Outstanding Principal Balance	Total Due
Line - Advised	900969382	08/30/13	Libor	1,384,049.79	2,318.32
Line - Advised	902329136	08/31/12	Libor	0.00	0.00
Line - Advised	902364935	08/30/13	Libor	7,000.00	11.73
<b>Total</b>				<b>\$1,391,049.79</b>	<b>\$2,330.05</b>

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 900969382

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Summary

	Amount
Beginning Principal Balance	1,384,049.79
Ending Principal Balance	\$1,384,049.79
.....	
Your Account will be Charged On	08/31/12
Account Number to Charge	XXXXX7231

Current Interest & Fees Due	2,318.32
<b>Total Due</b>	<b>\$2,318.32</b>
.....	
Loan Maturity Date	08/30/13
Interest Paid Year-to-Date	17,250.25
Interest Paid Prior Year	22,728.22

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			1,384,049.79
	Ending Principal Balance			\$1,384,049.79

## Loan Interest and Fee Transaction Detail

Loan Interest Type: Libor

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Beginning Interest/Fee Balance			2,318.64
07/30/12	Change Base Rate 0.245200			
07/31/12	Interest Payment		2,318.64	



23751020060020137702

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 900969382

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Interest and Fee Transaction Detail CONTINUED

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Interest Calculated On 1,384,049.79 From 07/31/12 To 08/31/12 For 31 Days/ 360/Act @ 1.945200	2,318.33		
	<b>Ending Interest/Fee Balance</b>			<b>\$2,318.32</b>
<b>Total</b>		<b>\$2,318.33</b>	<b>(\$2,318.64)</b>	

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902329136

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Summary

	Amount
Beginning Principal Balance	0.00
Ending Principal Balance	\$0.00

Total Due \$0.00

Your Account will be Charged On 08/31/12  
 Account Number to Charge XXXXX7231

Loan Maturity Date 08/31/12  
 Interest Paid Year-to-Date 51.16  
 Interest Paid Prior Year 0.00

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			0.00
	Ending Principal Balance			\$0.00

## Loan Interest and Fee Transaction Detail

Loan Interest Type: Libor

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Beginning Interest/Fee Balance			(2.69)
08/08/12	Interest Rebate	2.69		
	Ending Interest/Fee Balance			\$0.00
Total		\$2.69		



2375102060020137703

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902364935

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

Loan Summary	Amount
Beginning Principal Balance	7,000.00
Ending Principal Balance	\$7,000.00
Your Account will be Charged On	08/31/12
Account Number to Charge	XXXXXX7231

Current Interest & Fees Due	11.73
<b>Total Due</b>	<b>\$11.73</b>
Loan Maturity Date	08/30/13
Interest Paid Year-to-Date	25.68
Interest Paid Prior Year	0.00

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			7,000.00
	Ending Principal Balance			\$7,000.00



# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902364935

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Interest and Fee Transaction Detail

Loan Interest Type: **Libor**

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	<b>Beginning Interest/Fee Balance</b>			<b>11.73</b>
07/31/12	Interest Payment		11.73	
	Interest Calculated On 7,000.00 From 07/31/12 To 08/31/12 For 31 Days/ 360/Act @ 1.946200	11.73		
	<b>Ending Interest/Fee Balance</b>			<b>\$11.73</b>
<b>Total</b>		<b>\$11.73</b>	<b>(\$11.73)</b>	



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# J.P.Morgan

---

Client ID: 80842501  
Invoice Date 8/24/12  
For the Period 7/31/12 to 8/31/12

## Important Information About Your Statement

1. This statement reflects activity on loans with a common billing date. Loans with a different billing date will appear on a separate statement.
2. In accruing interest, the number of days for any period includes the "From" date, but not the "To" date.
3. Interest is calculated according to the following formula:

$$\left( \frac{\text{Principal} \times \text{Rate}}{\text{Basis}} \right) \times \text{No. of Days}$$

4. Please be advised that the Bank calculates interest accrued to eight decimal places, and does not round to cents until the end of a billing period. For your convenience, however, the statement shows interest due for each individual transaction rounded to cents. For this reason, the sum of the individual interest amounts may not equal the actual total for interest due.

This statement reflects the Bank's current bill to you. To the extent any additional or different amounts are due or different terms apply under your loan documents, the Bank reserves all of its rights. JPMorgan Chase Bank, N.A. Member FDIC

Interest Paid YTD and Interest Paid Prior Year totals contained within this statement are provided for information purposes only, and include payments processed as of the statement date.



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179  
Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 17, 2012



00077 OPC 802 001 23012 - T 00098.00.0.50.00001.BERNST.20120817  
SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



### Confirmation

#### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/16	8/17	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011 J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90	UNSOLICITED	(2,535.905)	14.90		37,784.98

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 17, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179  
Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 30, 2012



00098 OPC 802 001 24312 - T 000124.00.0.50.00001.BE7NSCT.20120830  
SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



### Confirmation

#### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/29	8/30	HUSSMAN STRATEGIC GROWTH FUND	UNSOLICITED	(1,857.887)	11.07		20,566.81

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 30, 2012

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received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

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Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 23, 2012



00083 OPC 802 001 23612 - T 000117.00.0.50.00001.BERNST.20120823  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



## Confirmation

### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/23	8/24	LOOMIS SAYLES FDS I BOND FD RETAIL	UNSOLICITED	(1,533.742)	14.67		22,500.00
8/23	8/24	LORD ABBET INVT TR TOTAL RETURN A	UNSOLICITED	(1,193.756)	10.89		13,000.00
8/23	8/24	GATEWAY TRUST FUND	UNSOLICITED	(182.415)	27.41		5,000.00
8/23	8/24	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND	UNSOLICITED	(321.750)	15.54		5,000.00

**Total Sales** **45,500.00**

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 23, 2012

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received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

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J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179  
Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 29, 2012



00172 OPC 802 001 24212 - T 000206.00.0.50.00001.BERNST.20120829  
SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



### Confirmation

#### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/29	8/30	THE ARBITRAGE FUND-R	UNSOLICITED	(2,466.900)	12.86		31,724.33
8/29	8/30	LORD ABBET INVT TR TOTAL RETURN A	UNSOLICITED	(5,451.590)	10.89		59,367.82

**Total Sales** **91,092.15**

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 29, 2012

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The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

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Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179  
Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 24, 2012



00083 OPC 802 001 23712 - T 000113.00.0.50.00001.BERNST.20120824  
SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



24052740020010002501

## Confirmation

### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/23	8/24	HUSSMAN STRATEGIC GROWTH FUND	UNSOLICITED	(407.240)	11.05		4,500.00

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 24, 2012

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received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

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J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179  
Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 27, 2012



00156 OPC 802 001 24012 - T 000182.00.0.50.00001.BERN SCT.20120827  
SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



### Confirmation

#### Purchases

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/23	8/24	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12	UNSOLICITED	35.970	14.67		(527.68)



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 27, 2012

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received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

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**J.P.Morgan**

9/14/2012

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387

Account: W32635000

**KRAFT FOODS INC CLASS A**  
**KRAFT FOODS INC COM STK NPV CLS'A'**  
CUSIP: 50075N104

**Notification of a Corporate Action**

Your account reflects the associated position in the above security at our firm. Please note that we recently received notice that the aforementioned security has been associated to a corporate action with the following terms :

SPIN-OFF CONCURRENT WITH NAME CHANGE

HOLDERS WILL RECEIVE ONE SHARE OF KRAFT FOODS GROUP INCORPORATION, CUSIP: 50076Q106 FOR EVERY THREE SHARES OF KRAFT FOODS INCORPORATION CLASS A, CUSIP: 50075N104, HELD.

NAME CHANGE TO MONDELEZ INTERNATIONAL CORPORATION.

EX-DATE: 10/2/2012  
RECORD DATE: 9/19/2012  
PAYABLE DATE: 10/1/2012  
DUE BILL REDEMPTION PERIOD: 9/20/2012 TO 10/4/2012

**Quantity Held: 750**

This notice is for informational purposes only. Any results of the corporate action will be posted to your account upon receipt.

The client is solely and exclusively responsible for knowing the rights and terms of all securities owned by the client, specifically including valuable rights that may expire unless the client take action. This includes, but is not limited to, warrants, stock rights, convertible securities, bonds, and securities subject to a tender or exchange offer. Accordingly, any oral or electronic information or interpretation provided by J.P. Morgan is subject to the written rights and terms as promulgated by the issuer or applicable law and regulation, and J.P. Morgan is not responsible for any discrepancies therewith.

J.P. Morgan is not obligated to take any action or render any advice with respect to the voting of proxies or other corporate actions related to securities owned by a client.

FOR ADDITIONAL INFORMATION CONTACT YOUR INVESTMENT EXECUTIVE



Case: 17-3595

OFFICE SERVICING YOUR ACCOUNT  
 J.P. Morgan Securities LLC  
 383 Madison Avenue  
 New York, New York 10179  
 (212) 270-6000

Filed: 03/12/2018 Pages: 1100

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 WHOLLY OWNED SUBSIDIARY

J.P. Morgan Clearing Corp.  
 Three Chase Metrotech Center  
 Brooklyn, New York 11245-0001

SIMON BERNSTEIN IRA R/O  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR  
 STE 3010  
 BOCA RATON FL 33487-1387

Processing Date 8/29/12  
 Account Number 242-08945 B4Q  
 Settlement Account W32585

Page 1 of 1

**CONFIRMATION**  
 WE ARE PLEASED TO CONFIRM THE FOLLOWING TRANSACTION(S)

**EQUITIES AND OPTIONS**

Trade Date	Settlement Date	Bought/Sold	Description	Symbol/CUSIP	Quantity	Price	Money Type	Money Amount	Type	C	Trade Number
08/29/12	09/04/12	Sold	ISHARES TRUST RUSSELL 1000 VALUE INDEX FD AVG PRICE SHOWN-DETAILS ON REQ UNSOLICITED	IWD 464287598	550	70.56	Principal	38,808.00	DVP	8	P4599
							Comm/Comm Equiv	100.00			
							Fee	0.87			
							NET AMOUNT	38,707.13			



**Important Notice Regarding the Availability of Information Statement Materials**

**KRAFT FOODS INC.**

**J.P.Morgan**

P.O. BOX 6076  
500 STANTON CHRISTIANA ROAD  
NEWARK, DE 19714-6076

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387

You are receiving this communication because you hold securities in the company listed above. It has released informational materials regarding its spin-off of its wholly owned subsidiary, Kraft Foods Group, Inc., or "Kraft Foods Group," that are now available for your review. **This notice provides instructions on how to access the KRAFT FOODS INC. materials for informational purposes only. It is not a form for voting and presents only an overview of the KRAFT FOODS INC. materials, which contain important information and are available, free of charge, on the Internet or by mail. We encourage you to access and review closely the KRAFT FOODS INC. materials.**

To effect the spin-off, KRAFT FOODS INC. will distribute all of the shares of Kraft Foods Group common stock on a pro rata basis to the holders of KRAFT FOODS INC. common stock. Immediately following the distribution, which will be effective as of 5:00 p.m., New York City time, on October 1, 2012, Kraft Foods Group will be an independent, publicly traded company. KRAFT FOODS INC. is not soliciting proxy or consent authority from shareholders in connection with the spin-off.

The KRAFT FOODS INC. materials consist of the Information Statement that Kraft Foods Group has prepared in connection with the spin-off. You may view the KRAFT FOODS INC. materials online at [www.materialnotice.com](http://www.materialnotice.com) and easily request a paper or e-mail copy (see reverse side). Please make your request for a paper copy on or before September 27, 2012 to facilitate timely delivery.

Unless you advised otherwise, if you and other residents at your mailing address share the same last name and also own shares of KRAFT FOODS INC. common stock in an account at the same broker, bank or other nominee, your nominee delivered a single Notice or Information Statement to your address. A shareholder who received a single Notice or Information Statement to a shared address may request a separate copy of the Notice or Information Statement be sent to him or her by contacting Broadridge Financial Solutions, Inc. in writing to its Household Department at 51 Mercedes Way, Edgewood, New York, 11717, or calling 1-800-542-1061. Beneficial owners sharing an address who would like to receive additional (or fewer) copies of these materials in the future should contact their broker, bank or other nominee to make this request.

**See the reverse side for instructions on how to access materials.**

1 OF 4  
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1 OF 4

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— How to Access the Materials —

**Materials Available to VIEW or RECEIVE:**

Information Statement

**How to View Online:**

Have the information that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) and visit: [www.materialnotice.com](http://www.materialnotice.com).

**How to Request and Receive a PAPER or E-MAIL Copy:**

If you want to receive a paper or e-mail copy of these materials, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) BY INTERNET: [www.materialnotice.com](http://www.materialnotice.com)
- 2) BY TELEPHONE: 1-800-579-1639
- 3) BY E-MAIL\*: [sendmaterial@materialnotice.com](mailto:sendmaterial@materialnotice.com)

\* If requesting materials by e-mail, please send a blank e-mail with the information that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your investment advisor.

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2 OF 4



**THIS NOTICE WILL ENABLE YOU TO ACCESS  
MATERIALS FOR INFORMATIONAL PURPOSES ONLY**

M49192

M49192-P29428

→ **3806 9916 9925**

**BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387**

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3 OF 4**



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4 OF 4

JP Morgan 5000  
Bernstein Family Investments LLP



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 5, 2012



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 BERNSTEIN FAMILY INVESTMENT LLLP  
 950 PENINSULA CORP CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Purchases**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/31	8/31	AIM TAX EXEMPT FDS INC INV VK HIYL MN Y INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$10.07 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/12	UNSOLICITED	20.626	10.07		(207.70)
8/31	8/31	WELLS FARGO FDS TR INTRMDT TXFR A INCOME DIVIDEND @ 0.028 PER SHAR REINVESTED @ \$11.66 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/12	UNSOLICITED	31.474	11.66		(366.99)

**Total Purchases** (574.69)



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 5, 2012

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J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 4, 2012



06581 OPC 802 001 24812 - T 0007853.00.0.50.00001.BERNSCW.20120904  
 BERNSTEIN FAMILY INVESTMENT LLLP  
 950 PENINSULA CORP CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Purchases**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/31	9/4	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 INCOME DIVIDEND @ 0.035 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT	UNSOLICITED	8.856			(99.36)
	9/4	JPM STR INC OPP FD FUND 3844 REINVESTED @ 11.67 PER SHARE	UNSOLICITED	6.813	11.67		(79.51)

**Total Purchases** (178.87)





BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 4, 2012

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The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.

JP Morgan 4353  
Estate of Shirley Bernstein



JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265 - 9754

Primary Account: 000000877214353  
For the Period 8/1/12 to 8/31/12

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000282 DPB 021 161 24512 NNNNNNNNNN T 1 000000000 60 0000  
ESTATE OF SHIRLEY BERNSTEIN  
SIMON BERNSTEIN, PERS REP  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		0.00
Ending Balance	0	\$0.00

Please note this account had no activity during this statement period. The date of last activity for this account was 09/12/11.



Primary Account: 000000877214353

For the Period 8/1/12 to 8/31/12

## Important Information About Your Statement

---

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





**Investment Report**

August 1, 2012 - August 31, 2012

00012163 01 AV 0.350 23012163 **Envelope 235210547**



SIMON BERNSTEIN  
 SHIRLEY BERNSTEIN  
 7020 LIONS HEAD LN  
 BOCA RATON FL 33496-5931

Online Fidelity.com  
 FAST(sm)-Automated Telephone 800-544-5555

**Fidelity Account<sup>SM</sup> Y03-091022 SIMON BERNSTEIN AND SHIRLEY BERNSTEIN - WITH RIGHTS OF SURVIVORSHIP**

**Account Summary**

Beginning value as of Aug 1	\$0.05
Change in investment value	0.00
<b>Ending value as of Aug 31</b>	<b>\$0.05</b>

Account trades from Sep 2011 - Aug 2012 0

**Holdings** (Symbol) as of August 31, 2012

	Performance August 31, 2012	Quantity August 31, 2012	Price per Unit August 31, 2012	Total Value August 1, 2012	Total Value August 31, 2012
<b>Core Account 100% of holdings</b>					
FIDELITY MUNICIPAL MONEY MARKET (FTEXX)	7-day yield: 0.01%	0.050	\$1.000	\$0.05	\$0.05

**Core Account - Fidelity Municipal Money Market**

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$0.05	Ending		\$0.05

**Information About Your Fidelity Statement**

For TDD Service for the Hearing-Impaired, call 800-544-0118, 9 am - 9 pm ET, 7 days a week.

Lost or Stolen Cards For 24 Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for VISA® Gold Check Card.

**Additional Investments with Fidelity** Make checks payable to Fidelity Investments and include your account number. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

**Change in Investment Value** The appreciation or depreciation of your holdings due to price changes, plus any distributions and income earned during the statement period, less any transaction costs, sales charges, or fees.

**Cost Basis, Gain/Loss, and Holding Period Information** Cost basis is the original amount paid to purchase a security, including the amount of reinvested dividends and capital gains. Generally, we adjust cost basis for events such as returns of capital (including dividend reclassifications) and disallowed losses on wash sales on identical securities within the same account. NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. However, cost basis, realized gain and loss, and holding period information may not reflect adjustments required for your tax reporting purposes. Fidelity and NFS specifically disclaim any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale using its default methods of average cost for open-end mutual funds (except ETFs) and first-in, first-out (FIFO) for all other securities (including ETFs and shares held in dividend reinvestment plans). Customers should consult their tax advisors for further information.

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices.

**Additional Information About Your Brokerage Account, If Applicable**

**Customer Free Credit Balance** You are entitled to free credit balances in your brokerage account, subject to open commitments of your cash accounts. Free credit balances are not segregated and may be used in NFS's business in accordance with federal securities law. There is no free credit balance in a retirement or HSA.

**Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held by Portfolio Advisory Services (PAS) are carried by NFS and are covered by SIPC but do not contribute toward your margin and maintenance requirements.

**Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date.

**Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information about these, please call Fidelity at 800-544-6666.

**Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC).

**Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable if the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposit (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order. In executing orders on the Floor of the NYSE, the Floor broker may permit

**Wash Sales** If a wash sale occurs, the loss from the transaction is disallowed for federal income tax purposes but may be added to the cost basis of the newly-purchased shares. Fidelity adjusts the cost basis of newly-purchased shares when a wash sale occurs within an account as the result of an identical security purchase. Fidelity does not report disallowed losses or adjust cost basis related to wash sales triggered by sales and purchases of the same security *within different accounts* or by sales and purchases of "substantially identical" securities *within the same or different accounts*.

We deliver statements at least four times during the calendar year for any account with a balance. **Please review your statement and report any inaccuracies or discrepancies. Inquires, concerns or questions regarding your brokerage account or the activity therein should be directed to Fidelity Brokerage Services LLC (FBS) by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 800-800-6890.** Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

**Information About Mutual Funds and Their Performance** An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Before investing, consider the fund's investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit [Fidelity.com/performance](http://Fidelity.com/performance) for most recent month-end performance.

Each fund reserves the right to terminate or modify its exchange privilege in the future. In addition to sales loads and 12b-1 fees described in the prospectus, FBS or NFS receives other compensation in connection with the purchase and/or the on-going maintenance of positions in certain mutual fund shares and other investment products in your brokerage account. This additional compensation may be paid by the mutual fund or other investment product, its investment advisor or one of its affiliates. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of a no-load fund, those shares will be assigned either a transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any applicable fees will be assessed based on the status assigned to the shares at the time of purchase.

the specialist to trade on parity with the order for some or all of the executions associated with filling that order, if such permission would not be inconsistent with the broker's best execution obligations. Individual securities trades placed for your Fidelity Personalized Portfolios account are completed on an agency basis by FBS, ("A") Alternative Investments - Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate investment trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments and their current values may be different from the purchase price. Unless otherwise indicated, the values shown in this statement for such investments have been provided by the management, administrator or sponsor of each program or a third-party vendor without independent verification by FBS and represent their estimate of the value of the investor's participation in the program, as of a date no greater than 18 months from the date of this statement. Therefore, the estimated values shown herein may not necessarily reflect actual market values or be realized upon liquidation. If an estimated value is not provided, valuation information is not available.

Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Distributors Corporation (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** FBS, NFS, and FDC are direct or indirect subsidiaries of FMR LLC. Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Portfolio Advisory Service® and Fidelity® Strategic Disciplines are services of Strategic Advisers, Inc., a registered investment advisor and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered through the following Fidelity Investments Companies: Strategic Advisers, Inc., Fidelity Personal Trust Company, FSB ("FPT"), a federal savings bank, or Fidelity Management Trust Company ("FMT").

Non-deposit investment products and trust services offered through FPT and FMT and their affiliates are not insured or guaranteed by the FDIC or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. These services provide discretionary money management for a fee. Fidelity investments (with pyramid logo) is a trademark of FMR LLC. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. Mutual fund shares, other securities held in your account, and insurance products are neither deposits or obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. Written inquiries may be mailed to: Fidelity Investments, Client Services, P.O. Box 770001, Cincinnati, OH 45277-0045. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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**1 OF 1 RECORD(S)**

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**Location Information**

2753 NW 34TH ST BOCA RATON, FL 33434-3459  
**Latitude:** 26.381471  
**Longitude:** -80.142624  
**MSA Number:** 0000  
**MSA Description:** 0

**Address Variations - 1 records found**

**No. Address**  
1. 2753 NW 34TH ST  
BOCA RATON, FL 33434-3459

**APN(s) - 1 records found**

**No. Number**  
1. 06-42-47-10-02-007-0680

**Property Information - 2 records found**

No. 1  
**Legal Description:** BOCA MADERA UNIT 2 LT 68 BLK G  
**Land Usage:** SFR  
**Tax Year:** 2010  
**Data Source:** A  
**Property Sale Information**  
**Sale Date:** 07/08/2008  
**Sale Price:** \$360,000  
**Mortgage Information**  
**Lender:** BERNSTEIN SIMON L  
**Loan Type:** PRIVATE PARTY LENDER  
**Loan Amount:** \$365,000  
**Assessment Information**  
**Assessed Total Value:** \$246,802

No. 2  
**Legal Description:** BOCA MADERA UNIT 2 LT 68 BLK G  
**Tax Year:** 2011  
**Data Source:** B  
**Property Sale Information**  
**Sale Date:** 06/18/2008  
**Sale Price:** \$360,000  
**Mortgage Information**  
**Lender:** WALTER E SAHM  
**Loan Type:** SELLER TAKE-BACK  
**Loan Amount:** \$110,000  
**Term Of Loan:** 06/19/2011  
**Assessment Information**  
**Assessed Total Value:** \$263,328



**Neighbors - 7 records found**

Neighbor Name	Neighbor Address	Neighbor Phone
DOERR JR, HUGH Y	2719 NW 34TH ST BOCA RATON, FL 33434-3459	None Listed
EGGENBERGER, JAMES I	2735 NW 34TH ST BOCA RATON, FL 33434-3459	None Listed
CHENERY, ROSEMARY	2769 NW 34TH ST BOCA RATON, FL 33434-3459	(561) 488-4727
AYMONIN, MARY J	2785 NW 34TH ST BOCA RATON, FL 33434-3459	(561) 852-1951
SKLAR, ERIC	2799 NW 34TH ST BOCA RATON, FL 33434-3459	None Listed
JOHNSON, PETER W	2813 NW 34TH ST BOCA RATON, FL 33434-3461	(561) 883-3911
BEHRENS, CA A	2823 NW 34TH ST BOCA RATON, FL 33434-3461	None Listed

**Associated Entities - 17 records found**

No.	Current Owner(s)/Resident(s)	Current Resident(s):	Previous Owner(s):	Previous Residents(s):	Other(s):
1.	BERNSTEIN, LLC				
2.	GLASSER, ROBERT A				
3.	SAHM, WALTER E				
4.	SAHM, WEBSTER E				
5.	GLASSER, ROBERT A				
6.	SAHM, PATRICIA				
7.	SAHM, WALTER E				
8.	BERNSTEIN, CANDICE MICHELLE				
9.	BERNSTEIN, ELIOT I				
10.	GLASSER, RUTH M				
11.	SAHM, JOANNA EILEEN				
12.	SAHM JR, PATRICIA ANNE				
13.	STEJSKAL, JOSEPH				
14.	WHAN JR, ALEXANDER ROBERT				
15.	WHAN, JOAN SULLIVAN				
16.	CARDINAL MANAGEMENT SERVICES, INC.				
17.	BERNSTEIN LLC				

**Source Information - 135 records found**

All Sources	135 Source Document(s)
Business Finder	5 Source Document(s)
Deed Transfers	2 Source Document(s)
Driver Licenses	8 Source Document(s)
Historical Person Locator	38 Source Document(s)
Motor Vehicle Registrations	6 Source Document(s)
Person Locator 1	14 Source Document(s)
Person Locator 2	9 Source Document(s)
Person Locator 5	26 Source Document(s)
Person Locator 6	4 Source Document(s)
Tax Assessor Records	22 Source Document(s)
Utility Locator	1 Source Document(s)

**Important:** The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use is: Debt Recovery/Fraud

Your GLBA Permissible Use is: Fraud Prevention or Detection

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Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [cty@trippscott.com](mailto:cty@trippscott.com)

December 21, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way - Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

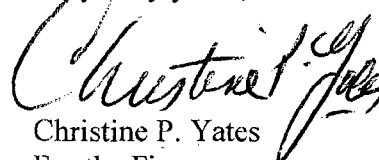
Dear Mr. Spallina:

As you are aware, my firm represents Mr. and Mrs. Bernstein. We would appreciate receiving copies of the following information and documents in this matter:

1. A copy of Simon Bernstein's Trust and accounting; X
2. A copy of Shirley Bernstein's Trust and accounting; X
3. A copy of Bernstein Family LLC's Trust;
4. A copy of Bernstein Holdings and Family Corporation;
5. Objections to claims filed in Estate of Simon Bernstein; X
6. Exempt Property Petition filed; X
7. Personal Property Inventory for Estate of Simon and Shirley Bernstein; X
8. Please provide a status of the ongoing litigation involving the Estate Substitution in Stanford -- Case status and attorney handling; X
9. Limited Power of Appointment executed by Simon; X
10. Inventory for Shirley Bernstein; ✓
11. Inventory for Simon Bernstein; and X
12. LIC Holdings corporate Documents; X
13. Mortgage documents relating to Eliot's home, and documents pertaining to first mortgage;
14. Accounting of each child's Trust. X

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,



Christine P. Yates  
For the Firm

CPY/iah

cc: Eliot Bernstein  
Marc Garber

665356v1 995508.0001

110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301  
Post Office Box 14245 • Fort Lauderdale, Florida 33302  
Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

TS005007



Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [cy@trippscott.com](mailto:cy@trippscott.com)

December 21, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way - Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

As you are aware, my firm represents Mr. and Mrs. Bernstein. We would appreciate receiving copies of the following information and documents in this matter:

1. A copy of Simon Bernstein's Trust and accounting;
2. A copy of Shirley Bernstein's Trust and accounting;
3. A copy of Bernstein Family LLC's Trust;
4. A copy of Bernstein Holdings and Family Corporation;
5. Objections to claims filed in Estate of Simon Bernstein;
6. Exempt Property Petition filed;
7. Personal Property Inventory for Estate of Simon and Shirley Bernstein;
8. Please provide a status of the ongoing litigation involving the Estate Substitution in Stanford – Case status and attorney handling;
9. Limited Power of Appointment executed by Simon;
10. Inventory for Shirley Bernstein;
11. Inventory for Simon Bernstein; and
12. LIC Holdings corporate Documents;
13. Mortgage documents relating to Eliot's home, and documents pertaining to first mortgage;
14. Accounting of each child's Trust.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,

Christine P. Yates  
For the Firm

CPY/iah

cc: Eliot Bernstein  
Marc Garber

665356v1 995508.0001

110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301

Post Office Box 14245 • Fort Lauderdale, Florida 33302

Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

TS005008

**TESCHER & SPALLINA, P.A.**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

*ATTORNEYS*

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

*SUPPORT STAFF*  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

January 11, 2013

**VIA FEDERAL EXPRESS**

Christine P. Yates, Esq.  
Tripp Scott  
110 Southeast Sixth Street  
Fifteenth Floor  
Fort Lauderdale, FL 33301

**Re: Estates of Shirley Bernstein and Simon L. Bernstein**

Dear Ms. Yates:

In response to the items in your letter dated December 21, 2013, we are enclosing the following documents and responses:

1. Simon L. Bernstein Amended and Restated Trust Agreement dated July 25, 2012. We do not have an accounting for the trust at this time.
2. Shirley Bernstein Trust Agreement dated May 20, 2008 together with a copy of the First Amendment to Shirley Bernstein Trust Agreement dated November 18, 2008. We do not have an accounting for the trust at this time, however, it's primary assets are the two homes.
3. Operating Agreement for Bernstein Family Realty, LLC dated June 30, 2008.
4. Agreement of Limited Partnership of Bernstein Family Investments, LLLP dated May 20, 2008 and the Operating Agreement of Bernstein Holdings, LLC dated May 20, 2008.
5. We have not yet filed any objections to any claims filed in the Estate, but will be able to provide copies when we get to this point in the probate procedure.
6. There is no Exempt Property Petition filed in the Estate.
7. We are not in possession of personal property inventories for either Simon or Shirley.
8. As discussed previously.
9. The Limited Power of Appointment was exercised under Si's Will, a copy of which you already have.
10. A copy of the Inventory for the Estate of Shirley Bernstein.
11. We will provide you with a copy of the Inventory for the Estate of Simon Bernstein once it is complete.
12. We are not in possession of any documents related to LIC Holdings.
13. A copy of the recorded Second Mortgage for Eliot Bernstein's home, together with the Promissory Note in the amount of \$365,000.00. Please note that Walter Sahn holds a

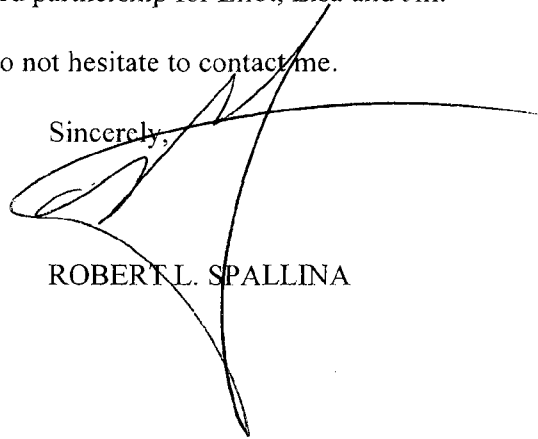
Christine P. Yates, Esq.  
January 11, 2013  
Page 2

first position mortgage on the property, a copy of which we do not have, and is anxious about getting paid as a result of Si's death. Please call me to discuss this.

14. The children's trusts were never funded, other than the one (1%) percent interest in the general partner of the limited partnership for Eliot, Lisa and Jill.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A large, stylized handwritten signature in black ink, appearing to read 'ROBERT L. SPALLINA', written over the word 'Sincerely,'.

ROBERT L. SPALLINA

Enclosures



Shipment Receipt

**Address Information**

**Ship to:**

Christine P. Yates, Esq.  
Tripp Scott  
110 Southeast Sixth Street  
Fifteenth Floor  
FORT LAUDERDALE,  
FL  
33301  
US  
561-997-7008

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA  
4855 Technology Way  
Suite 720  
BOCA RATON, FL  
33431  
US  
5619977008

**Shipment Information:**

Tracking no.: 794499928820  
Ship date: 01/11/2013  
Estimated shipping charges: 14.05

**Package Information**

Service type: Standard Overnight  
Package type: FedEx Pak  
Number of packages: 1  
Total weight: 2 LBS  
Declared Value: 0.00 USD  
Special Services:  
Pickup/Drop-off: Use an already scheduled pickup at my location

**Billing Information:**

Bill transportation to: Tescher & Spallina-343  
Your reference: Bersntein - 11180  
P.O. no.:  
Invoice no.:  
Department no.:

Thank you for shipping online with FedEx ShipManager at fedex.com.

**Please Note**

FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits; Consult the applicable FedEx Service Guide for details.  
The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.

**SIMON L. BERNSTEIN**

**AMENDED AND RESTATED TRUST AGREEMENT**

*Prepared by:*

Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720, Boca Raton, Florida 33431  
(561) 997-7008  
[www.tescherspallina.com](http://www.tescherspallina.com)

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**



SIMON L. BERNSTEIN

AMENDED AND RESTATED TRUST AGREEMENT

This Amended and Restated Trust Agreement is dated this 26 day of July, 2012, and is between SIMON L. BERNSTEIN, of Palm Beach County, Florida referred to in the first person, as settlor, and SIMON L. BERNSTEIN, of Palm Beach County, Florida and SIMON L. BERNSTEIN's successors, as trustee (referred to as the "Trustee," which term more particularly refers to all individuals and entities serving as trustee of a trust created hereunder during the time of such service, whether alone or as co-trustees, and whether originally serving or as a successor trustee).

WHEREAS, on May 20, 2008, I created and funded the SIMON L. BERNSTEIN TRUST AGREEMENT (the "Trust Agreement," which reference includes any subsequent amendments of said trust agreement);

WHEREAS, Paragraph A. of Article I. of said Trust Agreement provides, inter alia, that during my lifetime I shall have the right at any time and from time to time by an instrument, in writing, delivered to the Trustee to amend or revoke said Trust Agreement, in whole or in part.

NOW, THEREFORE, I hereby amend and restate the Trust Agreement in its entirety and the Trustee accepts and agrees to perform its duties and obligations in accordance with the following amended provisions. Notwithstanding any deficiencies in execution or other issues in regard to whether any prior version of this Trust Agreement was a valid and binding agreement or otherwise created an effective trust, this amended and restated agreement shall constitute a valid, binding and effective trust agreement and shall amend and succeed all prior versions described above or otherwise predating this amended and restated Trust Agreement.

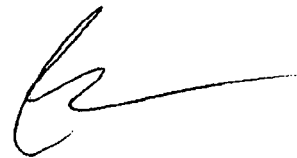
ARTICLE I. DURING MY LIFE AND UPON MY DEATH

A. **Rights Reserved.** I reserve the right (a) to add property to this trust during my life or on my death, by my Will or otherwise; (b) to withdraw property held hereunder; and (c) by separate written instrument delivered to the Trustee, to revoke this Agreement in whole or in part and otherwise modify or amend this Agreement.

B. **Payments During My Life.** If income producing property is held in the trust during my life, the Trustee shall pay the net income of the trust to me or as I may direct. However, during any periods while I am Disabled, the Trustee shall pay to me or on my behalf such amounts of the net income and principal of the trust as is proper for my Welfare. Any income not so paid shall be added to principal.

SIMON L. BERNSTEIN  
AMENDED AND RESTATED TRUST AGREEMENT

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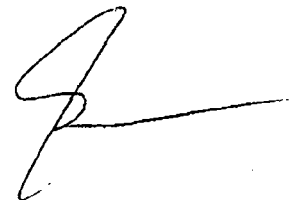
C. **Upon My Death.** Upon my death the Trustee shall collect and add to the trust all amounts due to the trust under any insurance policy on my life or under any death benefit plan and all property added to the trust by my Will or otherwise. After paying or providing for the payment from the augmented trust of all current charges and any amounts payable under the later paragraph captioned "Death Costs," the Trustee shall hold the trust according to the following provisions.

## ARTICLE II. AFTER MY DEATH

A. **Disposition of Tangible Personal Property.** If any non-business tangible personal property other than cash (including, but not limited to, my personal effects, jewelry, collections, household furnishings, and equipment, and automobiles) is held in the trust at the time of my death, such items shall be promptly distributed by the Trustee of the trust to such person or persons, including my estate, as to the item or items or proportion specified, as I may appoint, and to the extent that any such items are not disposed of by such appointment, such items shall be disposed of by the Trustee of the trust in exactly the same manner as such items would have been disposed of under the terms and provisions of my Will (including any Codicil thereto, or what the Trustee in good faith believes to be such Will and Codicil) had such items been included in my probate estate. Any such items which are not effectively disposed of pursuant to the preceding sentence shall pass with the other trust assets.

B. **Disposition of Trust Upon My Death.** Upon my death, the remaining assets in this trust shall be divided among and held in separate Trusts for my then living grandchildren. Each of my grandchildren for whom a separate trust is held hereunder shall hereinafter be referred to as a "*beneficiary*" with the separate Trusts to be administered as provided in Subparagraph II.C.

C. **Trusts for Beneficiaries.** The Trustee shall pay to the beneficiary and the beneficiary's children, such amounts of the net income and principal of such beneficiary's trust as is proper for the Welfare of such individuals. Any income not so paid shall be added to principal each year. After a beneficiary has reached any one or more of the following birthdays, the beneficiary may withdraw the principal of his or her separate trust at any time or times, not to exceed in the aggregate 1/3 in value after the beneficiary's 25th birthday, 1/2 in value (after deducting any amount previously subject to withdrawal but not actually withdrawn) after the beneficiary's 30th birthday, and the balance after the beneficiary's 35th birthday, provided that the withdrawal powers described in this sentence shall not apply to any grandchild of mine as beneficiary of a separate trust. The value of each trust shall be its value as of the first exercise of each withdrawal right, plus the value of any subsequent addition as of the date of addition. The right of withdrawal shall be a privilege which may be exercised only voluntarily and shall not include an involuntary exercise. If a beneficiary dies with assets remaining in his or her separate trust, upon the beneficiary's death the beneficiary may appoint his or her trust to or for the benefit of one or more of any of my lineal descendants (excluding from said class, however, such beneficiary and such beneficiary's creditors, estate, and creditors of such beneficiary's estate). Any part of his or her trust such beneficiary does not effectively appoint shall upon his or her death be divided among and held in separate Trusts for the following persons:



1. for his or her lineal descendants then living, *per stirpes*; or
2. if he or she leaves no lineal descendant then living, *per stirpes* for the lineal descendants then living of his or her nearest ancestor (among me and my lineal descendants) with a lineal descendant then living.

A trust for a lineal descendant of mine shall be held under this paragraph, or if a trust is then so held, shall be added to such trust.

**D. Termination of Small Trust.** If at any time after my death in the opinion of the Trustee a separate trust holds assets of a value of less than \$50,000.00 and is too small to justify the expense of its retention, and termination of such trust is in the best interests of its current income beneficiary, the Trustee in its discretion may terminate such trust and pay it to said beneficiary.

**E. Contingent Gift.** If at any time property of these Trusts is not disposed of under the other provisions of this Agreement, it shall be paid, as a gift made hereunder, to such persons and in such shares as such property would be distributed if I had then owned such property and had then died solvent, unmarried and intestate domiciled in the State of Florida, according to the laws of inheritance of the State of Florida then in effect.

**F. Protective Provision.** No beneficiary of any trust herein created shall have any right or power to anticipate, transfer, pledge, sell, alienate, assign or encumber in any way his or her interest in the income or principal of such trust. Furthermore, no creditor shall have the right to attach, lien, seize or levy upon the interest of a beneficiary in this trust (other than myself) and such interest shall not be liable for or subject to the debts, liabilities or obligations of any such beneficiary or any claims against such beneficiary (whether voluntarily or involuntarily created), and the Trustee shall pay directly to or for the use or benefit of such beneficiary all income and principal to which such beneficiary is entitled, notwithstanding that such beneficiary has executed a pledge, assignment, encumbrance or in any other manner alienated or transferred his or her beneficial interest in the trust to another. This paragraph shall not preclude the effective exercise of any power of appointment granted herein or the exercise of any disclaimer.

**G. Maximum Duration.** Regardless of anything in this Agreement to the contrary, no trust interest herein created shall continue beyond three hundred sixty (360) years after the date of creation of this Agreement, nor shall any power of appointment be exercised in such manner so as to delay vesting of any trust beyond such period. Immediately prior to the expiration of such period, all such trusts then in existence shall terminate, and the assets thereof shall be distributed outright and in fee to then beneficiaries of the current income and in the proportions in which such persons are the beneficiaries, and if such proportions cannot be ascertained, then equally among such beneficiaries.

### ARTICLE III. GENERAL

SIMON L. BERNSTEIN  
AMENDED AND RESTATED TRUST AGREEMENT

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LAW OFFICES  
**TESCHER & SPALLINA, P.A.**



A. **Disability.** Subject to the following Subparagraph captioned "Subchapter S Stock," while any beneficiary is Disabled, the Trustee shall pay to him or her only such portion of the income to which he or she is otherwise entitled as is proper for his or her Welfare, and any income not so paid shall be added to the principal from which derived. While any beneficiary is Disabled, income or principal payable to him or her may, in the discretion of the Trustee, be paid directly to him or her, without the intervention of a guardian, directly to his or her creditors or others for his or her sole benefit or to an adult person or an eligible institution (including the Trustee) selected by the Trustee as custodian for a minor beneficiary under the Uniform Transfers to Minors Act or similar law. The receipt of such payee is a complete release to the Trustee.

B. **Timing of Income Distributions.** The Trustee shall make required payments of income at least quarterly.

C. **Substance Abuse.**

1. **In General.** If the Trustee reasonably believes that a beneficiary (other than myself) of any trust:

a. routinely or frequently uses or consumes any illegal substance so as to be physically or psychologically dependent upon that substance, or

b. is clinically dependent upon the use or consumption of alcohol or any other legal drug or chemical substance that is not prescribed by a board certified medical doctor or psychiatrist in a current program of treatment supervised by such doctor or psychiatrist,

and if the Trustee reasonably believes that as a result the beneficiary is unable to care for himself or herself, or is unable to manage his or her financial affairs, all mandatory distributions (including distributions upon termination of the trust) to the beneficiary, all of the beneficiary's withdrawal rights, and all of the beneficiary's rights to participate in decisions concerning the removal and appointment of Trustees will be suspended. In that event, the following provisions of this Subparagraph III.C will apply.

2. **Testing.** The Trustee may request the beneficiary to submit to one or more examinations (including laboratory tests of bodily fluids) determined to be appropriate by a board certified medical doctor and to consent to full disclosure to the Trustee of the results of all such examinations. The Trustee shall maintain strict confidentiality of those results and shall not disclose those results to any person other than the beneficiary without the prior written permission of the beneficiary. The Trustee may totally or partially suspend all distributions otherwise required or permitted to be made to that beneficiary until the beneficiary consents to the examination and disclosure to the Trustee.

3. **Treatment.** If, in the opinion of the examining doctor, the examination indicates current or recent use of a drug or substance as described above, the examining doctor will determine an appropriate method of treatment for the beneficiary (for example, counseling or treatment on an



in-patient basis in a rehabilitation facility) that is acceptable to the Trustee. If the beneficiary consents to the treatment, the Trustee shall pay the costs of treatment directly to the provider of those services from the distributions suspended under this Subparagraph III.C.

4. Resumption of Distributions. The Trustee may resume other distributions to the beneficiary (and the beneficiary's other suspended rights will be restored) when, in the case of use or consumption of an illegal substance, examinations indicate no such use for 12 months and, in all cases, when the Trustee in its discretion determines that the beneficiary is able to care for himself or herself and is able to manage his or her financial affairs.

5. Disposition of Suspended Amounts. When other distributions to the beneficiary are resumed, the remaining balance, if any, of distributions that were suspended may be distributed to the beneficiary at that time. If the beneficiary dies before distribution of those suspended amounts, the Trustee shall distribute the balance of the suspended amounts to the persons who would be the alternate takers of that beneficiary's share (or takers through the exercise of a power of appointment) as otherwise provided in this Trust Agreement.

6. Exoneration. No Trustee (or any doctor retained by the Trustee) will be responsible or liable to anyone for a beneficiary's actions or welfare. The Trustee has no duty to inquire whether a beneficiary uses drugs or other substances as described in this Subparagraph III.C. The Trustee (and any doctor retained by the Trustee) is to be indemnified from the trust estate and held harmless from any liability of any nature in exercising its judgment and authority under this Subparagraph III.C, including any failure to request a beneficiary to submit to medical examination, and including a decision to distribute suspended amounts to a beneficiary.

7. Tax Savings Provision. Despite the provisions of this Subparagraph III.C, the Trustee cannot suspend any mandatory distributions or withdrawal rights that are required for that trust to become or remain a Qualified Subchapter S Trust (unless the Trustee elects for the trust to be an Electing Small Business Trust), or to qualify for any federal transfer tax exemption, deduction, or exclusion allowable with respect to that trust.

**D. Income on Death of Beneficiary**. Subject to the later paragraph captioned "Subchapter S Stock," and except as otherwise explicitly provided herein, upon the death of any beneficiary, all accrued or undistributed income of such deceased beneficiary's trust shall pass with the principal of his or her trust but shall remain income for trust accounting purposes.

**E. Definitions**. In this Agreement,

1. Children, Lineal Descendants. The terms "*child*," "*children*," "*grandchild*," "*grandchildren*" and "*lineal descendant*" mean only persons whose relationship to the ancestor designated is created entirely by or through (a) legitimate births occurring during the marriage of the joint biological parents to each other, (b) children born of female lineal descendants, and (c) children and their lineal descendants arising from surrogate births and/or third party donors when (i) the child is





raised from or near the time of birth by a married couple (other than a same sex married couple) through the pendency of such marriage, (ii) one of such couple is the designated ancestor, and (iii) to the best knowledge of the Trustee both members of such couple participated in the decision to have such child. No such child or lineal descendant loses his or her status as such through adoption by another person. Notwithstanding the foregoing, for all purposes of this Trust and the dispositions made hereunder, my children, TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN, shall be deemed to have predeceased me as I have adequately provided for them during my lifetime.

2. Code. "Code" means the Internal Revenue Code of 1986, as amended, and in referring to any particular provision of the Code, includes a reference to any equivalent or successor provision of a successor federal tax law.

3. Disabled. "Disabled" or being under "Disability" means, as to any applicable individual: (1) being under the age of 21 years, (2) having been adjudicated by a court of competent jurisdiction as mentally or physically incompetent or unable to manage his or her own property or personal affairs (or a substantially similar finding under applicable state or national law), or (3) being unable to properly manage his or her personal or financial affairs, or a trust estate hereunder as to a Trustee hereunder, because of a mental or physical impairment (whether temporary or permanent in nature). A written certificate executed by an individual's attending physician or attending psychiatrist confirming that person's impairment will be sufficient evidence of Disability under item (3) above, and all persons may rely conclusively on such a certificate.

4. Education. The term "education" herein means vocational, primary, secondary, preparatory, theological, college and professional education, including post-graduate courses of study, at educational institutions or elsewhere, and expenses relating directly thereto, including tuition, books and supplies, room and board, and travel from and to home during school vacations. It is intended that the Trustee liberally construe and interpret references to "education," so that the beneficiaries entitled to distributions hereunder for education obtain the best possible education commensurate with their abilities and desires.

5. Needs and Welfare Distributions. Payments to be made for a person's "Needs" means payments necessary for such person's health (including lifetime residential or nursing home care), education, maintenance and support. Payments to be made for a person's "Welfare" means discretionary payments by the Trustee, from time to time, for such person's Needs and also for such person's advancement in life (including assistance in the purchase of a home or establishment or development of any business or professional enterprise which the Trustee believes to be reasonably sound), happiness and general well-being. However, the Trustee, based upon information reasonably available to it, shall make such payments for a person's Needs or Welfare only to the extent such person's income, and funds available from others obligated to supply funds for such purposes (including, without limitation, pursuant to child support orders and agreements), are insufficient in its opinion for such purposes, and shall take into account such person's accustomed manner of living, age, health, marital status and any other factor it considers important. Income or principal to be paid for a person's Needs or Welfare may be paid to



such individual or applied by the Trustee directly for the benefit of such person. The Trustee may make a distribution or application authorized for a person's Needs or Welfare even if such distribution or application substantially depletes or exhausts such person's trust, without any duty upon the Trustee to retain it for future use or for other persons who might otherwise benefit from such trust.

6. Per Stirpes. In a division "*per stirpes*" each generation shall be represented and counted whether or not it has a living member.

7. Related or Subordinate Party. A "*Related or Subordinate Party*" to a trust describes a beneficiary of the subject trust or a related or subordinate party to a beneficiary of the trust as the terms "related or subordinate party" are defined under Code Section 672(c).

8. Spouse. A person's "*spouse*" includes only a spouse then married to and living as husband and wife with him or her, or a spouse who was married to and living as husband and wife with him or her at his or her death. The following rules apply to each person who is a beneficiary or a permissible appointee under this Trust Agreement and who is married to a descendant of mine. Such a person will cease to be a beneficiary and will be excluded from the class of permissible appointees upon:

a. the legal termination of the marriage to my descendant (whether before or after my death), or

b. the death of my descendant if a dissolution of marriage proceeding was pending when he or she died.

The trust will be administered as if that person had died upon the happening of the terminating event described above.

9. Gender, Number. Where appropriate, words of any gender include all genders and the singular and plural are interchangeable.

**F. Powers of Appointment**. Property subject to a power of appointment shall be paid to, or retained by the Trustee or paid to any trustee under any will or trust agreement for the benefit of, such one or more permissible appointees, in such amounts and proportions, granting such interests, powers and powers of appointment, and upon such conditions including spendthrift provisions as the holder of such power (i) in the case of a power exercisable upon the death of such holder, appoints in his or her will or in a trust agreement revocable by him or her until his or her death, or (ii) in the case of a power exercisable during the life of such holder, appoints in a written instrument signed by such holder, two witnesses and a notary public, but in either case only if such will, trust agreement, or instrument specifically refers to such power.

**G. Limitations on Powers of Trustee**. Regardless of anything herein to the contrary, no Trustee shall make or participate in making any distribution of income or principal of a trust to or for the benefit of a beneficiary which would directly or indirectly discharge any legal obligation of such



Trustee or a donor of such trust (as an individual, and other than myself as donor) to support such beneficiary; and no Trustee (other than myself) shall make or participate in making any discretionary distribution of income or principal to or for the benefit of himself or herself other than for his or her Needs, including by reason of a determination to terminate a trust described herein. For example, if a Trustee (other than myself) has the power to distribute income or principal to himself or herself for his or her own Welfare, such Trustee (the "restricted Trustee") shall only have the power to make or participate in making a distribution of income or principal to the restricted Trustee for the restricted Trustee's Needs, although any co-Trustee who is not also a restricted Trustee may make or participate in making a distribution of income or principal to the restricted Trustee for such restricted Trustee's Welfare without the participation or consent of said restricted Trustee.

**H. Presumption of Survivorship.** If any person shall be required to survive another person in order to take any interest under this Agreement, the former person shall be deemed to have predeceased the latter person, if such persons die under circumstances which make it difficult or impracticable to determine which one died first.

**I. Governing Law.** This Agreement is governed by the law of the State of Florida.

**J. Other Beneficiary Designations.** Except as otherwise explicitly and with particularity provided herein, (a) no provision of this trust shall revoke or modify any beneficiary designation of mine made by me and not revoked by me prior to my death under any individual retirement account, other retirement plan or account, or annuity or insurance contract, (b) I hereby reaffirm any such beneficiary designation such that any assets held in such account, plan, or contract shall pass in accordance with such designation, and (c) regardless of anything herein to the contrary, any of such assets which would otherwise pass pursuant to this trust due to the beneficiary designation not having met the requirements for a valid testamentary disposition under applicable law or otherwise shall be paid as a gift made hereunder to the persons and in the manner provided in such designation which is incorporated herein by this reference.

**K. Release of Medical Information.**

**1. Disability of Beneficiary.** Upon the written request of a Trustee (with or without the concurrence of co-Trustees) issued to any current income or principal beneficiary (including discretionary beneficiaries and myself if a beneficiary) for whom a determination of Disability is relevant to the administration of a trust hereunder and for whom a Trustee (with or without the concurrence of co-Trustees) desires to make such a determination, such beneficiary shall issue to all Trustees (who shall be identified thereon both by name to the extent known and by class description) a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested beneficiary to release protected health information of the requested beneficiary to all Trustees that is relevant to the determination of the Disability of the requested beneficiary as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death of the requested





beneficiary). If such beneficiary (or his or her legal representative if such beneficiary is a minor or legally disabled) refuses within thirty days of receipt of the request to provide a valid authorization, or at any time revokes an authorization within its term, the Trustee shall treat such beneficiary as Disabled hereunder until such valid authorization is delivered.

2. Disability of Trustee. Upon the request to a Trustee that is an individual by (a) a co-Trustee, or if none, (b) the person or entity next designated to serve as a successor Trustee not under legal incapacity, or if none, (c) any adult current income or principal beneficiary not under legal incapacity, or in any event and at any time (d) a court of competent jurisdiction, such Trustee shall issue to such person and all persons, courts of competent jurisdiction, and entities (who shall be identified thereon both by name to the extent known and by class description), with authority hereunder to determine such requested Trustee's Disability, a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested Trustee to release protected health information of the requested Trustee to such persons, courts and entities, that is relevant to the determination of the Disability of the requested Trustee as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death or resignation of the requested Trustee). If such requested Trustee refuses within thirty days of receipt of the request to deliver a valid authorization, or at any time revokes an authorization within its term, such requested Trustee shall thereupon be treated as having resigned as Trustee hereunder.

3. Ability to Amend or Revoke. The foregoing provisions of this paragraph shall not constitute a restriction on myself to amend or revoke the terms of this trust instrument under paragraph I.A hereof, provided I otherwise have legal capacity to do so.

4. Authorization to Issue Certificate. All required authorizations under this paragraph shall include the power of a physician or psychiatrist to issue a written certificate to the appropriate persons or entities as provided in Subparagraph III.E.3 hereof.

#### ARTICLE IV. FIDUCIARIES

A. Powers of the Trustee. During my life except while I am Disabled, the Trustee shall exercise all powers provided by law and the following powers, other than the power to retain assets, only with my written approval. While I am Disabled and after my death, the Trustee shall exercise said powers without approval, provided that the Trustee shall exercise all powers in a fiduciary capacity.

1. Investments. To sell or exchange at public or private sale and on credit or otherwise, with or without security, and to lease for any term or perpetually, any property, real and personal, at any time forming a part of the trust estate (the "*estate*"); to grant and exercise options to buy or sell; to invest or reinvest in real or personal property of every kind, description and location; and to receive and retain any such property whether originally a part of any trust herein created or subsequently acquired, even if the Trustee is personally interested in such property, and without liability for any



decline in the value thereof; all without limitation by any statutes or judicial decisions whenever enacted or announced, regulating investments or requiring diversification of investments, it being my intention to give the broadest investment powers and discretion to the Trustee. Any bank, trust company, or other corporate trustee serving hereunder as Trustee is authorized to invest in its own common trust funds.

2. Special Investments. The Trustee is expressly authorized (but not directed) to retain, make, hold, and dispose of investments not regarded as traditional for trusts, including interests or investments in privately held business and investment entities and enterprises, including without limitation stock in closely held corporations, limited partnership interests, joint venture interests, mutual funds, business trust interests, and limited liability company membership interests, notwithstanding (a) any applicable prudent investor rule or variation thereof, (b) common law or statutory diversification requirements (it being my intent that no such duty to diversify shall exist) (c) a lack of current cash flow therefrom, (d) the presence of any risk or speculative elements as compared to other available investments (it being my intent that the Trustee have sole and absolute discretion in determining what constitutes acceptable risk and what constitutes proper investment strategy), (e) lack of a reasonable rate of return, (f) risks to the preservation of principal, (g) violation of a Trustee's duty of impartiality as to different beneficiaries (it being my intent that no such duty exists for this purpose), and (h) similar limitations on investment under this Agreement or under law pertaining to investments that may or should be made by a Trustee (including without limitation the provisions of Fla.Stats. §518.11 and successor provisions thereto that would characterize such investments as forbidden, imprudent, improper or unlawful). The Trustee shall not be responsible to any trust created hereunder or the beneficiaries thereof for any loss resulting from any such authorized investment, including without limitation loss engendered by the higher risk element of that particular entity, investment, or enterprise, the failure to invest in more conservative investments, the failure to diversify trust assets, the prudent investor rule or variant thereof. Notwithstanding any provisions for distributions to beneficiaries hereunder, if the Trustee determines that the future potential investment return from any illiquid or closely held investment asset warrants the retention of that investment asset or that sufficient value could not be obtained from the sale or other disposition of an illiquid or closely held investment asset, the Trustee is authorized to retain that asset and if necessary reduce the distributions to beneficiaries due to lack of sufficient liquid or marketable assets. However, the preceding provisions of this Subparagraph shall not be exercised in a manner as to jeopardize the availability of the estate tax marital deduction for assets passing to or held in the a trust for my surviving spouse or that would otherwise qualify for the estate tax marital deduction but for such provisions, shall not override any express powers hereunder of my surviving spouse to demand conversion of unproductive property to productive property, or reduce any income distributions otherwise required hereunder for a trust held for the benefit of my surviving spouse or a "qualified subchapter S trust" as that term is defined in Code Section 1361(d)(3).

3. Distributions. To make any division or distribution pro rata or non-pro rata, in cash or in kind, and to allocate undivided interests in property and dissimilar property (without regard to its tax basis) to different shares.



4. Management. To manage, develop, improve, partition or change the character of an asset or interest in property at any time; and to make ordinary and extraordinary repairs, replacements, alterations and improvements, structural or otherwise.

5. Borrowing. To borrow money from anyone on commercially reasonable terms, including entities owned in whole or in part by the trust, a Trustee, beneficiaries and other persons who may have a direct or indirect interest in a Trust; and to mortgage, margin, encumber and pledge real and personal property of a trust as security for the payment thereof, without incurring any personal liability thereon and to do so for a term within or extending beyond the terms of the trust and to renew, modify or extend existing borrowing on similar or different terms and with the same or different security without incurring any personal liability; and such borrowing from a Trustee may be with or without interest, and may be secured with a lien on trust assets.

6. Lending. To extend, modify or waive the terms of any obligation, bond or mortgage at any time forming a part of a trust and to foreclose any such mortgage; accept a conveyance of encumbered property, and take title to the property securing it by deed in lieu of foreclosure or otherwise and to satisfy or not satisfy the indebtedness securing said property; to protect or redeem any such property from forfeiture for nonpayment of taxes or other lien; generally, to exercise as to such bond, obligation or mortgage all powers that an absolute owner might exercise; and to loan funds to beneficiaries at commercially reasonable rates, terms and conditions.

7. Abandonment of Property. To abandon any property or asset when it is valueless or so encumbered or in such condition that it is of no benefit to a trust. To abstain from the payment of taxes, liens, rents, assessments, or repairs on such property and/or permit such property to be lost by tax sale, foreclosure or other proceeding or by conveyance for nominal or no consideration to anyone including a charity or by escheat to a state; all without personal liability incurred therefor.

8. Real Property Matters. To subdivide, develop or partition real estate; to purchase or sell real property and to enter into contracts to do the same; to dedicate the same to public use; to make or obtain the location of any plats; to adjust boundaries; to adjust differences in valuations on exchange or partition by giving or receiving consideration; and, to grant easements with or without consideration as the fiduciaries may determine; and to demolish any building, structures, walls and improvements, or to erect new buildings, structures, walls and improvements and to insure against fire and other risks; and to protect and conserve, or to lease, or to encumber, or otherwise to manage and dispose of real property to the extent such power is not otherwise granted herein or otherwise restricted herein.

9. Claims. To enforce, compromise, adjust, arbitrate, release or otherwise settle or pay any claims or demands by or against a trust.

10. Business Entities. To deal with any business entity or enterprise even if a Trustee is or may be a fiduciary of or own interests in said business entity or enterprise, whether operated in the form of a corporation, partnership, business trust, limited liability company, joint venture, sole



proprietorship, or other form (all of which business entities and enterprises are referred to herein as "**Business Entities**"). I vest the Trustee with the following powers and authority in regard to Business Entities:

a. To retain and continue to operate a Business Entity for such period as the Trustee deems advisable;

b. To control, direct and manage the Business Entities. In this connection, the Trustee, in its sole discretion, shall determine the manner and extent of its active participation in the operation and may delegate all or any part of its power to supervise and operate to such person or persons as the Trustee may select, including any associate, partner, officer or employee of the Business Entity;

c. To hire and discharge officers and employees, fix their compensation and define their duties; and similarly to employ, compensate and discharge agents, attorneys, consultants, accountants, and such other representatives as the Trustee may deem appropriate; including the right to employ any beneficiary or fiduciary in any of the foregoing capacities;

d. To invest funds in the Business Entities, to pledge other assets of a trust as security for loans made to the Business Entities, and to lend funds from a trust to the Business Entities;

e. To organize one or more Business Entities under the laws of this or any other state or country and to transfer thereto all or any part of the Business Entities or other property of a trust, and to receive in exchange such stocks, bonds, partnership and member interests, and such other securities or interests as the Trustee may deem advisable;

f. To treat Business Entities as separate from a trust. In a Trustee's accounting to any beneficiary, the Trustee shall only be required to report the earnings and condition of the Business Entities in accordance with standard business accounting practice;

g. To retain in Business Entities such net earnings for working capital and other purposes of the Business Entities as the Trustee may deem advisable in conformity with sound business practice;

h. To sell or liquidate all or any part of the Business Entities at such time and price and upon such terms and conditions (including credit) as the Trustee may determine. My Trustee is specifically authorized and empowered to make such sale to any person, including any partner, officer, or employee of the Business Entities, a fiduciary, or to any beneficiary; and

i. To guaranty the obligations of the Business Entities, or pledge assets of a trust to secure such a guaranty.



11. Principal and Income. To allocate items of income or expense between income and principal as permitted or provided by the laws of the State of Florida but without limiting the availability of the estate tax marital deduction, provided, unless otherwise provided in this instrument, the Trustee shall establish out of income and credit to principal reasonable reserves for depreciation, obsolescence and depletion, determined to be equitable and fair in accordance with some recognized reasonable and preferably uncomplicated trust accounting principle and; provided, further that the Trustee shall not be required to provide a rate of return on unproductive property unless otherwise provided in this instrument.

12. Life Insurance. With respect to any life insurance policies constituting an asset of a trust, to pay premiums; to apply dividends in reduction of such premiums; to borrow against the cash values thereof; to convert such policies into other forms of insurance, including paid-up insurance; to exercise any settlement options provided in any such policies; to receive the proceeds of any policy upon its maturity and to administer such proceeds as a part of the principal of the Trust; and in general, to exercise all other options, benefits, rights and privileges under such policies.

13. Continuing Power. To continue to have or exercise, after the termination of a trust, in whole or in part, and until final distribution thereof, all title, power, discretions, rights and duties conferred or imposed upon the Trustee by law or by this Agreement or during the existence of the trust.

14. Exoneration. To provide for the exoneration of the Trustee from any personal liability on account of any arrangement or contract entered into in a fiduciary capacity.

15. Agreements. To comply with, amend, modify or rescind any agreement made during my lifetime, including those regarding the disposition, management or continuation of any closely held unincorporated business, corporation, partnership or joint venture, and including the power to complete contracts to purchase and sell real estate.

16. Voting. To vote and give proxies, with power of substitution to vote, stocks, bonds and other securities, or not to vote a security.

17. Combination of Shares. To hold the several shares of a trust or several Trusts as a common fund, dividing the income proportionately among them, to assign undivided interests to the several shares or Trusts, and to make joint investments of the funds belonging to them. For such purposes and insofar as may be practicable, the Trustee, to the extent that division of the trust estate is directed hereby, may administer the trust estate physically undivided until actual division thereof becomes necessary to make distributions. The Trustee may hold, manage, invest and account for whole or fractional trust shares as a single estate, making the division thereof by appropriate entries in the books of account only, and may allocate to each whole or fractional trust share its proportionate part of all receipts and expenses; provided, however, this carrying of several Trusts as a single estate shall not defer the vesting in possession of any whole or fractional share of a trust for the beneficiaries thereof at the times specified herein.





18. Reimbursement. To reimburse itself from a trust for reasonable expenses incurred in the administration thereof.

19. Reliance Upon Communication. To rely, in acting under a trust, upon any letter, notice, certificate, report, statement, document or other paper, or upon any telephone, telegraph, cable, wireless or radio message, if believed by the Trustee to be genuine, and to be signed, sealed, acknowledged, presented, sent, delivered or given by or on behalf of the proper person, firm or corporation, without incurring liability for any action or inaction based thereon.

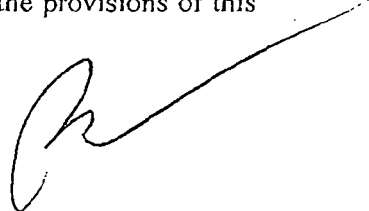
20. Assumptions. To assume, in the absence of written notice to the contrary from the person or persons concerned, that a fact or an event, by reason of which an interest or estate under a trust shall commence or terminate, does not exist or has not occurred, without incurring liability for any action or inaction based upon such assumption.

21. Service as Custodian. To serve as successor custodian for any beneficiary of any gifts that I may have made under any Transfer to Minors Act, if at the time of my death no custodian is named in the instrument creating the gift.

22. Removal of Assets. The Trustee may remove from the domiciliary state during the entire duration of a trust or for such lesser period as it may deem advisable, any cash, securities or other property at any time in its hands whether principal or not, and to take and keep the same outside the domiciliary state and at such place or places within or outside the borders of the United States as it may determine, without in any event being chargeable for any loss or depreciation to the trust which may result therefrom.

23. Change of Situs. The situs and/or applicable law of any trust created hereunder may be transferred to such other place as the Trustee may deem to be for the best interests of the trust estate. In so doing, the Trustee may resign and appoint a successor Trustee, but may remove such successor Trustee so appointed and appoint others. Each successor Trustee may delegate any and all fiduciary powers, discretionary and ministerial, to the appointing Trustee as its agent.

24. Fiduciary Outside Domiciliary State. In the event the Trustee shall not be able and willing to act as Trustee with respect to any property located outside the domiciliary state, the Trustee, without order of court, may appoint another individual or corporation (including any employee or agent of any appointing Trustee) to act as Trustee with respect to such property. Such appointed Trustee shall have all of the powers and discretions with respect to such property as are herein given to the appointing Trustee with respect to the remaining trust assets. The appointing Trustee may remove such appointed Trustee and appoint another upon ten (10) days notice in writing. All income from such property, and if such property is sold, exchanged or otherwise disposed of, the proceeds thereof, shall be remitted to the appointing Trustee, to be held and administered by it as Trustee hereunder. Such appointed Trustee may employ the appointing Trustee as agent in the administration of such property. No surety shall be required on the bond of the Trustee or agent acting under the provisions of this



paragraph. No periodic court accounting shall be required of such appointed Trustee, it being my intention to excuse any statutory accounting which may ordinarily be required.

25. Additions. To receive and accept additions to the Trusts in cash or in kind from donors, executors, administrators, Trustee or attorneys in fact, including additions of my property by the Trustee or others as my attorneys in fact.

26. Title and Possession. To have title to and possession of all real or personal property held in the Trusts, and to register or hold title to such property in its own name or in the name of its nominee, without disclosing its fiduciary capacity, or in bearer form.

27. Dealing with Estates. To use principal of the Trusts to make loans to my estate, with or without interest, and to make purchases from my estate.

28. Agents. To employ persons, including attorneys, auditors, investment advisers, and agents, even if they are the Trustee or associated with the Trustee, to advise or assist the Trustee in the performance of its administrative duties and to pay compensation and costs incurred in connection with such employment from the assets of the Trust; to act without independent investigation upon their recommendations; and, instead of acting personally, to employ one or more agents to perform any act of administration, whether or not discretionary.

29. Tax Elections. To file tax returns, and to exercise all tax-related elections and options at its discretion, without compensating adjustments or reimbursements between any of the Trusts or any of the trust accounts or any beneficiaries.

**B. Resignation**. A Trustee may resign with or without cause, by giving no less than 30 days advance written notice, specifying the effective date of such resignation, to its successor Trustee and to the persons required and in the manner provided under Fla.Stats. §§736.0705(1)(a) and 736.0109. As to any required recipient, deficiencies in fulfilling the foregoing resignation requirements may be waived in a writing signed by such recipient. Upon the resignation of a Trustee, such Trustee shall be entitled to reimbursement from the trust for all reasonable expenses incurred in the settlement of accounts and in the transfer of assets to his or her successor.

**C. Appointment of Successor Trustee**

1. Appointment. Upon a Trustee's resignation, or if a Trustee becomes Disabled or for any reason ceases to serve as Trustee, I may appoint any person or persons as successor Trustee, and in default of such appointment by me, ROBERT L. SPALLINA and DONALD R. TESCHER shall serve together as successor co-Trustees, or either of them alone as Trustee if either of them is unable to serve. Notwithstanding the foregoing, if a named Trustee is not a U.S. citizen or resident at the time of commencement of his term as Trustee, such Trustee should give due consideration to declining to serve to avoid potential adverse U.S. income tax consequences by reason of the characterization of a trust



hereunder as a foreign trust under the Code, but shall not be construed to have any duty to so decline if such Trustee desires to serve.

2. Specific Trusts. Notwithstanding the preceding provisions of this Subparagraph IV.C, subsequent to my death I specifically appoint the following person or persons as Trustee of the following Trusts under the following described circumstances provided that the foregoing appointments shall apply when and to the extent that no effective appointment is made below:

a. Trustee of Separate Trusts for My Grandchildren. Each grandchild of mine shall serve as co-Trustee with the immediate parent of such grandchild which parent is also a child of mine as to all separate trusts under which such grandchild is the sole current mandatory or discretionary income beneficiary upon attaining the age of twenty-five (25) years, and shall serve as sole Trustee of such trusts upon attaining the age of thirty-five (35) years. While serving alone as Trustee, a grandchild of mine may designate a co-Trustee that is not a Related or Subordinate Party to serve with such grandchild and such grandchild may remove and/or replace such co-Trustee with another that is not a Related or Subordinate Party from time to time.

b. Trustee of Separate Trusts for My Lineal Descendants Other Than My Grandchildren. In regard to a separate trust held for a lineal descendant of mine other than a grandchild of mine which lineal descendant is the sole current mandatory or discretionary income beneficiary, each such lineal descendant shall serve as co-Trustee, or sole Trustee if the preceding described Trustees cease or are unable to serve or to continue to serve, of his or her separate trust upon attaining age twenty-five (25) years. While serving alone as Trustee, a lineal descendant of mine other than a grandchild of mine may designate a co-Trustee to serve with such lineal descendant and such lineal descendant may remove and/or replace such co-Trustee with another from time to time.

3. Successor Trustees Not Provided For. Whenever a successor Trustee or co-Trustee is required and no successor or other functioning mechanism for succession is provided for under the terms of this Trust Agreement, the last serving Trustee or the last person or entity designated to serve as Trustee of the applicable trust may appoint his or her successor, and if none is so appointed, the following persons shall appoint a successor Trustee (who may be one of the persons making the appointment):

- a. The remaining Trustees, if any; otherwise,
- b. A majority of the permissible current mandatory or discretionary income beneficiaries, including the natural or legal guardians of any beneficiaries who are Disabled.

A successor Trustee appointed under this subparagraph shall not be a Related or Subordinate Party of the trust. The appointment will be by a written document executed by such person in the presence of two witnesses and acknowledged before a notary public delivered to the appointed Trustee and to me if I am living and not Disabled or in a valid last Will. Notwithstanding the foregoing, a designation under this Subparagraph of a successor trustee to a corporate or entity trustee shall be limited to a corporate or





entity trustee authorized to serve as such under Florida law with assets under trust management of no less than one billion dollars.

4. Power to Remove Trustee. Subsequent to my death, the age 35 or older permissible current mandatory or discretionary income beneficiaries from time to time of any trust established hereunder shall have the power to unanimously remove a Trustee of such trust at any time with or without cause, other than a named Trustee or successor Trustee designated hereunder, or a Trustee appointed by me during my lifetime or under my Will or otherwise at the time of my death, with the successor Trustee to be determined in accordance with the foregoing provisions.

D. Method of Appointment of Trustee. Any such appointment of a successor Trustee by a person shall be made in a written instrument executed by such person in the presence of two witnesses and acknowledged before a notary public which is delivered to such appointed Trustee during the lifetime of the person making such appointment, or any such appointment of a successor Trustee by a person may be made under the last Will of such person.

E. Limitations on Removal and Replacement Power. Any power to remove and/or replace a trustee hereunder that is granted to an individual (including such power when reserved to me) is personal to that individual and may not be exercised by a guardian, power of attorney holder, or other legal representative or agent.

F. Successor Fiduciaries. No Trustee is responsible for, nor has any duty to inquire into, the administration, acts or omissions of any executor, administrator, Personal Representative, or trustee or attorney-in-fact adding property to these Trusts, or of any predecessor Trustee. Each successor Trustee has all the powers, privileges, immunities, rights and title (without the execution of any instrument of transfer or any other act by any retiring Trustee) and all the duties of all predecessors.

G. Liability and Indemnification of Trustee.

1. Liability in General. No individual Trustee (that is, a Trustee that is not a corporation or other entity) shall be liable for any of his or her actions or failures to act as Trustee, even if the individual Trustee is found by a court to have been negligent or in breach of fiduciary duty, except for liability caused by his or her actions or failures to act done in bad faith or with reckless indifference to the purposes of the trust or the interests of the beneficiaries. Each Trustee that is a corporation or other entity will be liable for its actions or failures to act that are negligent or that breach its fiduciary duty, without contribution by any individual Trustee.

2. Indemnification of Trustee. Except in regard to liabilities imposed on a Trustee under Subparagraph IV.C.1, each Trustee shall be held harmless and indemnified from the assets of the trust for any liability, damages, attorney's fees, expenses, and costs incurred as a result of its service as Trustee. A Trustee who ceases to serve for any reason will be entitled to receive reasonable security from the assets of the trust to protect it from liability, and may enforce these provisions for indemnification against the current Trustee or against any assets held in the trust, or if the former Trustee is an individual



and not a corporation or other entity, against any beneficiary to the extent of distributions received by that beneficiary. This indemnification right extends to the estate, personal representatives, legal successors and assigns of a Trustee.

3. Indemnification of Trustee - Additional Provisions. I recognize that if a beneficiary accuses a Trustee of wrongdoing or breach of fiduciary duty, the Trustee may have a conflict of interest that ordinarily would prevent it from paying legal fees and costs from the trust estate to defend itself. I do not want to put a financial burden on any individual named to serve as a Trustee. Just as important, I do not want an individual who has been selected to serve as a Trustee to be reluctant to accept the position, or while serving to be intimidated in the performance of the Trustee's duties because of the threats of lawsuits that might force the Trustee to pay fees and costs from the Trustee's personal resources. For this reason, I deliberately and intentionally waive any such conflict of interest with respect to any individual serving as Trustee so that he or she can hire counsel to defend himself or herself against allegations of wrongdoing or if sued for any reason (whether by a beneficiary or by someone else) and pay all fees and costs for his or her defense from the trust estate until the dispute is resolved. I understand and agree that a court may award, disallow or allocate fees and costs in whole or in part after the dispute is resolved, as provided by law. The Trustee will account for all such fees and costs paid by it as provided by law. This provision shall not apply to any Trustee that is a corporation or other entity.

H. Compensation, Bond. Each Trustee is entitled to be paid reasonable compensation for services rendered in the administration of the trust. Reasonable compensation for a non-individual Trustee will be its published fee schedule in effect when its services are rendered unless otherwise agreed in writing, and except as follows. Any fees paid to a non-individual Trustee for making principal distributions, for termination of the trust, and upon termination of its services must be based solely on the value of its services rendered, not on the value of the trust principal. During my lifetime the Trustee's fees are to be charged wholly against income (to the extent sufficient), unless directed otherwise by me in writing. Each Trustee shall serve without bond.

I. Maintenance of Records. The Trustee shall maintain accurate accounts and records. It shall render annual statements of the receipts and disbursements of income and principal of a trust upon the written request of any adult vested beneficiary of such trust or the guardian of the person of any vested beneficiary and the approval of such beneficiary shall be binding upon all persons then or thereafter interested in such trust as to the matters and transactions shown on such statement. The Trustee may at any time apply for a judicial settlement of any account. No Trustee shall be required to file any statutory or other periodic accountings of the administration of a trust.

J. Interested Trustee. The Trustee may act under this Agreement even if interested in these Trusts in an individual capacity, as a fiduciary of another trust or estate (including my estate) or in any other capacity. The Trustee may in good faith enter into a sale, encumbrance, or other transaction involving the investment or management of trust property for the Trustee's own personal account or which is otherwise affected by a conflict between the Trustee's fiduciary and personal interests, without liability and without being voidable by a beneficiary. The Trustee is specifically authorized to make loans to, to receive loans from, or to sell, purchase or exchange assets in a transaction with (i) the



Trustee's spouse, (ii) the Trustee's children or grandchildren, siblings, parents, or spouses of such persons, (iii) an officer, director, employee, agent, or attorney of the Trustee, or (iv) a corporation, partnership, limited liability company, or other business entity in which the Trustee has a financial interest, provided that in any transaction the trusts hereunder receive fair and adequate consideration in money or money's worth. The Trustee may renounce any interest or expectancy of a trust in, or an opportunity to participate in, specified business opportunities or specified classes or categories of business opportunities that are presented to the Trustee. Such renunciation shall not prohibit the Trustee from participating in the Trustee's individual capacity in such opportunity or expectancy.

**K. Third Parties.** No one dealing with the Trustee need inquire into its authority or its application of property.

**L. Merger of Trusts.** If the Trustee is also trustee of a trust established by myself or another person by will or trust agreement, the beneficiaries to whom income and principal may then be paid and then operative terms of which are substantially the same as those of a trust held under this Agreement, the Trustee in its discretion may merge either such trust into the other trust. The Trustee, in exercising its discretion, shall consider economy of administration, convenience to the beneficiaries, tax consequences and any other factor it considers important. If it is later necessary to reestablish the merged trust as separate trusts, it shall be divided proportionately to the value of each trust at the time of merger.

**M. Multiple Trustees.** If two Trustees are serving at any time, any power or discretion of the Trustees may be exercised only by their joint agreement. Either Trustee may delegate to the other Trustee the authority to act on behalf of both Trustees and to exercise any power held by the Trustees. If more than two Trustees are serving at any time, and unless unanimous agreement is specifically required by the terms of this Trust Agreement, any power or discretion of the Trustees may be exercised only by a majority. The Trustees may delegate to any one or more of themselves the authority to act on behalf of all the Trustees and to exercise any power held by the Trustees. Trustees who consent to the delegation of authority to other Trustees will be liable for the consequences of the actions of those other Trustees as if the consenting Trustees had joined the other Trustees in performing those actions. A dissenting Trustee who did not consent to the delegation of authority to another Trustee and who has not joined in the exercise of a power or discretion cannot be held liable for the consequences of the exercise. A dissenting Trustee who joins only at the direction of the majority will not be liable for the consequences of the exercise if the dissent is expressed in writing delivered to any of the other Trustees before the exercise of that power or discretion.

#### ARTICLE V. ADDITIONAL TAX AND RELATED MATTERS

**A. GST Trusts.** I direct (a) that the Trustee shall divide any trust to which there is allocated any GST exemption into two separate Trusts (each subject to the provisions hereof) so that the generation-skipping tax inclusion ratio of one such trust is zero, (b) any property exempt from generation-skipping taxation shall be divided as otherwise provided herein and held for the same persons



designated in Trusts separate from any property then also so divided which is not exempt from generation-skipping taxation, and (c) if upon the death of a beneficiary a taxable termination would otherwise occur with respect to any property held in trust for him or her with an inclusion ratio greater than zero, such beneficiary shall have with respect only to such property a power to appoint such fractional share thereof which if included in such beneficiary's gross estate for federal estate tax purposes (without allowing any deduction with respect to such share) would not be taxed at the highest federal estate tax rate and such fractional share of such property shall be distributed to such persons including only such beneficiary's estate, spouse, and issue, as such beneficiary may appoint, and any part of a trust such beneficiary does not effectively appoint shall be treated as otherwise provided for disposition upon his or her death, provided, if upon his or her death two or more Trusts for his or her benefit are directed to be divided among and held or distributed for the same persons and the generation-skipping tax inclusion ratio of any such trust is zero, the amount of any other such Trust to which there is allocated any of such beneficiary's GST exemption shall be added to the Trusts with generation-skipping tax inclusion ratios of zero in equal shares. For purposes of funding any pecuniary payment to which there is allocated any GST exemption, such payment shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such distribution could be made, and any pecuniary payment made before a residual transfer of property to which any GST exemption is allocated shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such pecuniary payment could be satisfied and shall be allocated a pro rata share of income earned by all such assets between the valuation date and the date of payment. Except as otherwise expressly provided herein, the valuation date with respect to any property shall be the date as of which its value is determined for federal estate tax purposes with respect to the transferor thereof, and subject to the foregoing, property distributed in kind in satisfaction of any pecuniary payment shall be selected on the basis of the value of such property on the valuation date. All terms used in this paragraph which are defined or explained in Chapter 13 of the Code or the regulations thereunder shall have the same meaning when used herein. I request (but do not require) that if two or more Trusts are held hereunder for any person, no principal be paid to such person from the Trusts with the lower inclusion ratios for generation-skipping tax purposes unless the trust with the highest inclusion ratio has been exhausted by use, consumption, distribution or otherwise or is not reasonably available. The Trustee is authorized and directed to comply with the provisions of the Treasury Regulations interpreting the generation skipping tax provisions of the Code in severing or combining any trust, creating or combining separate trust shares, allocating GST exemption, or otherwise, as necessary to best accomplish the foregoing allocations, inclusion ratios, combinations, and divisions, including, without limitation, the payment of "appropriate interest" as determined by the Trustee as that term is applied and used in said Regulations.

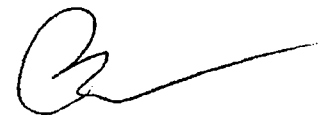
**B. Individual Retirement Accounts.** In the event that this trust or any trust created under this Agreement is the beneficiary of an Individual retirement account established and maintained under Code Section 408 or a qualified pension, profit sharing or stock bonus plan established and maintained under Code Section 401 (referred to in this paragraph as "IRA"), the following provisions shall apply to such trust:

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LAW OFFICES

TESCHER & SPALLINA, P.A.





1. I intend that the beneficiaries of such trust shall be beneficiaries within the meaning of Code Section 401(a)(9) and the Treasury Regulations thereunder. All provisions of such trust shall be construed consistent with such intent. Accordingly, the following provisions shall apply to such trust:

a. No benefits from any IRA may be used or applied for the payment of any debts, taxes or other claims against my estate as set forth in the later paragraph captioned "Taxes", unless other assets of this trust are not available for such payment.

b. In the event that a beneficiary of any trust created under this Agreement has a testamentary general power of appointment or a limited power of appointment over all or any portion of any trust established under this Agreement, and if such trust is the beneficiary of any benefits from any IRA, the beneficiary shall not appoint any part of such trust to a charitable organization or to a lineal descendant of mine (or a spouse of a lineal descendant of mine) who is older than the beneficiary whose life expectancy is being used to calculate distributions from such IRA.

2. The Trustee shall deliver a copy of this Agreement to the custodian of any IRA of which this trust or any trust created under this Agreement is the named beneficiary within the time period prescribed Code Section 401(a)(9) and the Treasury Regulations thereunder, along with such additional items required thereunder. If the custodian of the IRA changes after a copy of this Agreement has been provided pursuant to the preceding sentence, the Trustee shall immediately provide a copy of this Agreement to the new custodian. The Trustee shall request each custodian to complete a receipt of the Agreement and shall attach such receipt to this Agreement. The Trustee shall provide a copy of each amendment of this Agreement to the custodian and shall obtain a receipt of such amendment.

**C. Gift Transfers Made From Trust During My Lifetime.** I direct that all gift transfers made from the trust during my lifetime be treated for all purposes as if the gift property had been first withdrawn by (or distributed to) me and then transferred by me to the donees involved. Thus, in each instance, even where title to the gift property is transferred directly from the name of the trust (or its nominee) into the name of the donee, such transfer shall be treated for all purposes as first a withdrawal by (or distribution of the property to) me followed by a gift transfer of the property to the donee by me as donor, the Trustee making the actual transfer in my behalf acting as my attorney in fact, this paragraph being, to that extent, a power of attorney from me to the Trustee to make such transfer, which power of attorney shall not be affected by my Disability, incompetence, or incapacity.

**D. Gifts.** If I am Disabled, I authorize the Trustee to make gifts from trust property during my lifetime for estate planning purposes, or to distribute amounts to my legally appointed guardian or to my attorney-in-fact for those purposes, subject to the following limitations:

1. **Recipients.** The gifts may be made only to my lineal descendants or to trusts primarily for their benefit, and in aggregate annual amounts to any one such recipient that do not exceed the exclusion amount provided for under Code Section 2503(b).



2. Trustee Limited. When a person eligible to receive gifts is serving as Trustee, the aggregate of all gifts to that person during the calendar year allowable under the preceding subparagraph 1. shall thereafter not exceed the greater of Five Thousand Dollars (\$5,000), or five percent (5%) of the aggregate value of the trust estate. However, gifts completed prior to a recipient's commencing to serve as Trustee shall not be affected by this limitation.

3. Charitable Pledges. The Trustee may pay any charitable pledges I made while I was not Disabled (even if not yet due).

**E. Death Costs**. If upon my death the Trustee hold any United States bonds which may be redeemed at par in payment of federal estate tax, the Trustee shall pay the federal estate tax due because of my death up to the amount of the par value of such bonds and interest accrued thereon at the time of payment. The Trustee shall also pay from the trust all of my following death costs, but if there is an acting executor, administrator or Personal Representative of my estate my Trustee shall pay only such amounts of such costs as such executor, administrator or Personal Representative directs:

1. my debts which are allowed as claims against my estate,
2. my funeral expenses without regard to legal limitations,
3. the expenses of administering my estate,
4. the balance of the estate, inheritance and other death taxes (excluding generation-skipping transfer taxes unless arising from direct skips), and interest and penalties thereon, due because of my death with respect to all property whether or not passing under my Will or this Agreement (other than property over which I have a power of appointment granted to me by another person, and qualified terminable interest property which is not held in a trust that was subject to an election under Code Section 2652(a)(3) at or about the time of its funding) and life insurance proceeds on policies insuring my life which proceeds are not held under this trust or my probate estate at or by reason of my death), and
5. any gifts made in my Will or any Codicil thereto.

The Trustee may make any such payment either to my executor, administrator or Personal Representative or directly to the proper party. The Trustee shall not be reimbursed for any such payment, and is not responsible for the correctness or application of the amounts so paid at the direction of my executor, administrator, or Personal Representative. The Trustee shall not pay any of such death costs with any asset which would not otherwise be included in my gross estate for federal or state estate or inheritance tax purposes, or with any asset which otherwise cannot be so used, such as property received under a limited power of appointment which prohibits such use. Further, no payment of any such death costs shall be charged against or paid from the tangible personal property disposed of pursuant to the prior paragraph captioned "Disposition of Tangible Personal Property."

**F. Subchapter S Stock.** Regardless of anything herein to the contrary, in the event that after my death the principal of a trust includes stock in a corporation for which there is a valid election to be treated under the provisions of Subchapter S of the Code, the income beneficiary of such a trust is a U.S. citizen or U.S. resident for federal income tax purposes, and such trust is not an "electing small business trust" under Code Section 1361(e)(1) in regard to that corporation, the Trustee shall (a) hold such stock as a substantially separate and independent share of such trust within the meaning of Code Section 663(c), which share shall otherwise be subject to all of the terms of this Agreement, (b) distribute all of the income of such share to the one income beneficiary thereof in annual or more frequent installments, (c) upon such beneficiary's death, pay all accrued or undistributed income of such share to the beneficiary's estate, (d) distribute principal from such share during the lifetime of the income beneficiary only to such beneficiary, notwithstanding any powers of appointment granted to any person including the income beneficiary, and (e) otherwise administer such share in a manner that qualifies it as a "qualified Subchapter S trust" as that term is defined in Code Section 1361(d)(3), and shall otherwise manage and administer such share as provided under this Agreement to the extent not inconsistent with the foregoing provisions of this paragraph.

**G. Residence as Homestead.** I reserve the right to reside upon any real property placed in this trust as my permanent residence during my life, it being the intent of this provision to retain for myself the requisite beneficial interest and possessory right in and to such real property to comply with Section 196.041 of the Florida Statutes such that said beneficial interest and possessory right constitute in all respects "equitable title to real estate" as that term is used in Section 6, Article VII of the Constitution of the State of Florida. Notwithstanding anything contained in this trust to the contrary, for purposes of the homestead exemption under the laws of the State of Florida, my interest in any real property in which I reside pursuant to the provisions of this trust shall be deemed to be an interest in real property and not personalty and shall be deemed my homestead.

*[remainder of page intentionally left blank]*



IN WITNESS WHEREOF, the parties hereto have executed this Amended and Restated Trust Agreement on the date first above written.

SETTLOR and TRUSTEE:

*[Handwritten signature of Simon L. Bernstein]*

SIMON L. BERNSTEIN

This instrument was signed by SIMON L. BERNSTEIN in our presence, and at the request of and in the presence of SIMON L. BERNSTEIN and each other, we subscribe our names as witnesses on this 21 day of July, 2012:

*[Handwritten signature of Robert L. Spallina]*  
Print Name: ROBERT L. SPALLINA  
Address: 7387 WISTERIA AVENUE  
PARKLAND, FL 33076

*[Handwritten signature of Kimberly Moran]*  
Print Name: Kimberly Moran  
Address: 6362 Las Flores Drive  
Boca Raton, FL 33433

STATE OF FLORIDA

SS.

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 25 day of July, 2012, by SIMON L. BERNSTEIN.

*[Handwritten signature of Lindsay Baxley]*  
Signature - Notary Public-State of Florida  
Lindsay Baxley  
Print, type or stamp name of Notary Public

[Seal with Commission Expiration Date]

NOTARY PUBLIC-STATE OF FLORIDA  
**Lindsay Baxley**  
Commission # EE092282  
Expires: **MAY 10, 2015**  
BONDED THRU ATLANTIC BONDING CO., INC.

Personally Known \_\_\_\_\_ or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_



**SHIRLEY BERNSTEIN**

**TRUST AGREEMENT**

*Prepared by:*

Tescher & Spallina, P.A.  
2101 Corporate Blvd., Suite 107, Boca Raton, Florida 33431  
(561) 998-7847  
[www.tescherlaw.com](http://www.tescherlaw.com)

**TESCHER & SPALLINA, P.A.**

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SHIRLEY BERNSTEIN

TRUST AGREEMENT

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This Trust Agreement is dated this 20 day of MAY, 2008, and is between SHIRLEY BERNSTEIN, of Palm Beach County, Florida referred to in the first person, as settlor, and SHIRLEY BERNSTEIN, of Palm Beach County, and SHIRLEY BERNSTEIN's successors, as trustee (referred to as the "*Trustee*," which term more particularly refers to all individuals and entities serving as trustee of a trust created hereunder during the time of such service, whether alone or as co-trustees, and whether originally serving or as a successor trustee). Said Trustee acknowledges receipt of the property described in the Attachment to this Agreement, and agrees to hold said property and all additions, in trust, as provided in this Agreement.

**ARTICLE I. DURING MY LIFE AND UPON MY DEATH**

A. **Rights Reserved.** I reserve the right (a) to add property to this trust during my life or on my death, by my Will or otherwise; (b) to withdraw property held hereunder; and (c) by separate written instrument delivered to the Trustee, to revoke this Agreement in whole or in part and otherwise modify or amend this Agreement. However, after my spouse's death I may not exercise any of said rights with respect to property added by my spouse upon my spouse's death by my spouse's Will or otherwise.

B. **Payments During My Life.** If income producing property is held in the trust during my life, the Trustee shall pay the net income of the trust to me or as I may direct. However, during any periods while I am Disabled, the Trustee shall pay to me or on my behalf such amounts of the net income and principal of the trust as is proper for my Welfare, and also may in its discretion pay to my spouse such amounts of said net income and principal as is proper for his Welfare. Any income not so paid shall be added to principal.

C. **Gifts.** If I am Disabled, I authorize the Trustee to make gifts from trust property during my lifetime for estate planning purposes, or to distribute amounts to my legally appointed guardian or to my attorney-in-fact for those purposes, subject to the following limitations:

1. **Recipients.** The gifts may be made only to my spouse and my lineal descendants or to trusts primarily for their benefit, and in aggregate annual amounts to any one such recipient that do not exceed the exclusion amount provided for under Code Section 2503(b).

2. **Trustee Limited.** When a person eligible to receive gifts is serving as Trustee, the aggregate of all gifts to that person during the calendar year allowable under the preceding subparagraph 1. shall thereafter not exceed the greater of Five Thousand Dollars (\$5,000), or five percent

SHIRLEY BERNSTEIN  
TRUST AGREEMENT

TESCHER & SPALLINA, P.A.

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(5%) of the aggregate value of the trust estate. However, gifts completed prior to a recipient's commencing to serve as Trustee shall not be affected by this limitation.

3. Charitable Pledges. The Trustee may pay any charitable pledges I made while I was not Disabled (even if not yet due).

D. Upon My Death. Upon my death the Trustee shall collect and add to the trust all amounts due to the trust under any insurance policy on my life or under any death benefit plan and all property added to the trust by my Will or otherwise. After paying or providing for the payment from the augmented trust of all current charges and any amounts payable under the later paragraph captioned "Death Costs," the Trustee shall hold the trust according to the following provisions.

## ARTICLE II. AFTER MY DEATH

A. Disposition of Tangible Personal Property. If any non-business tangible personal property other than cash (including, but not limited to, my personal effects, jewelry, collections, household furnishings, and equipment, and automobiles) is held in the trust at the time of my death, such items shall be promptly distributed by the Trustee of the trust to such person or persons, including my estate, as to the item or items or proportion specified, as I may appoint, and to the extent that any such items are not disposed of by such appointment, such items shall be disposed of by the Trustee of the trust in exactly the same manner as such items would have been disposed of under the terms and provisions of my Will (including any Codicil thereto, or what the Trustee in good faith believes to be such Will and Codicil) had such items been included in my probate estate. Any such items which are not effectively disposed of pursuant to the preceding sentence shall pass with the other trust assets.

B. Specific Cash Devise. The Trustee shall set aside in a separate trust the sum of Two Hundred Thousand (\$200,000.00) Dollars for MATTHEW LOGAN, and said separate trust shall be administered as provided in Subparagraph II.F below. If MATTHEW LOGAN does not survive me this devise shall lapse.

C. Marital Deduction Gift. If my spouse survives me:

1. Family Trust. The Trustee shall hold as a separate "*Family Trust*" (i) all property of the trust estate as to which a federal estate tax marital deduction would not be allowed if it were distributed outright to my spouse, and (ii) after giving effect to (i), the largest pecuniary amount which will not result in or increase any federal or state death tax otherwise payable by reason of my death. In determining the pecuniary amount the Trustee shall assume that none of this Family Trust qualifies for a federal estate tax deduction, and shall assume that all of the Marital Trust hereinafter established (including any part thereof disclaimed by my spouse) qualifies for the federal estate tax marital deduction. I recognize that the pecuniary amount may be reduced by certain state death taxes and administration expenses which are not deducted for federal estate tax purposes.

2. Marital Trust. The balance of the trust remaining after the establishment of the Family Trust shall be held as a separate "*Marital Trust.*"

3. Disclaimer. Any part of the Marital Trust my spouse disclaims shall be added to the Family Trust. My spouse shall not be deemed to have predeceased me for purposes of such addition. I suggest that my spouse or my spouse's fiduciaries consider an appropriate partial disclaimer to minimize the death taxes due upon both of our deaths.

If my spouse does not survive me, the entire trust shall be held as the Family Trust without regard to the provisions of Subparagraph II.B.1 describing or limiting which assets shall be held thereunder.

**D. During Spouse's Life.** Commencing with the date of my death the Trustee shall,

1. Marital Trust. Pay to my spouse from the Marital Trust, the net income, and such amounts of principal as is proper for my spouse's Welfare; and

2. Family Trust. Pay to my spouse from the Family Trust, the net income, and such amounts of principal as is proper for my spouse's Welfare. I request (but do not require) that no principal be paid to my spouse from the Family Trust for my spouse's Welfare unless the Marital Trust has been exhausted by use, consumption, distribution, or otherwise or is not reasonably available.

**E. Disposition of Trusts Upon Death of Survivor of My Spouse and Me.** Upon the death of the survivor of my spouse and me,

1. Limited Power. My spouse (if my spouse survives me) may appoint the Marital Trust and Family Trust (except any part added by disclaimer from the Marital Trust and proceeds of insurance policies on my spouse's life) to or for the benefit of one or more of my lineal descendants and their spouses;

2. Disposition of Balance. Any parts of the Marital Trust and the Family Trust my spouse does not or cannot effectively appoint (including any additions upon my spouse's death), or all of the Family Trust if my spouse did not survive me, shall be divided among and held in separate Trusts for my lineal descendants then living, *per stirpes*. Any assets allocated under this Subparagraph II.D. to my children (as that term is defined under this Trust), shall be distributed to the then serving Trustees of each of their respective Family Trusts, established by my spouse as grantor on even date herewith (the "*Family Trusts*" which term includes any successor trust thereto), to be held and administered as provided under said Trusts. The provisions of the Family Trusts are incorporated herein by reference, and if any of the Family Trusts are not then in existence and it is necessary to accomplish the foregoing dispositions, the current Trustee of this Trust is directed to take such action to establish or reconstitute such applicable trust(s), or if the Trustee is unable to do so, said assets shall be held in separate trusts for such lineal descendants and administered as provided in Subparagraph II.E. below. Each of my lineal descendants for whom a separate Trust is held hereunder shall hereinafter be referred to as a "*beneficiary*," with their separate trusts to be administered as provided in Subparagraph II.E. below.

**F. Trusts for Beneficiaries.** The Trustee shall pay to a beneficiary the net income of such beneficiary's trust. The Trustee shall pay to the beneficiary and the beneficiary's children, such amounts of the principal of such beneficiary's trust as is proper for the Welfare of such individuals. After a beneficiary has reached any one or more of the following birthdays, the beneficiary may withdraw the principal of his or her separate trust at any time or times, not to exceed in the aggregate 1/3 in value after the beneficiary's 25th birthday, 1/2 in value (after deducting any amount previously subject to withdrawal but not actually withdrawn) after the beneficiary's 30th birthday, and the balance after the beneficiary's 35th birthday, provided that the withdrawal powers described in this sentence shall not apply to any child of mine as beneficiary of a separate trust. The value of each trust shall be its value as of the first exercise of each withdrawal right, plus the value of any subsequent addition as of the date of addition. The right of withdrawal shall be a privilege which may be exercised only voluntarily and shall not include an involuntary exercise. If a beneficiary dies with assets remaining in his or her separate trust, upon the beneficiary's death the beneficiary may appoint his or her trust to or for the benefit of one or more of my lineal descendants and their spouses (excluding from said class, however, such beneficiary and such beneficiary's creditors, estate, and creditors of such beneficiary's estate). Any part of his or her trust such beneficiary does not effectively appoint shall upon his or her death be divided among and held in separate Trusts for the following persons:

1. for his or her lineal descendants then living, *per stirpes*; or
2. if he or she leaves no lineal descendant then living, *per stirpes* for the lineal descendants then living of his or her nearest ancestor (among me and my lineal descendants) with a lineal descendant then living who is also a lineal descendant of my spouse.

A trust for a lineal descendant of mine shall be held under this paragraph, or if a trust is then so held, shall be added to such trust.

**G. Termination of Small Trust.** If at any time after the death of the survivor of my spouse and me in the opinion of the Trustee a separate trust holds assets of a value of less than \$50,000.00 and is too small to justify the expense of its retention, and termination of such trust is in the best interests of its current income beneficiary, the Trustee in its discretion may terminate such trust and pay it to said beneficiary.

**H. Contingent Gift.** If at any time property of a trust held under this Agreement is not disposed of under the other provisions of this Agreement, it shall be paid, as a gift made hereunder, to such persons and in such shares as such property would be distributed if my spouse and I had each then owned one-half of such property and had each then died solvent, unmarried and intestate domiciled in the State of Florida, according to the laws of inheritance of the State of Florida then in effect.

**I. Protective Provision.** No beneficiary of any trust herein created shall have any right or power to anticipate, transfer, pledge, sell, alienate, assign or encumber in any way his or her interest in the income or principal of such trust. Furthermore, no creditor shall have the right to attach, lien, seize or levy upon the interest of a beneficiary in this trust (other than myself) and such interest shall not be

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liable for or subject to the debts, liabilities or obligations of any such beneficiary or any claims against such beneficiary (whether voluntarily or involuntarily created), and the Trustee shall pay directly to or for the use or benefit of such beneficiary all income and principal to which such beneficiary is entitled, notwithstanding that such beneficiary has executed a pledge, assignment, encumbrance or in any other manner alienated or transferred his or her beneficial interest in the trust to another. This paragraph shall not preclude the effective exercise of any power of appointment granted herein or the exercise of any disclaimer.

**J. Maximum Duration.** Regardless of anything in this Agreement to the contrary, no trust interest herein created shall continue beyond three hundred sixty (360) years as provided in F.S. § 689.225(2)(a)(2), nor shall any power of appointment be exercised in such manner so as to delay vesting of any trust beyond such period. Immediately prior to the expiration of such period, all such trusts then in existence shall terminate, and the assets thereof shall be distributed outright and in fee to then beneficiaries of the current income and in the proportions in which such persons are the beneficiaries, and if such proportions cannot be ascertained, then equally among such beneficiaries.

**K. Florida Homestead Possessory Rights.** Notwithstanding anything herein to the contrary, if any portion of any Florida improved residential real estate (excluding commercial multi-unit rental property) is an asset of the Marital Trust, my spouse shall have the exclusive and continuous present right to full use, occupancy and possession of such real estate for life. It is my intention that my spouse's interest in such property shall constitute a "beneficial interest for life" and "equitable title to real estate" as contemplated by Section 196.041(2) of Florida Statutes, as amended from time to time or any corresponding provision of law.

### ARTICLE III. GENERAL

**A. Disability.** Subject to the following Subparagraph captioned "Subchapter S Stock," while any beneficiary (other than my spouse as beneficiary of the Marital Trust) is Disabled, the Trustee shall pay to him or her only such portion of the income to which he or she is otherwise entitled as is proper for his or her Welfare, and any income not so paid shall be added to the principal from which derived. While any beneficiary is Disabled, income or principal payable to him or her may, in the discretion of the Trustee, be paid directly to him or her, without the intervention of a guardian, directly to his or her creditors or others for his or her sole benefit or to an adult person or an eligible institution (including the Trustee) selected by the Trustee as custodian for a minor beneficiary under the Uniform Transfers to Minors Act or similar law. The receipt of such payee is a complete release to the Trustee.

**B. Timing of Income Distributions.** The Trustee shall make required payments of income at least quarterly.

**C. Substance Abuse.**





1. In General. If the Trustee reasonably believes that a beneficiary (other than myself) of any trust:

a. routinely or frequently uses or consumes any illegal substance so as to be physically or psychologically dependent upon that substance, or

b. is clinically dependent upon the use or consumption of alcohol or any other legal drug or chemical substance that is not prescribed by a board certified medical doctor or psychiatrist in a current program of treatment supervised by such doctor or psychiatrist,

and if the Trustee reasonably believes that as a result the beneficiary is unable to care for himself or herself, or is unable to manage his or her financial affairs, all mandatory distributions (including distributions upon termination of the trust) to the beneficiary, all of the beneficiary's withdrawal rights, and all of the beneficiary's rights to participate in decisions concerning the removal and appointment of Trustees will be suspended (excluding, however, mandatory income rights under the Marital Trust). In that event, the following provisions of this Subparagraph III.C will apply.

2. Testing. The Trustee may request the beneficiary to submit to one or more examinations (including laboratory tests of bodily fluids) determined to be appropriate by a board certified medical doctor and to consent to full disclosure to the Trustee of the results of all such examinations. The Trustee shall maintain strict confidentiality of those results and shall not disclose those results to any person other than the beneficiary without the prior written permission of the beneficiary. The Trustee may totally or partially suspend all distributions otherwise required or permitted to be made to that beneficiary until the beneficiary consents to the examination and disclosure to the Trustee.

3. Treatment. If, in the opinion of the examining doctor, the examination indicates current or recent use of a drug or substance as described above, the examining doctor will determine an appropriate method of treatment for the beneficiary (for example, counseling or treatment on an in-patient basis in a rehabilitation facility) that is acceptable to the Trustee. If the beneficiary consents to the treatment, the Trustee shall pay the costs of treatment directly to the provider of those services from the distributions suspended under this Subparagraph III.C.

4. Resumption of Distributions. The Trustee may resume other distributions to the beneficiary (and the beneficiary's other suspended rights will be restored) when, in the case of use or consumption of an illegal substance, examinations indicate no such use for 12 months and, in all cases, when the Trustee in its discretion determines that the beneficiary is able to care for himself or herself and is able to manage his or her financial affairs.

5. Disposition of Suspended Amounts. When other distributions to the beneficiary are resumed, the remaining balance, if any, of distributions that were suspended may be distributed to the beneficiary at that time. If the beneficiary dies before distribution of those suspended amounts, the Trustee shall distribute the balance of the suspended amounts to the persons who would be the alternate



takers of that beneficiary's share (or takers through the exercise of a power of appointment) as otherwise provided in this Trust Agreement.

6. Exoneration. No Trustee (or any doctor retained by the Trustee) will be responsible or liable to anyone for a beneficiary's actions or welfare. The Trustee has no duty to inquire whether a beneficiary uses drugs or other substances as described in this Subparagraph III.C. The Trustee (and any doctor retained by the Trustee) is to be indemnified from the trust estate and held harmless from any liability of any nature in exercising its judgment and authority under this Subparagraph III.C, including any failure to request a beneficiary to submit to medical examination, and including a decision to distribute suspended amounts to a beneficiary.

7. Tax Savings Provision. Despite the provisions of this Subparagraph III.C, the Trustee cannot suspend any mandatory distributions or withdrawal rights that are required for that trust to become or remain a Qualified Subchapter S Trust (unless the Trustee elects for the trust to be an Electing Small Business Trust), or to qualify for any federal transfer tax exemption, deduction, or exclusion allowable with respect to that trust.

D. Income on Death of Beneficiary. Subject to the later paragraph captioned "Subchapter S Stock," and except as otherwise explicitly provided herein, upon the death of any beneficiary, all accrued or undistributed income of such deceased beneficiary's trust shall pass with the principal of his or her trust but shall remain income for trust accounting purposes.

E. Definitions. In this Agreement,

1. Children, Lineal Descendants. The terms "*child*," "*children*" and "*lineal descendant*" mean only persons whose relationship to the ancestor designated is created entirely by or through (a) legitimate births occurring during the marriage of the joint biological parents to each other, (b) children and their lineal descendants arising from surrogate births and/or third party donors when (i) the child is raised from or near the time of birth by a married couple (other than a same sex married couple) through the pendency of such marriage, (ii) one of such couple is the designated ancestor, and (iii) to the best knowledge of the Trustee both members of such couple participated in the decision to have such child, and (c) lawful adoptions of minors under the age of twelve years. No such child or lineal descendant loses his or her status as such through adoption by another person. Notwithstanding the foregoing, as I have adequately provided for them during my lifetime, for purposes of the dispositions made under this Trust, my children, TED S. BERNSTEIN ("*TED*") and PAMELA B. SIMON ("*PAM*"), and their respective lineal descendants shall be deemed to have predeceased the survivor of my spouse and me, provided, however, if my children, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN, and their lineal descendants all predecease the survivor of my spouse and me, then TED and PAM, and their respective lineal descendants shall not be deemed to have predeceased me and shall be eligible beneficiaries for purposes of the dispositions made hereunder.



2. Code. "**Code**" means the Internal Revenue Code of 1986, as amended, and in referring to any particular provision of the Code, includes a reference to any equivalent or successor provision of a successor federal tax law.

3. Disabled. "**Disabled**" or being under "**Disability**" means, as to any applicable individual: (1) being under the age of 21 years, (2) having been adjudicated by a court of competent jurisdiction as mentally or physically incompetent or unable to manage his or her own property or personal affairs (or a substantially similar finding under applicable state or national law), or (3) being unable to properly manage his or her personal or financial affairs, or a trust estate hereunder as to a Trustee hereunder, because of a mental or physical impairment (whether temporary or permanent in nature). A written certificate executed by an individual's attending physician or attending psychiatrist confirming that person's impairment will be sufficient evidence of Disability under item (3) above, and all persons may rely conclusively on such a certificate.

4. Education. The term "**education**" herein means vocational, primary, secondary, preparatory, theological, college and professional education, including post-graduate courses of study, at educational institutions or elsewhere, and expenses relating directly thereto, including tuition, books and supplies, room and board, and travel from and to home during school vacations. It is intended that the Trustee liberally construe and interpret references to "education," so that the beneficiaries entitled to distributions hereunder for education obtain the best possible education commensurate with their abilities and desires.

5. My Spouse. "**My spouse**" is SIMON L. BERNSTEIN ("**SIMON**").

6. Needs and Welfare Distributions. Payments to be made for a person's "**Needs**" means payments for such person's support, health (including lifetime residential or nursing home care), maintenance and education. Payments to be made for a person's "**Welfare**" means payments for such person's Needs, and as the Trustee determines in its sole discretion also for such person's advancement in life (including assistance in the purchase of a home or establishment or development of any business or professional enterprise which the Trustee believes to be reasonably sound), happiness and general well-being. However, the Trustee, based upon information reasonably available to it, shall make such payments for a person's Needs or Welfare only to the extent such person's income, and funds available from others obligated to supply funds for such purposes (including, without limitation, pursuant to child support orders and agreements), are insufficient in its opinion for such purposes, and shall take into account such person's accustomed manner of living, age, health, marital status and any other factor it considers important. Income or principal to be paid for a person's Needs or Welfare may be paid to such individual or applied by the Trustee directly for the benefit of such person. The Trustee may make a distribution or application authorized for a person's Needs or Welfare even if such distribution or application substantially depletes or exhausts such person's trust, without any duty upon the Trustee to retain it for future use or for other persons who might otherwise benefit from such trust.

7. Per Stirpes. In a division "**per stirpes**" each generation shall be represented and counted whether or not it has a living member.

8. Related or Subordinate Party. A "Related or Subordinate Party" to a trust describes a beneficiary of the subject trust or a related or subordinate party to a beneficiary of the trust as the terms "related or subordinate party" are defined under Code Section 672(c).

9. Spouse. A person's "spouse" includes only a spouse then married to and living as husband and wife with him or her, or a spouse who was married to and living as husband and wife with him or her at his or her death. The following rules apply to each person who is a beneficiary or a permissible appointee under this Trust Agreement and who is married to a descendant of mine. Such a person will cease to be a beneficiary and will be excluded from the class of permissible appointees upon:

- a. the legal termination of the marriage to my descendant (whether before or after my death), or
- b. the death of my descendant if a dissolution of marriage proceeding was pending when he or she died.

10. Gender, Number. Where appropriate, words of any gender include all genders and the singular and plural are interchangeable.

F. Powers of Appointment. Property subject to a power of appointment shall be paid to, or retained by the Trustee or paid to any trustee under any will or trust agreement for the benefit of, such one or more permissible appointees, in such amounts and proportions, granting such interests, powers and powers of appointment, and upon such conditions including spendthrift provisions as the holder of such power (i) in the case of a power exercisable upon the death of such holder, appoints in his or her will or in a trust agreement revocable by him or her until his or her death, or (ii) in the case of a power exercisable during the life of such holder, appoints in a written instrument signed by such holder, two witnesses and a notary public, but in either case only if such will, trust agreement, or instrument specifically refers to such power.

G. Limitations on Powers of Trustee. Regardless of anything herein to the contrary, no Trustee shall make or participate in making any distribution of income or principal of a trust to or for the benefit of a beneficiary which would directly or indirectly discharge any legal obligation of such Trustee or a donor of such trust (as an individual, and other than myself as donor) to support such beneficiary; and no Trustee (other than myself and other than my spouse as Trustee of the Marital Trust) shall make or participate in making any discretionary distribution of income or principal to or for the benefit of himself or herself other than for his or her Needs, including by reason of a determination to terminate a trust described herein. For example, if a Trustee (other than myself and other than my spouse as Trustee of the Marital Trust) has the power to distribute income or principal to himself or herself for his or her own Welfare, such Trustee (the "restricted Trustee") shall only have the power to make or participate in making a distribution of income or principal to the restricted Trustee for the restricted Trustee's Needs, although any co-Trustee who is not also a restricted Trustee may make or participate in making a distribution of income or principal to the restricted Trustee for such restricted Trustee's Welfare without the participation or consent of said restricted Trustee.

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**H. Presumption of Survivorship.** If my spouse and I die under circumstances which make it difficult or impracticable to determine which one of us survived the other, I direct that my spouse shall be deemed to have survived me for purposes of this Agreement (except in regard to any property passing hereunder that became part of this trust solely by reason of passage to my probate estate or this trust from the probate estate of or a revocable trust established by my spouse in which case the opposite presumption shall apply), notwithstanding any provisions of law which provide for a contrary presumption. If any person other than my spouse shall be required to survive another person in order to take any interest under this Agreement, the former person shall be deemed to have predeceased the latter person, if such persons die under circumstances which make it difficult or impracticable to determine which one died first.

**I. Governing Law.** This Agreement is governed by the law of the State of Florida.

**J. Other Beneficiary Designations.** Except as otherwise explicitly and with particularity provided herein, (a) no provision of this trust shall revoke or modify any beneficiary designation of mine made by me and not revoked by me prior to my death under any individual retirement account, other retirement plan or account, or annuity or insurance contract, (b) I hereby reaffirm any such beneficiary designation such that any assets held in such account, plan, or contract shall pass in accordance with such designation, and (c) regardless of anything herein to the contrary, any of such assets which would otherwise pass pursuant to this trust due to the beneficiary designation not having met the requirements for a valid testamentary disposition under applicable law or otherwise shall be paid as a gift made hereunder to the persons and in the manner provided in such designation which is incorporated herein by this reference.

**K. Mandatory Notice Required by Florida Law.** The trustee of a trust may have duties and responsibilities in addition to those described in the instrument creating the trust. If you have questions, you should obtain legal advice.

**L. Release of Medical Information.**

1. **Disability of Beneficiary.** Upon the written request of a Trustee (with or without the concurrence of co-Trustees) issued to any current income or principal beneficiary (including discretionary beneficiaries) for whom a determination of Disability is relevant to the administration of a trust hereunder and for whom a Trustee (with or without the concurrence of co-Trustees) desires to make such a determination, such beneficiary shall issue to all Trustees (who shall be identified thereon both by name to the extent known and by class description) a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested beneficiary to release protected health information of the requested beneficiary to all Trustees that is relevant to the determination of the Disability of the requested beneficiary as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death of the requested beneficiary). If such beneficiary (or his or her legal representative if such beneficiary is a minor or legally disabled) refuses within thirty days of receipt of the request to provide a valid authorization, or

at any time revokes an authorization within its term, the Trustee shall treat such beneficiary as Disabled hereunder until such valid authorization is delivered.

2. Disability of Trustee. Upon the request to a Trustee that is an individual by (a) a co-Trustee, or if none, (b) the person or entity next designated to serve as a successor Trustee not under legal incapacity, or if none, (c) any adult current income or principal beneficiary not under legal incapacity, or in any event and at any time (d) a court of competent jurisdiction, such Trustee shall issue to such person and all persons, courts of competent jurisdiction, and entities (who shall be identified thereon both by name to the extent known and by class description), with authority hereunder to determine such requested Trustee's Disability, a valid authorization under the Health Insurance Portability and Accountability Act of 1996 and any other applicable or successor law authorizing all health care providers and all medical sources of such requested Trustee to release protected health information of the requested Trustee to such persons, courts and entities, that is relevant to the determination of the Disability of the requested Trustee as Disability is defined hereunder. The period of each such valid authorization shall be for six months (or the earlier death or resignation of the requested Trustee). If such requested Trustee refuses within thirty days of receipt of the request to deliver a valid authorization, or at any time revokes an authorization within its term, such requested Trustee shall thereupon be treated as having resigned as Trustee hereunder.

3. Authorization to Issue Certificate. All required authorizations under this paragraph shall include the power of a physician or psychiatrist to issue a written certificate to the appropriate persons or entities as provided in Subparagraph III.E.3 hereof.

**ARTICLE IV. FIDUCIARIES**

A. Powers of the Trustee. During my life except while I am Disabled, the Trustee shall exercise all powers provided by law and the following powers, other than the power to retain assets, only with my written approval. While I am Disabled and after my death, the Trustee shall exercise said powers without approval, provided that the Trustee shall exercise all powers in a fiduciary capacity.

1. Investments. To sell or exchange at public or private sale and on credit or otherwise, with or without security, and to lease for any term or perpetually, any property, real and personal, at any time forming a part of the trust estate (the "estate"); to grant and exercise options to buy or sell; to invest or reinvest in real or personal property of every kind, description and location; and to receive and retain any such property whether originally a part of any trust herein created or subsequently acquired, even if the Trustee is personally interested in such property, and without liability for any decline in the value thereof; all without limitation by any statutes or judicial decisions whenever enacted or announced, regulating investments or requiring diversification of investments, it being my intention to give the broadest investment powers and discretion to the Trustee. Any bank, trust company, or other corporate trustee serving hereunder as Trustee is authorized to invest in its own common trust funds.

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2. Special Investments. The Trustee is expressly authorized (but not directed) to retain, make, hold, and dispose of investments not regarded as traditional for trusts, including interests or investments in privately held business and investment entities and enterprises, including without limitation stock in closely held corporations, limited partnership interests, joint venture interests, mutual funds, business trust interests, and limited liability company membership interests, notwithstanding (a) any applicable prudent investor rule or variation thereof, (b) common law or statutory diversification requirements (it being my intent that no such duty to diversify shall exist) (c) a lack of current cash flow therefrom, (d) the presence of any risk or speculative elements as compared to other available investments (it being my intent that the Trustee have sole and absolute discretion in determining what constitutes acceptable risk and what constitutes proper investment strategy), (e) lack of a reasonable rate of return, (f) risks to the preservation of principal, (g) violation of a Trustee's duty of impartiality as to different beneficiaries (it being my intent that no such duty exists for this purpose), and (h) similar limitations on investment under this Agreement or under law pertaining to investments that may or should be made by a Trustee (including without limitation the provisions of Fla.Stats. §518.11 and successor provisions thereto that would characterize such investments as forbidden, imprudent, improper or unlawful). The Trustee shall not be responsible to any trust created hereunder or the beneficiaries thereof for any loss resulting from any such authorized investment, including without limitation loss engendered by the higher risk element of that particular entity, investment, or enterprise, the failure to invest in more conservative investments, the failure to diversify trust assets, the prudent investor rule or variant thereof. Notwithstanding any provisions for distributions to beneficiaries hereunder, if the Trustee determines that the future potential investment return from any illiquid or closely held investment asset warrants the retention of that investment asset or that sufficient value could not be obtained from the sale or other disposition of an illiquid or closely held investment asset, the Trustee is authorized to retain that asset and if necessary reduce the distributions to beneficiaries due to lack of sufficient liquid or marketable assets. However, the preceding provisions of this Subparagraph shall not be exercised in a manner as to jeopardize the availability of the estate tax marital deduction for assets passing to or held in the a trust for my surviving spouse or that would otherwise qualify for the estate tax marital deduction but for such provisions, shall not override any express powers hereunder of my surviving spouse to demand conversion of unproductive property to productive property, or reduce any income distributions otherwise required hereunder for a trust held for the benefit of my surviving spouse or a "qualified subchapter S trust" as that term is defined in Code Section 1361(d)(3).

3. Distributions. To make any division or distribution pro rata or non-pro rata, in cash or in kind, and to allocate undivided interests in property and dissimilar property (without regard to its tax basis) to different shares.

4. Management. To manage, develop, improve, partition or change the character of an asset or interest in property at any time; and to make ordinary and extraordinary repairs, replacements, alterations and improvements, structural or otherwise.

5. Borrowing. To borrow money from anyone on commercially reasonable terms, including entities owned in whole or in part by the trust, a Trustee, beneficiaries and other persons who may have a direct or indirect interest in a Trust; and to mortgage, margin, encumber and pledge real and

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personal property of a trust as security for the payment thereof, without incurring any personal liability thereon and to do so for a term within or extending beyond the terms of the trust and to renew, modify or extend existing borrowing on similar or different terms and with the same or different security without incurring any personal liability; and such borrowing from a Trustee may be with or without interest, and may be secured with a lien on trust assets.

6. Lending. To extend, modify or waive the terms of any obligation, bond or mortgage at any time forming a part of a trust and to foreclose any such mortgage; accept a conveyance of encumbered property, and take title to the property securing it by deed in lieu of foreclosure or otherwise and to satisfy or not satisfy the indebtedness securing said property; to protect or redeem any such property from forfeiture for nonpayment of taxes or other lien; generally, to exercise as to such bond, obligation or mortgage all powers that an absolute owner might exercise; and to loan funds to beneficiaries at commercially reasonable rates, terms and conditions.

7. Abandonment of Property. To abandon any property or asset when it is valueless or so encumbered or in such condition that it is of no benefit to a trust. To abstain from the payment of taxes, liens, rents, assessments, or repairs on such property and/or permit such property to be lost by tax sale, foreclosure or other proceeding or by conveyance for nominal or no consideration to anyone including a charity or by escheat to a state; all without personal liability incurred therefor.

8. Real Property Matters. To subdivide, develop or partition real estate; to purchase or sell real property and to enter into contracts to do the same; to dedicate the same to public use; to make or obtain the location of any plats; to adjust boundaries; to adjust differences in valuations on exchange or partition by giving or receiving consideration; and, to grant easements with or without consideration as the fiduciaries may determine; and to demolish any building, structures, walls and improvements, or to erect new buildings, structures, walls and improvements and to insure against fire and other risks; and to protect and conserve, or to lease, or to encumber, or otherwise to manage and dispose of real property to the extent such power is not otherwise granted herein or otherwise restricted herein.

9. Claims. To enforce, compromise, adjust, arbitrate, release or otherwise settle or pay any claims or demands by or against a trust.

10. Business Entities. To deal with any business entity or enterprise even if a Trustee is or may be a fiduciary of or own interests in said business entity or enterprise, whether operated in the form of a corporation, partnership, business trust, limited liability company, joint venture, sole proprietorship, or other form (all of which business entities and enterprises are referred to herein as "*Business Entities*"). I vest the Trustee with the following powers and authority in regard to Business Entities:

a. To retain and continue to operate a Business Entity for such period as the Trustee deems advisable;

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b. To control, direct and manage the Business Entities. In this connection, the Trustee, in its sole discretion, shall determine the manner and extent of its active participation in the operation and may delegate all or any part of its power to supervise and operate to such person or persons as the Trustee may select, including any associate, partner, officer or employee of the Business Entity;

c. To hire and discharge officers and employees, fix their compensation and define their duties; and similarly to employ, compensate and discharge agents, attorneys, consultants, accountants, and such other representatives as the Trustee may deem appropriate; including the right to employ any beneficiary or fiduciary in any of the foregoing capacities;

d. To invest funds in the Business Entities, to pledge other assets of a trust as security for loans made to the Business Entities, and to lend funds from a trust to the Business Entities;

e. To organize one or more Business Entities under the laws of this or any other state or country and to transfer thereto all or any part of the Business Entities or other property of a trust, and to receive in exchange such stocks, bonds, partnership and member interests, and such other securities or interests as the Trustee may deem advisable;

f. To treat Business Entities as separate from a trust. In a Trustee's accounting to any beneficiary, the Trustee shall only be required to report the earnings and condition of the Business Entities in accordance with standard business accounting practice;

g. To retain in Business Entities such net earnings for working capital and other purposes of the Business Entities as the Trustee may deem advisable in conformity with sound business practice;

h. To sell or liquidate all or any part of the Business Entities at such time and price and upon such terms and conditions (including credit) as the Trustee may determine. My Trustee is specifically authorized and empowered to make such sale to any person, including any partner, officer, or employee of the Business Entities, a fiduciary, or to any beneficiary; and

i. To guaranty the obligations of the Business Entities, or pledge assets of a trust to secure such a guaranty.

11. Principal and Income. To allocate items of income or expense between income and principal as permitted or provided by the laws of the State of Florida but without limiting the availability of the estate tax marital deduction, provided that the Trustee shall not be required to provide a rate of return on unproductive property unless otherwise provided in this instrument.

12. Life Insurance. With respect to any life insurance policies constituting an asset of a trust, to pay premiums; to apply dividends in reduction of such premiums; to borrow against the cash values thereof; to convert such policies into other forms of insurance, including paid-up insurance; to

exercise any settlement options provided in any such policies; to receive the proceeds of any policy upon its maturity and to administer such proceeds as a part of the principal of the Trust; and in general, to exercise all other options, benefits, rights and privileges under such policies.

13. Continuing Power. To continue to have or exercise, after the termination of a trust, in whole or in part, and until final distribution thereof, all title, power, discretions, rights and duties conferred or imposed upon the Trustee by law or by this Agreement or during the existence of the trust.

14. Exoneration. To provide for the exoneration of the Trustee from any personal liability on account of any arrangement or contract entered into in a fiduciary capacity.

15. Agreements. To comply with, amend, modify or rescind any agreement made during my lifetime, including those regarding the disposition, management or continuation of any closely held unincorporated business, corporation, partnership or joint venture, and including the power to complete contracts to purchase and sell real estate.

16. Voting. To vote and give proxies, with power of substitution to vote, stocks, bonds and other securities, or not to vote a security.

17. Combination of Shares. To hold the several shares of a trust or several Trusts as a common fund, dividing the income proportionately among them, to assign undivided interests to the several shares or Trusts, and to make joint investments of the funds belonging to them. For such purposes and insofar as may be practicable, the Trustee, to the extent that division of the trust estate is directed hereby, may administer the trust estate physically undivided until actual division thereof becomes necessary to make distributions. The Trustee may hold, manage, invest and account for whole or fractional trust shares as a single estate, making the division thereof by appropriate entries in the books of account only, and may allocate to each whole or fractional trust share its proportionate part of all receipts and expenses; provided, however, this carrying of several Trusts as a single estate shall not defer the vesting in possession of any whole or fractional share of a trust for the beneficiaries thereof at the times specified herein.

18. Reimbursement. To reimburse itself from a trust for reasonable expenses incurred in the administration thereof.

19. Reliance Upon Communication. To rely, in acting under a trust, upon any letter, notice, certificate, report, statement, document or other paper, or upon any telephone, telegraph, cable, wireless or radio message, if believed by the Trustee to be genuine, and to be signed, sealed, acknowledged, presented, sent, delivered or given by or on behalf of the proper person, firm or corporation, without incurring liability for any action or inaction based thereon.

20. Assumptions. To assume, in the absence of written notice to the contrary from the person or persons concerned, that a fact or an event, by reason of which an interest or estate under

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a trust shall commence or terminate, does not exist or has not occurred, without incurring liability for any action or inaction based upon such assumption.

21. Service as Custodian. To serve as successor custodian for any beneficiary of any gifts that I may have made under any Transfer to Minors Act, if at the time of my death no custodian is named in the instrument creating the gift.

22. Removal of Assets. The Trustee may remove from the domiciliary state during the entire duration of a trust or for such lesser period as it may deem advisable, any cash, securities or other property at any time in its hands whether principal or not, and to take and keep the same outside the domiciliary state and at such place or places within or outside the borders of the United States as it may determine, without in any event being chargeable for any loss or depreciation to the trust which may result therefrom.

23. Change of Situs. The situs and/or applicable law of any trust created hereunder may be transferred to such other place as the Trustee may deem to be for the best interests of the trust estate. In so doing, the Trustee may resign and appoint a successor Trustee, but may remove such successor Trustee so appointed and appoint others. Each successor Trustee may delegate any and all fiduciary powers, discretionary and ministerial, to the appointing Trustee as its agent.

24. Fiduciary Outside Domiciliary State. In the event the Trustee shall not be able and willing to act as Trustee with respect to any property located outside the domiciliary state, the Trustee, without order of court, may appoint another individual or corporation (including any employee or agent of any appointing Trustee) to act as Trustee with respect to such property. Such appointed Trustee shall have all of the powers and discretions with respect to such property as are herein given to the appointing Trustee with respect to the remaining trust assets. The appointing Trustee may remove such appointed Trustee and appoint another upon ten (10) days notice in writing. All income from such property, and if such property is sold, exchanged or otherwise disposed of, the proceeds thereof, shall be remitted to the appointing Trustee, to be held and administered by it as Trustee hereunder. Such appointed Trustee may employ the appointing Trustee as agent in the administration of such property. No surety shall be required on the bond of the Trustee or agent acting under the provisions of this paragraph. No periodic court accounting shall be required of such appointed Trustee, it being my intention to excuse any statutory accounting which may ordinarily be required.

25. Selection of Assets for Marital Trust. The Trustee shall have sole discretion to determine which assets shall be allocated to the Marital Trust; provided, if possible no assets or the proceeds of any assets which do not qualify for the federal estate tax marital deduction shall be allocated to the Marital Trust. To the extent that other assets qualifying for the marital deduction are available, the Trustee shall not allocate to the Marital Trust any assets with respect to which a credit for foreign taxes paid is allowable under the Code, nor any policy of insurance on the life of my spouse. Any allocation of assets among the Family Trust and the Marital Trust shall, with respect to each such trust, be comprised of assets having an aggregate market value at the time of such allocation fairly representative of the net appreciation or depreciation in the value of the property available for such

allocation between the date of valuation for federal estate tax purposes and the date or dates of said allocation and selection.

26. Additions. To receive and accept additions to the Trusts in cash or in kind from donors, executors, administrators, Trustee or attorneys in fact, including additions of my property by the Trustee or others as my attorneys in fact.

27. Title and Possession. To have title to and possession of all real or personal property held in the Trusts, and to register or hold title to such property in its own name or in the name of its nominee, without disclosing its fiduciary capacity, or in bearer form.

28. Dealing with Estates. To use principal of the Trusts to make loans to my estate, with or without interest, and to make purchases from my estate or my spouse's estate.

29. Agents. To employ persons, including attorneys, auditors, investment advisers, and agents, even if they are the Trustee or associated with the Trustee, to advise or assist the Trustee in the performance of its administrative duties and to pay compensation and costs incurred in connection with such employment from the assets of the Trust; to act without independent investigation upon their recommendations; and, instead of acting personally, to employ one or more agents to perform any act of administration, whether or not discretionary.

30. Tax Elections. To file tax returns, and to exercise all tax-related elections and options at its discretion, without compensating adjustments or reimbursements between any of the Trusts or any of the trust accounts or any beneficiaries.

**B. Resignation**. A Trustee may resign with or without cause, by giving no less than 30 days advance written notice, specifying the effective date of such resignation, to its successor Trustee and to the persons required and in the manner provided under Fla.Stats. §§736.0705(1)(a) and 736.0109. As to any required recipient, deficiencies in fulfilling the foregoing resignation requirements may be waived in a writing signed by such recipient. Upon the resignation of a Trustee, such Trustee shall be entitled to reimbursement from the trust for all reasonable expenses incurred in the settlement of accounts and in the transfer of assets to his or her successor.

**C. Appointment of Successor Trustee**

1. Appointment. Upon a Trustee's resignation, or if a Trustee becomes Disabled or for any reason ceases to serve as Trustee, I may appoint any person or persons as successor Trustee, and in default of such appointment by me, SIMON and TED, one at a time and successively in that order, shall serve as successor Trustee. Notwithstanding the foregoing, if a named Trustee is not a U.S. citizen or resident at the time of commencement of his term as Trustee, such Trustee should give due consideration to declining to serve to avoid potential adverse U.S. income tax consequences by reason of the characterization of a trust hereunder as a foreign trust under the Code, but shall not be construed to have any duty to so decline if such Trustee desires to serve.

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2. Specific Trusts. Notwithstanding the preceding provisions of this Subparagraph IV.C, subsequent to my death I specifically appoint the following person or persons as Trustee of the following Trusts under the following described circumstances:

a. Trustee of the Marital Trust. SIMON and TED, one at a time and successively in that order, shall serve as Trustee of the Marital Trust. While serving as Trustee, my spouse may designate a co-Trustee to serve with my spouse and my spouse may remove and/or replace such co-Trustee from time to time.

b. Trustee of the Family Trust. SIMON and TED, one at a time and successively in that order, shall serve as Trustee of the Family Trust. While serving as Trustee, my spouse may designate a co-Trustee that is not a Related or Subordinate Party to serve with my spouse and my spouse may remove and/or replace such co-Trustee with another that is not a Related or Subordinate Party from time to time.

c. Trustee of Separate Trusts for My Children. Each child of mine shall serve as sole Trustee of his or her separate trust. While serving alone as Trustee, a child of mine may designate a co-Trustee that is not a Related or Subordinate Party to serve with such child and such child may remove and/or replace such co-Trustee with another that is not a Related or Subordinate Party from time to time.

d. Trustee of Separate Trusts for My Lineal Descendants Other Than My Children. In regard to a separate trust held for a lineal descendant of mine other than a child of mine which lineal descendant is the sole current mandatory or discretionary income beneficiary, each such lineal descendant shall serve as co-Trustee, or sole Trustee if the preceding described Trustees cease or are unable to serve or to continue to serve, of his or her separate trust upon reaching age twenty-five (25) years.

e. Trustee of Separate Trust for MATTHEW LOGAN. In regard to a separate trust held MATTHEW LOGAN, his mother, DEBORAH BERNSTEIN ("**DEBORAH**"), shall serve as Trustee until MATTHEW attains age 25 years, at which time he shall serve as a co-Trustee with DEBORAH of such separate trust.

3. Successor Trustees Not Provided For. Whenever a successor Trustee or co-Trustee is required and no successor or other functioning mechanism for succession is provided for under the terms of this Trust Agreement, the last serving Trustee or the last person or entity designated to serve as Trustee of the applicable trust may appoint his or her successor, and if none is so appointed, the following persons shall appoint a successor Trustee (who may be one of the persons making the appointment):

a. The remaining Trustees, if any; otherwise,

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b. A majority of the permissible current mandatory or discretionary income beneficiaries, including the natural or legal guardians of any beneficiaries who are Disabled.

A successor Trustee appointed under this subparagraph shall not be a Related or Subordinate Party of the trust. The appointment will be by a written document executed by such person in the presence of two witnesses and acknowledged before a notary public delivered to the appointed Trustee and to me if I am living and not Disabled or in a valid last Will. Notwithstanding the foregoing, a designation under this Subparagraph of a successor trustee to a corporate or entity trustee shall be limited to a corporate or entity trustee authorized to serve as such under Florida law with assets under trust management of no less than one billion dollars.

4. Power to Remove Trustee. Subsequent to my death, the age 25 or older permissible current mandatory or discretionary income beneficiaries from time to time of any trust established hereunder shall have the power to unanimously remove a Trustee of such trust at any time with or without cause, with the successor Trustee to be determined in accordance with the foregoing provisions.

D. Method of Appointment of Trustee. Any such appointment of a successor Trustee by a person shall be made in a written instrument executed by such person in the presence of two witnesses and acknowledged before a notary public which is delivered to such appointed Trustee during the lifetime of the person making such appointment, or any such appointment of a successor Trustee by a person may be made under the last Will of such person.

E. Limitations on Removal and Replacement Power. Any power to remove and/or replace a trustee hereunder that is granted to an individual (including such power when reserved to me) is personal to that individual and may not be exercised by a guardian, power of attorney holder, or other legal representative or agent.

F. Successor Fiduciaries. No Trustee is responsible for, nor has any duty to inquire into, the administration, acts or omissions of any executor, administrator, Personal Representative, or trustee or attorney-in-fact adding property to these Trusts, or of any predecessor Trustee. Each successor Trustee has all the powers, privileges, immunities, rights and title (without the execution of any instrument of transfer or any other act by any retiring Trustee) and all the duties of all predecessors.

G. Liability and Indemnification of Trustee.

1. Liability in General. No individual Trustee (that is, a Trustee that is not a corporation or other entity) shall be liable for any of his or her actions or failures to act as Trustee, even if the individual Trustee is found by a court to have been negligent or in breach of fiduciary duty, except for liability caused by his or her actions or failures to act done in bad faith or with reckless indifference to the purposes of the trust or the interests of the beneficiaries. Each Trustee that is a corporation or other entity will be liable for its actions or failures to act that are negligent or that breach its fiduciary duty, without contribution by any individual Trustee.



2. Indemnification of Trustee. Except in regard to liabilities imposed on a Trustee under Subparagraph IV.G.1., each Trustee shall be held harmless and indemnified from the assets of the trust for any liability, damages, attorney's fees, expenses, and costs incurred as a result of its service as Trustee. A Trustee who ceases to serve for any reason will be entitled to receive reasonable security from the assets of the trust to protect it from liability, and may enforce these provisions for indemnification against the current Trustee or against any assets held in the trust, or if the former Trustee is an individual and not a corporation or other entity, against any beneficiary to the extent of distributions received by that beneficiary. This indemnification right extends to the estate, personal representatives, legal successors and assigns of a Trustee.

3. Indemnification of Trustee - Additional Provisions. I recognize that if a beneficiary accuses a Trustee of wrongdoing or breach of fiduciary duty, the Trustee may have a conflict of interest that ordinarily would prevent it from paying legal fees and costs from the trust estate to defend itself. I do not want to put a financial burden on any individual named to serve as a Trustee. Just as important, I do not want an individual who has been selected to serve as a Trustee to be reluctant to accept the position, or while serving to be intimidated in the performance of the Trustee's duties because of the threats of lawsuits that might force the Trustee to pay fees and costs from the Trustee's personal resources. For this reason, I deliberately and intentionally waive any such conflict of interest with respect to any individual serving as Trustee so that he or she can hire counsel to defend himself or herself against allegations of wrongdoing or if sued for any reason (whether by a beneficiary or by someone else) and pay all fees and costs for his or her defense from the trust estate until the dispute is resolved. I understand and agree that a court may award, disallow or allocate fees and costs in whole or in part after the dispute is resolved, as provided by law. The Trustee will account for all such fees and costs paid by it as provided by law. This provision shall not apply to any Trustee that is a corporation or other entity.

H. Compensation, Bond. Each Trustee is entitled to be paid reasonable compensation for services rendered in the administration of the trust. Reasonable compensation for a non-individual Trustee will be its published fee schedule in effect when its services are rendered unless otherwise agreed in writing, and except as follows. Any fees paid to a non-individual Trustee for making principal distributions, for termination of the trust, and upon termination of its services must be based solely on the value of its services rendered, not on the value of the trust principal. During my lifetime the Trustee's fees are to be charged wholly against income (to the extent sufficient), unless directed otherwise by me in writing. Each Trustee shall serve without bond.

I. Maintenance of Records. The Trustee shall maintain accurate accounts and records. It shall render annual statements of the receipts and disbursements of income and principal of a trust upon the written request of any adult vested beneficiary of such trust or the guardian of the person of any vested beneficiary and the approval of such beneficiary shall be binding upon all persons then or thereafter interested in such trust as to the matters and transactions shown on such statement. The Trustee may at any time apply for a judicial settlement of any account. No Trustee shall be required to file any statutory or other periodic accountings of the administration of a trust.

**J. Interested Trustee.** The Trustee may act under this Agreement even if interested in these Trusts in an individual capacity, as a fiduciary of another trust or estate (including my estate) or in any other capacity. The Trustee may in good faith enter into a sale, encumbrance, or other transaction involving the investment or management of trust property for the Trustee's own personal account or which is otherwise affected by a conflict between the Trustee's fiduciary and personal interests, without liability and without being voidable by a beneficiary. The Trustee is specifically authorized to make loans to, to receive loans from, or to sell, purchase or exchange assets in a transaction with (i) the Trustee's spouse, (ii) the Trustee's children or grandchildren, siblings, parents, or spouses of such persons, (iii) an officer, director, employee, agent, or attorney of the Trustee, or (iv) a corporation, partnership, limited liability company, or other business entity in which the Trustee has a financial interest, provided that in any transaction the trusts hereunder receive fair and adequate consideration in money or money's worth. The Trustee may renounce any interest or expectancy of a trust in, or an opportunity to participate in, specified business opportunities or specified classes or categories of business opportunities that are presented to the Trustee. Such renunciation shall not prohibit the Trustee from participating in the Trustee's individual capacity in such opportunity or expectancy.

**K. Third Parties.** No one dealing with the Trustee need inquire into its authority or its application of property.

**L. Merger of Trusts.** If the Trustee is also trustee of a trust established by myself or another person by will or trust agreement, the beneficiaries to whom income and principal may then be paid and then operative terms of which are substantially the same as those of a trust held under this Agreement, the Trustee in its discretion may merge either such trust into the other trust. The Trustee, in exercising its discretion, shall consider economy of administration, convenience to the beneficiaries, tax consequences and any other factor it considers important. If it is later necessary to reestablish the merged trust as separate trusts, it shall be divided proportionately to the value of each trust at the time of merger.

**M. Multiple Trustees.** If two Trustees are serving at any time, any power or discretion of the Trustees may be exercised only by their joint agreement. Either Trustee may delegate to the other Trustee the authority to act on behalf of both Trustees and to exercise any power held by the Trustees. If more than two Trustees are serving at any time, and unless unanimous agreement is specifically required by the terms of this Trust Agreement, any power or discretion of the Trustees may be exercised only by a majority. The Trustees may delegate to any one or more of themselves the authority to act on behalf of all the Trustees and to exercise any power held by the Trustees. Trustees who consent to the delegation of authority to other Trustees will be liable for the consequences of the actions of those other Trustees as if the consenting Trustees had joined the other Trustees in performing those actions. A dissenting Trustee who did not consent to the delegation of authority to another Trustee and who has not joined in the exercise of a power or discretion cannot be held liable for the consequences of the exercise. A dissenting Trustee who joins only at the direction of the majority will not be liable for the consequences of the exercise if the dissent is expressed in writing delivered to any of the other Trustees before the exercise of that power or discretion.



**ARTICLE V. ADDITIONAL TAX AND RELATED MATTERS**

**A. GST Trusts.**

1. **Family Trust.** I direct (a) that the Trustee shall divide any trust other than the Marital Trust to which there is allocated any GST exemption into two separate Trusts (each subject to the provisions of this Trust Agreement relating to the trust that is being divided) so that the generation-skipping tax inclusion ratio of one such trust is zero.

2. **Marital Trust.** I direct that, if possible, (a) the Trustee shall divide the Marital Trust into two separate Marital Trusts (each subject to the provisions hereof concerning the Marital Trust) so that through allocation of my GST exemption remaining unallocated at my death and not otherwise allocated to transfers occurring at or by reason of my death (including allocations to the Family Trust), if any, the generation-skipping tax inclusion ratio of one such Marital Trust is zero (the GST Marital Trust), (b) my Personal Representative to exercise the election provided by Code Section 2652(a)(3) as to the GST Marital Trust, and (c) that upon the death of my spouse the total amount recoverable by my spouse's estate from the property of the Marital Trusts under Code Section 2207A shall first be recoverable in full from the non-GST Marital Trust to the extent thereof.

3. **Misc.** I direct that (a) upon the death of the survivor of me and my spouse, any property then directed to be paid or distributed which constitutes a direct skip shall be paid first from property then exempt from generation-skipping taxation (by reason of the allocation of any GST exemption) to the extent thereof, (b) property exempt from generation-skipping taxation (by reason of the allocation of any GST exemption) and not directed to be paid or distributed in a manner which constitutes a direct skip shall be divided and distributed as otherwise provided herein and held for the same persons designated in Trusts separate from any property then also so divided which is not exempt from generation-skipping taxation, and (c) if upon the death of a beneficiary a taxable termination would otherwise occur with respect to any property held in trust for him or her with an inclusion ratio greater than zero, such beneficiary shall have with respect only to such property a power to appoint such fractional share thereof which if included in such beneficiary's gross estate for federal estate tax purposes (without allowing any deduction with respect to such share) would not be taxed at the highest federal estate tax rate and such fractional share of such property shall be distributed to such persons including only such beneficiary's estate, spouse, and lineal descendants, in such estates, interests, and proportions as such beneficiary may, by a will specifically referring to this general power appoint, and any part of a trust such beneficiary does not effectively appoint shall be treated as otherwise provided for disposition upon his or her death, provided, if upon his or her death two or more Trusts for his or her benefit are directed to be divided among and held or distributed for the same persons and the generation-skipping tax inclusion ratio of any such trust is zero, the amount of any other such trust to which there is allocated any of such beneficiary's GST exemption shall be added to the Trusts with generation-skipping tax inclusion ratios of zero in equal shares. I request (but do not require) that if two or more Trusts are held hereunder for any person, no principal be paid to such person from the Trusts with the lower inclusion ratios for generation-skipping tax purposes unless the trust with the highest inclusion ratio has been exhausted by use, consumption, distribution, or otherwise or is not reasonably available.

Notwithstanding any other provision of this Trust Agreement, for purposes of funding any pecuniary payment or trust division to which there is allocated any GST exemption, such payment or trust division allocation shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such distribution or allocation could be made, and any pecuniary payment made before a residual transfer of property to which any GST exemption is allocated shall be satisfied with cash or property which fairly represents appreciation and depreciation (occurring between the valuation date and the date of distribution) in all of the assets from which such pecuniary payment could be satisfied and shall be allocated a pro rata share of income earned by all such assets between the valuation date and the date of payment. In regard to the division or severance of a trust hereunder, including the Marital Trust, such division or severance shall be made in a manner that all resulting trusts are recognized for purposes of Chapter 13 of the Code, including without limitation complying with the requirements of Treas.Reg. §26.2654-1(b). Except as otherwise expressly provided herein, the valuation date with respect to any property shall be the date as of which its value is determined for federal estate tax purposes with respect to the transferor thereof, and subject to the foregoing, property distributed in kind in satisfaction of any pecuniary payment shall be selected on the basis of the value of such property on the valuation date. All terms used in this Article which are defined or explained in Chapter 13 of the Code or the regulations thereunder shall have the same meaning when used herein. The Trustee is authorized and directed to comply with the provisions of the Treasury Regulations interpreting the generation skipping tax provisions of the Code in severing or combining any trust, creating or combining separate trust shares, allocating GST exemption, or otherwise, as necessary to best accomplish the foregoing allocations, inclusion ratios, combinations, and divisions, including, without limitation, the payment of "appropriate interest" as determined by the Trustee as that term is applied and used in said Regulations.

**B. Individual Retirement Accounts.** In the event that this trust or any trust created under this Agreement is the beneficiary of an Individual retirement account established and maintained under Code Section 408 or a qualified pension, profit sharing or stock bonus plan established and maintained under Code Section 401 (referred to in this paragraph as "IRA"), the following provisions shall apply to such trust:

1. I intend that the beneficiaries of such trust shall be beneficiaries within the meaning of Code Section 401(a)(9) and the Treasury Regulations thereunder. All provisions of such trust shall be construed consistent with such intent. Accordingly, the following provisions shall apply to such trust:

a. No benefits from any IRA may be used or applied for the payment of any debts, taxes or other claims against my estate as set forth in the later paragraph captioned "Taxes", unless other assets of this trust are not available for such payment.

b. In the event that a beneficiary of any trust created under this Agreement has a testamentary general power of appointment or a limited power of appointment over all or any portion of any trust established under this Agreement, and if such trust is the beneficiary of any benefits from any IRA, the beneficiary shall not appoint any part of such trust to a charitable organization or to

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a lineal descendant of mine (or a spouse of a lineal descendant of mine) who is older than the beneficiary whose life expectancy is being used to calculate distributions from such IRA.

2. The Trustee shall deliver a copy of this Agreement to the custodian of any IRA of which this trust or any trust created under this Agreement is the named beneficiary within the time period prescribed Code Section 401(a)(9) and the Treasury Regulations thereunder, along with such additional items required thereunder. If the custodian of the IRA changes after a copy of this Agreement has been provided pursuant to the preceding sentence, the Trustee shall immediately provide a copy of this Agreement to the new custodian. The Trustee shall request each custodian to complete a receipt of the Agreement and shall attach such receipt to this Agreement. The Trustee shall provide a copy of each amendment of this Agreement to the custodian and shall obtain a receipt of such amendment.

C. **Gift Transfers Made From Trust During My Lifetime.** I direct that all gift transfers made from the trust during my lifetime be treated for all purposes as if the gift property had been first withdrawn by (or distributed to) me and then transferred by me to the donees involved. Thus, in each instance, even where title to the gift property is transferred directly from the name of the trust (or its nominee) into the name of the donee, such transfer shall be treated for all purposes as first a withdrawal by (or distribution of the property to) me followed by a gift transfer of the property to the donee by me as donor, the Trustee making the actual transfer in my behalf acting as my attorney in fact, this paragraph being, to that extent, a power of attorney from me to the Trustee to make such transfer, which power of attorney shall not be affected by my Disability, incompetence, or incapacity.

D. **Death Costs.** If upon my death the Trustee hold any United States bonds which may be redeemed at par in payment of federal estate tax, the Trustee shall pay the federal estate tax due because of my death up to the amount of the par value of such bonds and interest accrued thereon at the time of payment. The Trustee shall also pay from the trust all of my following death costs, but if there is an acting executor, administrator or Personal Representative of my estate my Trustee shall pay only such amounts of such costs as such executor, administrator or Personal Representative directs:

1. my debts which are allowed as claims against my estate,
2. my funeral expenses without regard to legal limitations,
3. the expenses of administering my estate,

4. the balance of the estate, inheritance and other death taxes (excluding generation-skipping transfer taxes unless arising from direct skips), and interest and penalties thereon, due because of my death with respect to all property whether or not passing under my Will or this Agreement (other than property over which I have a power of appointment granted to me by another person, and qualified terminable interest property which is not held in a trust that was subject to an election under Code Section 2652(a)(3) at or about the time of its funding) and life insurance proceeds on policies insuring my life which proceeds are not held under this trust or my probate estate at or by reason of my death), and

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5. any gifts made in my Will or any Codicil thereto.

The Trustee may make any such payment either to my executor, administrator or Personal Representative or directly to the proper party. The Trustee shall not be reimbursed for any such payment, and is not responsible for the correctness or application of the amounts so paid at the direction of my executor, administrator, or Personal Representative. The Trustee shall not pay any of such death costs with any asset which would not otherwise be included in my gross estate for federal or state estate or inheritance tax purposes, or with any asset which otherwise cannot be so used, such as property received under a limited power of appointment which prohibits such use. Further, no payment of any such death costs shall be charged against or paid from the property disposed of pursuant to the prior paragraphs captioned, "Disposition of Tangible Personal Property", "Specific Cash Devise" nor from the Marital Trust.

E. **Marital Trust.** I intend the maximum obtainable reduction of federal estate tax due by reason of my death by use of the federal estate tax marital deduction, and qualification of all property of the Marital Trust for the marital deduction. This Agreement shall be construed and all powers shall be exercised consistent with such intent. For example, the Trustee shall not allocate any receipt to principal or any disbursement to income if such allocation understates the net income of the Marital Trust under Florida law; and upon the written demand of my spouse, the Trustee shall convert unproductive or underproductive property of said trust into productive property within a reasonable time notwithstanding any other provision hereunder. The foregoing notwithstanding, if my spouse survives me but dies within six months after my death, the Marital Trust provided in Subparagraph II.B will be reduced to that amount, if any, required to obtain for my estate an estate tax marital deduction resulting in the lowest combined estate taxes in my estate and my spouse's estate, on the assumption that my spouse died after me on the date of my death, that my spouse's estate is valued on the same date and in the same manner as my estate is valued for federal estate tax purposes, and that elections in my spouse's estate were made that would be consistent with minimizing taxes. The purpose of this provision is to equalize, insofar as possible, our estates for federal estate tax purposes, based on the above assumptions.

F. **Subchapter S Stock.** Regardless of anything herein to the contrary, in the event that after my death the principal of a trust includes stock in a corporation for which there is a valid election to be treated under the provisions of Subchapter S of the Code, the income beneficiary of such a trust is a U.S. citizen or U.S. resident for federal income tax purposes, and such trust is not an "electing small business trust" under Code Section 1361(e)(1) in regard to that corporation, the Trustee shall (a) hold such stock as a substantially separate and independent share of such trust within the meaning of Code Section 663(c), which share shall otherwise be subject to all of the terms of this Agreement, (b) distribute all of the income of such share to the one income beneficiary thereof in annual or more frequent installments, (c) upon such beneficiary's death, pay all accrued or undistributed income of such share to the beneficiary's estate, (d) distribute principal from such share during the lifetime of the income beneficiary only to such beneficiary, notwithstanding any powers of appointment granted to any person including the income beneficiary, and (e) otherwise administer such share in a manner that qualifies it as a "qualified Subchapter S trust" as that term is defined in Code Section 1361(d)(3), and shall otherwise

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manage and administer such share as provided under this Agreement to the extent not inconsistent with the foregoing provisions of this paragraph.


**G. Residence as Homestead.** Regardless of anything herein to the contrary, while any residential real property located in Florida is owned by a trust, I, or my spouse if I am not then living and such trust is the Marital Trust, shall have the right to use, possess and occupy such residence as a personal residence so that such right shall constitute a possessory right in such real property within the meaning of Florida Statute Section 196.041.

*[remainder of page intentionally left blank]*

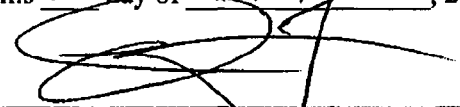
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IN WITNESS WHEREOF, the parties hereto have executed this Trust Agreement on the date first above written.

SETTLOR and TRUSTEE:

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN

This instrument was signed by SHIRLEY BERNSTEIN in our presence, and at the request of and in the presence of SHIRLEY BERNSTEIN and each other, we subscribe our names as witnesses on this 20 day of May, 2008:

  
\_\_\_\_\_  
Print Name: ROBERT L. SPALLINA  
Address: 7387 WISTERIA AVENUE  
PARKLAND, FL 33076

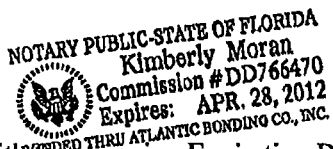
  
\_\_\_\_\_  
Print Name: TRACI KRATISH  
Address: 16068 GLENCREST AVENUE  
DELRAY BEACH, FL 33446

STATE OF FLORIDA

SS.

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 20 day of May, 2008, by SHIRLEY BERNSTEIN.



[Seal with Commission Expiration Date]

  
\_\_\_\_\_  
Signature - Notary Public-State of Florida

Print, type or stamp name of Notary Public

Personally Known  or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

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SHIRLEY BERNSTEIN  
TRUST AGREEMENT

TESCHER & SPALLINA, P.A.

**ATTACHMENT**

The following property has been delivered in trust under this Agreement:

One Dollar (\$1.00) Cash

During my life, the Trustee has no duty to maintain, invest, review, insure, account for, or any other responsibility with respect to trust property other than income producing property, or any duty to pay premiums on life insurance payable to the trust, and shall receive no fee for its services as Trustee based on any trust property other than income producing property.

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, Settlor and Trustee

FIRST AMENDMENT TO SHIRLEY BERNSTEIN TRUST AGREEMENT

This First Amendment is dated this 18 day of Nov, 2008, and is between SHIRLEY BERNSTEIN of Palm Beach County, Florida referred to in the first person, as settlor, and SHIRLEY BERNSTEIN of Palm Beach County, Florida as trustee (referred to as the "Trustee," which term more particularly refers to all individuals and entities serving as trustee of a trust created hereunder during the time of such service, whether alone or as co-trustees, and whether originally serving or as a successor trustee).

WHEREAS, on May 20, 2008, I created and funded the SHIRLEY BERNSTEIN TRUST AGREEMENT (the "Trust Agreement," which reference includes any subsequent amendments of said trust agreement);

WHEREAS, Paragraph A. of Article I. of said Trust Agreement provides, inter alia, that during my lifetime I shall have the right at any time and from time to time by an instrument, in writing, delivered to the Trustee to amend or revoke the said Trust Agreement, in whole or in part.

NOW THEREFORE, by executing this instrument, I hereby amend the Trust Agreement as follows:

- 1. I hereby delete Paragraph B. of Article II. in its entirety.
2. I hereby amend the last sentence of Paragraph E. of Article III. to read as follows:

"Notwithstanding the foregoing, as my spouse and I have adequately provided for them during our lifetimes, for purposes of the dispositions made under this Trust, my children, TED S. BERNSTEIN ("TED") and PAMELA B. SIMON ("PAM"), shall be deemed to have predeceased the survivor of my spouse and me, provided, however, if my children, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN, and their respective lineal descendants all predecease the survivor of my spouse and me, then TED and PAM shall not be deemed to have predeceased the survivor of my spouse and me and shall become eligible beneficiaries for purposes of the dispositions made hereunder."

- 3. I hereby ratify and reaffirm the Trust Agreement as amended by this First Amendment.


[remainder of page intentionally left blank]

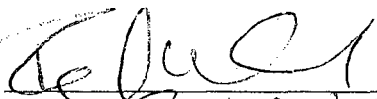
IN WITNESS WHEREOF, the parties hereto have executed this First Amendment on the date first above written.

SETTLOR and TRUSTEE:

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN

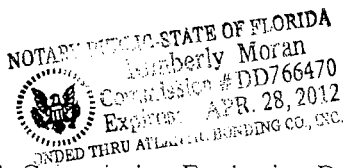
This instrument was signed by SHIRLEY BERNSTEIN in our presence, and at the request of and in the presence of SHIRLEY BERNSTEIN and each other, we subscribe our names as witnesses on this 18 day of Nov, 2008:

  
\_\_\_\_\_  
Print Name: ROBERT L. SPALLINA  
Address: 7387 WISTERIA AVENUE  
PARKLAND, FL 33076

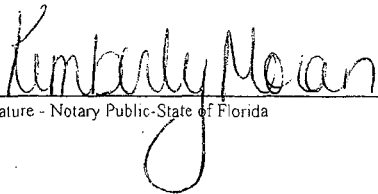
  
\_\_\_\_\_  
Print Name: Rachel Walker  
Address: 100 Plaza Real South  
apt 308  
Boca Raton, FL 33432

STATE OF FLORIDA  
SS.  
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 18 day of November, 2008, by SHIRLEY BERNSTEIN.



[Seal with Commission Expiration Date]

  
\_\_\_\_\_  
Signature - Notary Public-State of Florida

Print, type or stamp name of Notary Public

Personally Known  or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

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**LIMITED LIABILITY COMPANY**

**OPERATING AGREEMENT**

**of**

**BERNSTEIN FAMILY REALTY, LLC**

**a Florida limited liability company**



**OPERATING AGREEMENT OF  
BERNSTEIN FAMILY REALTY, LLC**

This Limited Liability Company Agreement (the "Agreement") is made and entered into as of the \_\_\_\_ day of June, 2008, by and among BERNSTEIN FAMILY REALTY, LLC, a Florida limited liability company (the "Company"); STANFORD TRUST COMPANY, Trustee of the DANIEL BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006, STANFORD TRUST COMPANY, Trustee of the JAKE BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006, and STANFORD TRUST COMPANY, Trustee of the JOSHUA Z. BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006, and any subsequent transferee as the Members ("Members"). The Members are herein sometimes referred to individually as a "Member" and collectively as "Members."

WITNESSETH:

WHEREAS, Articles of Organization for *BERNSTEIN FAMILY REALTY, LLC* (the "Company") were filed with the Florida Department of State on June 2, 2008.

WHEREAS, the Members desire to reduce their agreements to writing, to set forth the rights and obligations of the Members and the Manager.

NOW, THEREFORE, the Members and the Company hereby agree as follows:

**ARTICLE I**

**DEFINITIONS**

The following terms used in this Agreement shall have the following meanings:

(a) "*Act*" shall mean the Florida Limited Liability Company Act at F.S § 608.401, *et seq* and all amendments to the Act.

(b) "*Articles of Organization*" shall mean the Articles of Organization of *BERNSTEIN FAMILY REALTY, LLC*, as filed with the Department of State of Florida on June 2, 2008, and as may be amended from time to time.

(c) "*Capital Contribution*" shall mean any contribution to the capital of the Company in cash or the fair market value of property by a Member whenever made, net of any liabilities secured by such contributed property.

(d) "*Capital Account*" as of any given date shall mean the Capital Contribution to the Company by a Member as adjusted up to such date pursuant to Article VIII.

(e) "*Code*" shall mean the Internal Revenue Code of 1986 or corresponding provisions of subsequent superseding federal revenue laws.

(f) “*Company*” shall refer to **BERNSTEIN FAMILY REALTY, LLC**, a limited liability company formed under the laws of the State of Florida.

(g) “*Distributable Cash*” shall mean all cash, revenues and funds received by the Company from Company operations, less the sum of the following to the extent paid or set aside by the Company: (i) all principal and interest payments on indebtedness of the Company and all other sums paid to lenders; (ii) all cash expenditures incurred in the normal operation of the Company’s business; and (iii) such Reserves as the Managers deem reasonably necessary for the proper operation of the Company’s business.

(h) “*Entity*” shall mean any general partnership, limited liability partnership, limited partnership, limited liability limited partnerships, limited liability company, corporation, joint venture, trust, business trust, cooperative, association, foreign trust or foreign business organization.

(i) “*Gifting Member*” shall mean any Member who gifts, bequeaths or otherwise transfers for no consideration (by operation of law or otherwise, except with respect to bankruptcy) all or any part of its Membership Interest.

(j) “*Initial Capital Contribution*” shall mean the initial contribution to the capital of the Company pursuant to this Agreement.

(k) “*Interest*” shall mean “Percentage Interest” unless otherwise specifically agreed or in the case of special allocations.

(l) “*Majority Interest*” shall mean the Interests of Members, which in the aggregate exceed 50% of all Interests.

(m) “*Manager*” shall mean one or more managers designated as such pursuant to this Agreement or by subsequent vote of the Members. References to the Manager in the singular or as him, her, it, itself, or other like references shall also, where the context so requires, be deemed to include the plural or the masculine or feminine reference, as the case may be. Any Person may be named a Manager pursuant to this Agreement

(n) “*Member*” shall mean each of the parties who executes a counterpart of this Agreement as a Member and each of the parties who may hereafter become Members. To the extent a Manager has purchased a Membership Interest in the Company, he will have all the rights of a Member with respect to such Membership Interest, and the term “Member” as used herein shall include a Manager to the extent he has purchased such Membership Interest in the Company. If a Person is a Member immediately prior to the purchase or other acquisition by such Person of an Transferee Interest, such Person shall have all the rights of a Member with respect to such purchased or otherwise acquired Membership Interest or Transferee Interest, as the case may be.

(o) “*Membership Interest*” shall mean a Member’s entire interest in the Company including such Member’s Transferee Interest and, the right to participate in the management of the business and affairs of the Company, including the right to vote on, consent to, or otherwise participate in any decision or action of or by the Members granted pursuant to this Agreement and the Act.

(p) “*Net Income*” and “*Net Losses*” shall mean the income, gain, loss, deductions and credits of the Company in the aggregate or separately stated, as appropriate, determined in accordance with sound accounting principles employed under the cash method of accounting at the close of each fiscal year on the Company’s tax return filed for federal income tax purposes.

(q) “*Operating Agreement*” (or “*Agreement*”) shall mean this Operating Agreement of **BERNSTEIN FAMILY REALTY, LLC**, as originally executed and as amended from time to time.

(r) “*Percentage Interest*” shall mean, for any Member, the percentage interest that the Capital Account of the Member bears to the total Capital Accounts of all of the Members of the Company, as set forth at Section 9.1 herein, and Exhibit A, as may be changed from time to time by the unanimous vote of the Members.

(s) “*Person*” shall mean any individual or Entity, and the heirs, executors, administrators, legal representatives, successors, and assigns of such “Person” where the context so permits.

(t) “*Reserves*” shall mean funds set aside or amounts allocated to reserves which shall be maintained in amounts reasonably deemed sufficient by the Managers for working capital and to pay taxes, insurance, debt service or other costs or expenses incident to the ownership or operation of the Company’s business.

(u) “*Selling Member*” shall mean any Member or Transferee which sells, assigns, pledges, hypothecates or otherwise transfers for consideration all or any portion of its Membership Interest or Transferee Interest.

(v) “*Transferee*” shall be person who has not been admitted by the Company as a Member Partner, but, by virtue of a Transfer of an Interest in the Company to said person, said person is entitled to a pro rata share of one or more of the Company’s items of income, losses, credits, and distributions of the Company’s assets pursuant to this Agreement and the Act, but said person shall not have, and is not entitled to any right to participate in the management or affairs of the Company, including, the right to vote on, consent to or otherwise participate in any decision of the Members or Manager.

(w) “*Transferring Member*” shall collectively mean a Selling Member and a Gifting Member.

(x) “*Treasury Regulations*” shall include proposed, temporary and final regulations promulgated under the Code.

## ARTICLE II

### FORMATION OF COMPANY

#### 2.1 *Organization.*

**BERNSTEIN FAMILY REALTY, LLC**, has been organized as a Florida limited liability company by executing and delivering the Articles of Organization to the Florida Department of State in accordance with and pursuant to the Act.

2.2 *Name.*

The name of the Company is **BERNSTEIN FAMILY REALTY, LLC**, and all business of the Company shall be conducted under that name unless a majority of the Members agree to the filing and use of a fictitious name.

2.3 *Principal Place of Business.*

The initial principal place of business of the Company shall be 950 Peninsula Corporate Circle, Suite 3010, Boca Raton, Florida 33431. The Company may locate its places of business and registered office at any other place or places as the Manager may deem advisable.

2.4 *Registered Office and Registered Agent.*

The Company's initial registered office shall be at the office of its registered agent in Florida, and the name of its initial registered agent shall be Donald R. Tescher, 2101 Corporate Blvd., Suite 107, Boca Raton, Florida, 33431. The registered office and registered agent may be changed by filing the address of the new registered office and/or the name of the new registered agent with the Florida Department of State pursuant to the Act.

2.5 *Term.*

The term of the Company has filed Articles of Organization with the Florida Department of State, and shall have perpetual existence, unless the Company is earlier dissolved in accordance with either the provisions of this Agreement or the Act.

**ARTICLE III**

**BUSINESS OF COMPANY**

The business of the Company shall be to engage in management of investments, and closely-held business or real estate ventures, and such lawful activities as are reasonably necessary or useful to the furtherance of the forgoing purpose (the "Business").

**ARTICLE IV**

**NAMES AND ADDRESSES OF MEMBERS**

The names and addresses of the Members are listed on Exhibit A attached hereto and incorporated herein, as amended from time to time.

**ARTICLE V**

**RIGHTS AND DUTIES OF MANAGERS**

5.1 *Management.*

**5.1.1 General.** The business and affairs of the Company shall be managed by its Managers. The Managers shall direct, manage, and control the business of the Company. Except for situations in which the approval of the Members is expressly required by this Agreement or by nonwaivable provisions of the Act, the Managers shall have exclusive, sole, full and complete authority, power and discretion to manage and control the business, affairs and properties of the Company, to make all decisions regarding those matters, and to perform any and all other acts or activities customary or incident to the management of the Company's business. At any time when there is more than one Manager, any one Manager may take any action permitted to be taken by the Managers, unless the approval of more than one of the Managers is expressly required pursuant to this Agreement or the Act. The Managers may create a Board of Directors, and may also appoint individuals with or without titles, including the titles of General Manager, Executive Director, President, Vice President, Treasurer, Secretary, and Assistant Secretary, to act on behalf of the Company with such power and authority as the Managers or Board of Directors may delegate to any such Person.

**5.1.2 Initial Managers/Designation of Managers/Voting.** The Members agree that the initial Manager of the Company is SIMON BERNSTEIN. Unless otherwise specifically agreed herein, business decisions of the Company shall be made by said Manager. The Members shall vote their Interests such that only the aforementioned person is Manager of the Company for so long as he is alive and not mentally disabled or incompetent. After proper notice, in the event of death or mental disability or incompetence of the Manager, the Members shall vote on and elect a new Manager.

**5.2 Certain Powers of Managers.**

Without limiting the generality of Section 5.01, the Manager (or, if more than one Manager, then the Managers) shall have power and authority, on behalf of the Company to do the following:

- (a) To acquire or lease property from any Person as the Managers may determine, whether or not such Person is directly or indirectly affiliated or connected with any Manager or Member;
- (b) To borrow money for the Company from banks, other lending institutions, the Managers, Members, or affiliates of the Managers or Members on such terms as the Managers deem appropriate, and in connection therewith, to hypothecate, encumber and grant security interests in the assets of the Company to secure repayment of the borrowed sums. No debt shall be contracted or liability incurred by or on behalf of the Company except by the Managers, or to the extent permitted under the Act, by agents or employees of the Company expressly authorized to contract such debt or incur such liability by the Managers;
- (c) To purchase liability and other insurance to protect the Company's property and business;
- (d) To hold and own Company real and personal properties in the name of the Company;
- (e) To invest Company funds in time deposits, short-term governmental obligations, commercial paper or other investments;

(f) To sell or otherwise dispose of all or substantially all of the assets of the Company as part of a single transaction or plan as long as such disposition is not in violation of or a cause of a default under any other agreement to which the Company may be bound;

(g) To execute on behalf of the Company all instruments and documents, including, without limitation, checks; drafts; notes and other negotiable instruments; mortgages or deeds of trust; security agreements; financing statements; documents providing for the acquisition, mortgage or disposition of the Company's property; assignments, bills of sale; leases; and any other instruments or documents necessary to the business of the Company;

(h) To employ accountants, legal counsel, managing agents or other experts to perform services for the Company;

(i) To enter into any and all other agreements on behalf of the Company, in such forms as the Managers may approve; and

(j) To do and perform all other acts as may be necessary or appropriate to the conduct of the Company's business.

Unless authorized to do so by this Agreement or by the Manager of the Company, no attorney-in-fact, employee or other agent of the Company shall have any power or authority to bind the Company in any way, to pledge its credit or to render it liable for any purpose. No Member shall have any power or authority to bind the Company unless the Member has been authorized by the Manager to act as an agent of the Company in accordance with the previous sentence.

### 5.3 *Liability for Certain Acts.*

Each Manager shall perform his duties as Manager in good faith, in a manner he or she reasonably believes to be in the best interests of the Company, and with such care as an ordinarily prudent person in a like position would use under similar circumstances. A Manager shall not be liable to the Company or to any Member for any loss or damage sustained by the Company or any Member, unless the loss or damage shall have been the result of fraud, deceit, gross negligence, willful misconduct, unlawful acts, or a wrongful taking by the Manager.

### 5.4 *No Exclusive Duty to Company.*

A Member or Manager shall not be required to manage the Company as his or her sole and exclusive function and may have other business interests and engage in activities in addition to those relating to the Company. Neither the Company nor any Member shall have any right, by virtue of this Agreement, to share or participate in such other investments or activities of a Manager or to the income or proceeds derived therefrom.

### 5.5 *Bank Accounts.*

The Manager may from time to time open bank accounts in, the name of the Company, and the Manager shall be the sole signatory thereon, unless Members owning a Majority Interest determine otherwise.



**5.6 *Indemnity of the Managers, Employees and Other Agents.***

The Company shall, to the maximum extent permitted under the Act, indemnify and make advances for expenses to Managers, its employees, and other agents.

**5.7 *Resignation.***

Any Manager of the Company may resign at any time by giving written notice to the Members of the Company. The resignation of any Manager shall take effect upon receipt of notice thereof or at such later date specified in such notice; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. The resignation of a Manager who is also a Member shall not affect the Manager's rights as a Member and shall not constitute a withdrawal of a Member.

**5.8 *Removal.***

A Manager shall not be subject to removal by vote of the Members except, if at all, pursuant to the provisions of this Agreement, as it may be amended by agreement of all of the Members.

**5.9 *Vacancies.***

To the extent not expressly provided for in Section 5.1.2 "Voting Agreement of Members," and only to said extent, if any: Any vacancy occurring for any reason in the number of Managers of the Company may be filled by the affirmative vote of Members holding a majority of the Percentage Interests present at an election at a meeting of Members called for that purpose or by the Members' unanimous written consent. A Manager elected to fill a vacancy shall be elected for the unexpired term of their predecessor in office and shall hold office until the expiration of such term and until their successor shall be elected and qualified or until the Manager's earlier death, resignation or removal. A Manager chosen to fill a position resulting from an increase in the number of Managers shall hold office until his successor shall be elected and qualified, or until his earlier death, resignation or removal.

**5.10 *Salaries.***

Each Manager shall receive annual compensation (the "Management Fee") if such compensation is agreed to by a majority of the Percentage Interest of the Members in writing, and shall be entitled to reimbursement of reasonable and necessary expenses advanced on behalf of the Company.

**ARTICLE VI**

**RIGHTS AND OBLIGATIONS OF MEMBERS**

**6.1 *Limitation of Liability.***

Each Member's liability to the Company shall be limited as set forth in this Agreement, the Act and other applicable law.

6.2 **Company Liability.** A Member will not be personally liable for any debts, obligations, liabilities or losses of the Company, whether arising in contract, tort, or otherwise, solely by reason of being a Member, beyond his respective Capital Contributions or any obligation of the Member under Sections 8.1 and 8.2 hereunder, except as provided in Section 6.7 or as otherwise required by law.

6.3 **List of Members.**

Upon the written request of any Member, the Managers shall provide a list showing all of the names, addresses and Membership Interests and Transferee Interests in the Company.

6.4 **Approval of Sale of All Assets.** The Managers shall have the right, to approve the sale, exchange or other disposition of all, or substantially all, of the Company's assets which is to occur as part of a single transaction or plan.

6.5 **Company Books.**

The Managers shall maintain and preserve, during the term of the Company, the accounts, books, and other relevant Company documents described in Section 9.9. Upon reasonable written request, each Member and Transferee shall have the right, at any time during ordinary business hours, as reasonably determined by the Manager, to inspect and copy, at the requesting Member's or Transferee's expense, the Company documents required to be maintained under Section 608.4101 of the Act, and such other documents which the Managers, in their reasonable discretion, deem appropriate.

6.6 **Priority and Return of Capital.**

Except as may be expressly provided in Article IX, no Member or Transferee shall have priority over any other Member or Transferee, either as to the return of Capital Contributions or as to Net Profits, Net Losses or distributions; provided that this Section shall not apply to loans which a Member has made to the Company.

6.7 **Liability of a Member to the Company.**

A Member who receives a distribution or return in whole or in part of its contribution is liable to the Company only to the extent provided by the Act.

## ARTICLE VII

### MEETINGS OF MANAGERS AND MEMBERS

7.1 **Meetings.**

Meetings of the Managers, for any purpose or purposes, may be called by any Manager. Meetings of the Members for any purpose or purposes, may be called by any Members holding at least 51% of the Percentage Interests of the Members.

7.2 **Place of Meetings.**



The Managers may designate any location within the U.S., either within or outside the State of Florida, as the place of meeting for any meeting of the Members. If no designation is made, or if a special meeting be otherwise called, the place of meeting shall be the principal place of business of the Company.

**7.3 Notice of Meetings.**

Except as provided in Section 7.04, written notice stating the place, day and hour of the meeting and the purpose or purposes for which the meeting is called shall be delivered not less than five (5) nor more than thirty (30) days before the date of the meeting, either personally or by mail, by or at the direction of the Managers or Member or Members calling the meeting, to each Member or Manager entitled to vote at such meeting. If mailed, such notice shall be deemed to be delivered two (2) calendar days after being deposited in the United States mail, certified mail return receipt requested, addressed to the Member or to the Manager at its address as it appears on the books of the Company, with postage therein prepaid. Notice may also be given by telegram, teletype or facsimile, or other form of electronic communication. Managers and Members may participate in and hold meetings whereby all conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other. Participation by communications equipment shall constitute presence at the meeting, unless a Member or Manager is participating in the meeting for the express purpose of objecting to the transaction of any business on the ground the meeting is not lawfully called or convened.

**7.4 Meeting of All Members and Meetings of All Managers.** If all of the Members or all of the Managers shall meet at any time and place, and consent to the holding of a meeting at such time and place, such meeting shall be valid without call or notice, and at such meeting lawful action may be taken.

**7.5 Record Date.**

For the purpose of determining Members entitled to notice of or to vote at any meeting of Members or any adjournment thereof, or Members entitled to receive payment of any distribution, or in order to make a determination of Members for any other purpose, the date on which notice of the meeting is mailed or the date on which the resolution declared such distribution is adopted, as the case may be, shall be the record date for such determination of Members. When a determination of Members entitled to vote at any meeting of Members has been made as provided in this Section, such determination shall apply to any adjournment thereof.

**7.6 Quorum.**

Members holding at least fifty percent (50%) of all Percentage Interests, represented in person or by proxy, shall constitute a quorum at any meeting of Members, and if there is more than one Manager then serving, then a majority of the number of the then-serving Managers shall constitute a quorum at a meeting of the Managers, who shall be represented in person, and shall constitute a quorum at any meeting.

**7.7 Manner of Acting.**

If a quorum is present, the affirmative vote of a majority of all of the Members represented at the meeting, who must hold a majority Percentage Interest in the Company, shall be the act of the Members, unless the vote of a greater or lesser proportion or number is otherwise required by the Act, or by this Agreement. Unless otherwise expressly provided herein or required under applicable law, only Members who have a Membership Interest may vote or consent upon any matter and their vote or consent, as the case may be, shall be counted in the determination of whether the matter was approved by the Members.

**7.8 Proxies.**

At all meetings of Members, a Member may vote in person or by proxy executed in writing by the Member or by a duly authorized attorney-in-fact. Such proxy shall be filed with the Managers of the Company before or at the time of the meeting. No proxy shall be valid after eleven (11) months from the date of its execution, unless otherwise provided in the proxy. Managers shall not be able to vote by Proxies.

**7.9 Action by Members Without a Meeting.**

Action required or permitted to be taken at a meeting of Members may be taken without a meeting if the action is evidenced by one or more written consents describing the action taken, signed by each Member entitled to vote and delivered to the Managers of the Company for inclusion in the minutes or for filing with the Company records. Action taken under this Section is effective when all Members entitled to vote have signed the consent, unless the consent specifies a different effective date.

**7.10 Waiver of Notice.**

When any notice is required to be given to any Member, a waiver thereof in writing signed by the person entitled to such notice, whether before, at, or after the time stated therein, shall be equivalent to the giving of such notice.

**ARTICLE VIII**

**CONTRIBUTIONS TO THE COMPANY AND CAPITAL ACCOUNTS**

**8.1 Members' Initial Capital Contributions.**

Each Member shall contribute such amount as is set forth on the books and records of the Company. No interest shall accrue on any Capital Contribution and the Member shall not have the right to withdraw or be repaid any Capital Contribution except as provided in this Agreement.

**8.2 Additional Contributions.**

A Member may, but shall not be obligated to, make such additional Capital Contributions as shall be determined by the Managers. Such additional Capital Contributions shall be reflected in the Account of the Contributing Member and shall not be a part of any other Member's Capital Account absent written agreement of the Members. After the making of any such determination, the Managers

shall give written notice to each Member of the amount of required additional contribution, if any, and each Member may deliver to the Company its pro rata share thereof (in proportion to the *respective* Percentage Interest of the Member on the date such notice is given) no later than thirty (30) days following the date such notice is given. None of the terms, covenants, obligations or rights contained in this Section 8.2 is or shall be deemed to be for the benefit of any person or entity other than the Members and the Company, and no such third person shall under any circumstances have any right to compel any actions or payments by the Managers and/or the Members.

### 8.3 *Capital Accounts.*

(a) A separate Capital Account will be maintained for each Member. Each Member's Capital Account will be increased by (1) the amount of money contributed by such Member to the Company; (2) the fair market value of property contributed by such Member to the Company (net of liabilities secured by such contributed property that the Company is considered to assume or take subject to under Code Section 752); (3) allocations to such Member of Net Profits and Net Losses; and (4) allocations to such Member of income described in Code Section 705(a)(1)(B). Each Member's Capital Account will be decreased by (1) the amount of money distributed to such Member by the Company; (2) the fair market value of property distributed to such Member by the Company (net of liabilities secured by such distributed property that such Member is considered to assume or take subject to under Code Section 752); (3) allocations to such Member of expenditures described in Code Section 705(a)(2)(B); and (4) allocations to the account of such Member of Company loss and deduction as set forth in such Regulations, taking into account adjustments to reflect book value.

(b) In the event of a permitted sale or exchange of a Membership Interest or a Transferee Interest in the Company, the Capital Account of the transferor shall become the Capital Account of the Transferee to the extent it relates to the transferred Membership Interest or Transferee Interest in accordance with Section 1.704-1(b) (2) (iv) of the Treasury Regulations.

(c) The manner in which Capital Accounts are to be maintained pursuant to this Section 8.3 is intended to comply with the requirements of Code Section 704(b) and the Treasury Regulations promulgated thereunder. If the Company determines that the manner in which Capital Accounts are to be maintained pursuant to the preceding provisions of this Section 8.3 should be modified in order to comply with Code Section 704(b) and the Treasury Regulations, then notwithstanding anything to the contrary contained in the preceding provisions of this Section 8.3, the method in which Capital Accounts are maintained shall be so modified; provided, however, that any change in the manner of maintaining Capital Accounts shall not materially alter the economic agreement between or among the Members as set forth in this Agreement.

(d) Except as otherwise required in the Act (and subject to Sections 8.1 and 8.2), no Member or Transferee shall have any liability to restore all or any portion of a deficit balance in such Member's or Transferee's Capital Account.

### 8.4 *Withdrawal or Reduction of Members' Contributions to Capital.*

(a) A Member or Transferee Interest Holder shall not receive out of the Company's property any part of its Capital Contribution until all liabilities of the Company, except liabilities to

Members on account of their Capital Contributions, have been paid or there remains property of the Company sufficient to pay them.

(b) A Member or Transferee Interest Holder, irrespective of the nature of its Capital Contribution, has only the right to demand and receive cash in return for its Capital Contribution.

(c) Notwithstanding anything to the contrary in this Agreement, a Member may withdraw from the Company only at the time or upon the occurrence of an event specified in this Agreement or in the Articles of Organization. No such event is specified in either the Articles of Organization or in this Agreement at the date hereof. A Member which violates the withdrawal prohibition in this Section shall be liable for breach of this Agreement and shall become a Transferee. A withdrawing Member shall not have a right to receive the fair value of receive the withdrawing member's Interest in the Company as of the date of the resignation but rather, shall have only such rights as a Transferee would have to receive distributions as are made by the Company in the discretion of the Managers.

## ARTICLE IX

### ALLOCATIONS, INCOME TAX, DISTRIBUTIONS, ELECTIONS AND REPORTS

#### 9.1 *Allocations of Income and Losses from Operations.*

The Net Income and Net Losses of the Company for each fiscal year, and each Member or Transferee's share of Cash Flow, will be allocated in accordance with the Percentage Interests schedule set forth in Exhibit A attached hereto, and, except as provided therein, the Percentage Interests of Members shall be proportionate to the amount of their Capital Accounts as determined hereinabove.

#### 9.2 *Special Tax Provisions As to Extraordinary Allocations, if Any, to Capital*

Allocations of Net Income and Net Losses other than those set forth above shall be made based upon the determinations of the tax accountants and attorneys employed by the Company, giving regard to the intention expressed hereinabove and otherwise herein, with respect to special or priority allocations if any, and with regard to federal partnership tax and capital accounting principles described in Section 8.3 hereinabove.

#### 9.3 *Distributions.*

Within the discretion of the Managers as to amounts, if any, and as to timing, the Managers may distribute Cash Flow to the Members, in accordance with their Percentage Interests .

#### 9.4 *Limitation upon Distributions.*

(a) No distributions or return of contributions shall be made and paid if, after the distribution or return of distribution is made either

(1) the Company would be insolvent; or

(2) the net assets of the Company would be less than zero.

(b) The Managers may base a determination that a distribution or return of contribution may be made under Section 9.4(a) in good faith reliance upon a balance sheet and profit and loss statement of the Company represented to be correct by the person having charge of its books of account or certified by an independent public or certified public accountant or firm of accountants to fairly reflect the financial condition of the Company.

**9.5 Tax Accounting Principles.**

The income and losses of the Company shall be determined in accordance with sound tax accounting principles applied on a consistent basis using generally accepted tax accounting principles as applied consistent with the Code.

**9.6 Interest on and Return of Capital Contributions.**

No Member shall be entitled to interest on its Capital Contribution or to a return of its Capital Contribution, except as otherwise provided in this Agreement.

**9.7 Loans to Company.**

Nothing in this Agreement shall prevent any Member from making secured or unsecured loans to the Company by agreement with the Company, provided that such loans are arms-length transactions, containing terms customary in the lending industry at the time such loans were made.

**9.8 Accounting Period.**

The Company's accounting period shall be the calendar year ("Fiscal Year").

**9.9 Records, Audits and Reports.**

At the expense of the Company, the Managers shall maintain records and accounts of the operations and expenditures of the Company. At a minimum, the Company shall keep at its principal place of business the following records:

(a) A current list of the full name and last known address of each Member and Transferee setting forth the amount of cash each Member and Transferee has contributed, a description and statement of the agreed value of the other property or services, each Member and Transferee has contributed or has agreed to contribute in the future, and the date on which each became a Member or Transferee, and their respective Percentage Interest in the Company;

(b) A copy of the Articles of Organization of the Company and all amendments thereto together with executed copies of any powers of attorney pursuant to which any amendment has been executed;

(c) Copies of the Company's federal, state, and local income tax returns and reports, if any, for the three most recent years;

- (d) Copies of the Company's currently effective written Agreement, all amendments thereto, and copies of any financial statements of the Company for the three most recent years;
- (e) Notices of and minutes of every Member and Managers meeting,
- (f) Any written consents obtained from Members for actions taken by Members without a meeting; and
- (g) Unless contained in the Articles of Organization or the Agreement, a writing prepared by the Managers setting out the following:
  - (1) The times at which or events on the happening of which any additional contributions agreed to be made by each Member and Transferee are to be made.
  - (2) Any right of a Member or Transferee to receive distributions of include a return on all or any part of the Member or Transferee's contributions.
  - (3) Any power of a Member or Transferee to grant the right to become an assignee of any part of the Member's or Transferee's interest, and the terms and condition of the power.

**9.10 Returns and Other Elections.**

The Managers shall cause the preparation and timely filing of tax returns required to be filed by the Company pursuant to the Code and all other tax returns deemed necessary and required in each jurisdiction in which the Company does business. Copies of such returns, and pertinent information therefrom, shall be furnished to the Members within a reasonable time after the end of the Company's fiscal year upon the Members' written request. All elections permitted to be made by the Company under federal or state laws shall be made by the Managers in their sole discretion. It is the intention of the Members that the Company shall be taxed as a "Partnership" for federal, state, and local income tax purposes.

**9.11 Tax Matters Partner.**

SIMON BERNSTEIN is designated the "Tax Matters Partner" (as defined in Code Section 6231), and is authorized and required to represent the Company (at the Company's expense), either directly, or through accounting or tax representatives, in connection with all examinations for the Company's affairs by tax authorities, including, without limitation administrative and judicial proceedings, and to expend Company funds for professional services and costs associated therewith. The Members agree to cooperate with each other and to do or refrain from doing any and all things reasonably required to conduct such proceedings.

**ARTICLE X**

**TRANSFERABILITY**

**10.1 General.**



10.1.1. *Transferees Not Members, Generally.* Except as otherwise set forth in Section 10.1.2, or with the consent of all of the Members, neither a Member nor a Transferee shall have the right, as to all or any part of its Membership Interest or Transferee Interest to:

(a) sell, assign, pledge, hypothecate, transfer, exchange or otherwise transfer for consideration (collectively, “sell” or, as context requires “selling”); or

(b) gift, bequeath or otherwise transfer for no consideration (whether or not by operation of law, except in the case of bankruptcy) (collectively, “gift”).

Absent the written consent of all Members to the contrary or otherwise provided by law, the Interest of the Transferee shall be a Non-Voting Interest.

10.1.2 *Transferees Who are Lineal Descendants of a Member.* Any Transferees who are lineal descendants of both SHIRLEY BERNSTEIN and SIMON BERNSTEIN, either directly, or indirectly, as beneficiaries of a Trust, or other entity beneficially owned solely for or by that Member (including, but not limited to a revocable trust established by a Member for the sole lifetime benefit of the Member or the Member’s descendants) shall be Members upon their written agreement to be bound by the terms of this Agreement and shall be subject to the voting agreements described in Article V, hereinabove.

## 10.2 *Right of First Refusal.*

(a) If a Selling Member desires to sell all or any portion of its Membership Interest in the Company to a third party purchaser, the Selling Member shall obtain from such third party purchaser a bona fide written offer to purchase such Interest, stating the terms and conditions upon which the purchase is to be made and the consideration offered; provided, however, the offer shall include a “tag along” or “take along” provision, pursuant to which, all Members have the right to sell a pro-rata portion (determined in accordance with the Percentage Interests of all of the Members) of their Interests to the third party. The Selling Member or Transferee shall give written notification to the remaining Members, by certified mail or personal delivery, of its intention to so transfer such Interest, furnishing to the remaining Members a copy of the written offer to purchase such Interest.

(b) Each of the remaining Members, on a basis pro rata to their Percentage Interests or on a basis pro rata to the Percentage Interests of those remaining Members exercising their rights of first refusal, shall have the right to exercise a right of first refusal to purchase all (but not less than all) of the Interest proposed to be purchased by the third party and sold by the Selling Member and the “tag along Members” upon the same terms and conditions as stated in the aforesaid written offer to purchase by giving written notification to the Selling Member and the “tag along Members”, by certified mail or personal delivery, of the intention to do so within thirty (30) days after receiving written notice from the Selling Member. Subject to the following paragraph, the failure of the remaining Members to so notify the Selling Member and the “tag along Members” of their desire to exercise this right of first refusal within said thirty (30) day period shall result in the termination of the right of the first refusal and the Selling Member and the “tag along Members” shall be entitled to consummate the sale of its Interest in the Company to such third party purchaser, provided that the sale shall be consummated within sixty (60) days following the expiration of the aforesaid thirty (30) day period. In the event the remaining

Members (or any one or more of the remaining Members) give written notice to the Selling Member and the "tag along Members" of their desire to exercise this right of first refusal and to purchase all of the Interests of the Selling Member and the "tag along Members" offered upon the same terms and conditions as are stated in the aforesaid written offer to purchase, the remaining Members shall have the right to designate the time, date and place of closing, provided that the date of closing shall be within sixty (60) days after written notification to the Selling Member of the remaining Member or Members' election to exercise their right of the first refusal. In the event that two (2) or more Members give written notice of their desire to exercise their right of first refusal, absent an agreement between all the Members so exercising such right, each such Member exercising their right of first refusal shall be entitled to purchase that percentage of the selling Member's share according to the proportion that their Percentage Interests bears to the total Percentage Interests exercising such right of first refusal. The Members shall communicate with each other during the pendency of any offer made in accordance with the terms of this Section 10.2 in order to effectuate the intent of this Section.

(c) As a condition to the Company recognizing the effectiveness of either the sale or gift of an Interest in the Company (including, in both cases, a Transferee Interest), the remaining Members may require the Selling Member, Gifting Member and/or the proposed purchaser, donee or successor-in-interest, as the case may be, to execute, acknowledge and deliver to the remaining Members such instruments of transfer, assignment and assumption and such other certificates, representations and documents, and to perform all such other acts which the remaining Members' may deem necessary or desirable to:

- (1) verify the purchase, gift or transfer, as the case may be;
- (2) confirm that the person desiring, to acquire an Interest in the Company, or to be admitted as a Member, has accepted, assumed and agreed to be subject and bound by all of the terms, obligations and conditions of the Agreement (whether such Person is to be admitted as a new Member or as a Transferee);
- (3) maintain the status of the Company as a partnership for federal tax purposes; and
- (4) assure compliance with any applicable state and federal laws including securities laws and regulations.

(d) Any sale or gift of a Membership Interest or Transferee Interest in compliance with this Article X shall be deemed effective upon the last day of the calendar month in which all the terms and conditions hereof relating thereto have been satisfied. The admission of a Member in compliance with this Article X shall be deemed effective as of the last day of the calendar month in which the remaining Members' consent thereto was given. The Selling Member hereby indemnifies the Company and the remaining Members against any and all loss, damage, or expense (including, without limitation, tax liabilities or loss of tax benefits) arising directly or indirectly as a result of any transfer or purported transfer in violation of this Article X.

### 10.3 *Permitted Transfer to Descendants & Spouse/Mandatory Offer at Death.*



10.3.1 *No Mandatory Offer At Death.* If a Member's Interest is Transferred to a lineal descendant of the Member or Member's spouse, to a Trust or other entity beneficially owned solely for or by that Member, that Member's spouse, or the lineal descendant of that Member or Member's spouse, the Transferee shall not be required to sell or offer to sell his or her Interest, shall be eligible to become a Member pursuant to Sections 10.1.1 and 10.1.2 above, and shall be subject to the voting agreements described in Article V, above. If Members of the Company are trusts for the lifetime benefit of the lineal descendants of a Member either directly or indirectly, then the successors in interest to the Interests in the Company pursuant to the terms of such trusts shall be considered as Members hereof (regardless of indirect ownership as trust beneficiaries) as long as the beneficial interests are owned by the lineal descendants of the Member or their spouses, and said persons shall be subject to the voting agreements described in Article V, above.

10.3.2 *Mandatory Offer At Death.* Except with transfers described in 10.3.1., above, the death of any Member or Transferee who owns an Interest shall constitute an offer by the Member's Estate, Trust, or other legal successor in interest, to sell all of the Member's Interest to the Company (the "Offer") at its fair market value (determined as of the date of death). The Company shall have one hundred eighty (180) days in which to accept the Offer at an agreed price, which acceptance shall be made by delivery of written notice thereof to the legal representative of the estate of the Member or Transferee, by certified mail or personal delivery, within said one hundred eighty (180) day period. If the Company does not elect to purchase the Interest within said one hundred eighty (180) day period, the remaining Members shall have the right, but are not required to, purchase the remaining part, or all, as the case may be, of the Interest at its fair market value (as determined herein) determined as of the date of death, in proportion to their existing Interests. Such right to purchase shall be exercised by delivery of written notice thereof, by certified mail or personal delivery, during the thirty (30) days immediately after the one hundred eighty (180) day period (the "30 Day Period"). If any such Member does not desire to purchase his/her or its full proportionate part of the Interest offered for sale, but the remaining Members desire to purchase all of the Interest offered for sale, said Members shall then have the right to purchase said Interest proportionally in accordance with their respective Interests and the Members shall communicate with each other during the 30 Day Period in order to effectuate the intent of this Section 10.3. Except as provided in Section 10.1.2 and 10.1.3, to the extent that any part, or all, of an Interest is not purchased under the provisions of this Section 10.3, the deceased's Member's Interest shall become a Transferee's Interest, if not owned beneficially or directly by another Member hereof. The purchase price shall be as agreed by the parties, and, unless otherwise agreed, shall be paid in cash at the closing, which shall occur no later than thirty (30) days after the end of the 30 Day Period. For purposes of this Agreement, the "fair market value" of an Interest is equal to its Percentage Interest multiplied by the value of the Company (as agreed by the parties). If the value of the Company is not agreed to by the parties, then for purposes of this Agreement "fair market value" of a Member's Interest shall be determined without reduction for minority, lack of marketability or other entity/Company level discounts, based upon a reasonable appraisal procedure to determine the fair market value of the Company's assets. The appraisal procedure shall be agreed upon by the Member and Company. If the parties cannot agree to an appraisal procedure, then an MAI appraiser shall be selected by the Personal Representative of the deceased Member's estate, and if the Company does not agree as to that appraiser, then the Company shall select its own appraiser and each MAI appraiser then shall select a third MAI appraiser and the average of all three (3) appraisals shall be the fair market value of the Interest. As set

forth hereinabove, fair market value” of a Member’s Interest shall be determined without reduction for minority, lack of marketability or other entity/Company level discounts.

10.4 *Transferee Not Member in Absence of Unanimous Consent.*

(a) Except as provided in Section 10.1.2 and 10.1.3, if all of the remaining Members do not approve by unanimous written consent of the proposed, sale or gift of the Transferring Member’s Membership Interest to a transferee or donee which is not a Member immediately prior to the sale or gift, then the proposed transferee or donee shall have no right to participate in the management of the business and affairs of the Company or to become a Member. The transferee or donee shall be merely a Transferee entitled solely to economic rights to profits, losses and distributions and shall have no voting rights under this Agreement or in matters relating to the Company and its business; provided, however, any sale of a Transferee’s interest in the Company should be subject to Section 10.2. No transfer of a Member’s Interest in the Company (including any transfer of the Transferee Interest or any other transfer which has not been approved by unanimous written consent of the Members) shall be effective unless and until written notice (including the name and address of the proposed transferee or donee and the date of such transfer) has been provided to the Company and the nontransferring Member(s).

(b) Upon and contemporaneously with any sale or gift of a Transferring Member’s Interest in the Company which does not at the same time transfer the balance of the rights associated with the Transferee Interest transferred by the Transferring Member (including, without limitation, the rights of the Transferring Member to participate in the management of the business and affairs of the Company), all remaining rights and interest which were owned by the Transferring Member immediately prior to such sale or gift or which were associated with the transferred Interest shall immediately lapse until the remaining Members, by unanimous written consent, reinstate such rights to the Transferee who did not previously obtain the unanimous written consent, reinstating such rights to a successor or transferee of such Transferee.

**ARTICLE XI**

**ADDITIONAL MEMBERS**

From the date of the formation of the Company, any Person or Entity acceptable to the Members by their unanimous vote thereof may become a Member in this Company for such consideration as the Members by their unanimous votes shall determine, subject to the terms and conditions of this Agreement. No new Members shall be entitled to any retroactive allocation of profits losses, income or expense deductions incurred by the Company. The Manager(s) may, at their option, at the time a Member is admitted, close the Company books (as though the Company’s tax year has ended) or make pro rata allocations of income, loss, and expense deductions to a new Member for that portion of the Company’s tax year in which a Member was admitted in accordance with the provisions of Code Section 706(d) and the Treasury Regulations promulgated thereunder.

## ARTICLE XII

### DISSOLUTION AND TERMINATION

#### 12.1 *Dissolution.*

(a) The Company shall be dissolved upon the occurrence of any of the following events:

- (i) by the unanimous written consent of all Members; or
- (ii) the sale, transfer or assignment of substantially all of the assets of the Company; or
- (iii) as otherwise required by law.

#### 12.2 *Winding Up, Liquidation and Distribution of Assets.*

(a) Upon dissolution, an accounting shall be made by the Company's independent accountant of the accounts of the Company and of the Company's assets, liabilities and operations, from the date of the last previous accounting until the date of dissolution. The Managers shall immediately proceed to wind up the affairs of the Company.

(b) If the Company is dissolved and its affairs are to be wound up, the Managers shall:

(1) Sell or otherwise liquidate all of the Company's assets as promptly as practicable (except to the extent the Managers may determine to distribute any assets to the Members in kind),

(2) Allocate any profit or loss resulting from such sales to the Member's and Transferees' Capital Accounts in accordance with Article IX hereof.

(3) Discharge all liabilities of the Company, including liabilities to Members and Transferees who are creditors, to the extent other-wise permitted by law, other than liabilities to Members and Transferees for Distributions, and establish such Reserves as may be reasonably necessary to provide for contingent liabilities of the Company (for purposes of determining the Capital Accounts of the Members and Transferees, the amounts of such Reserves shall be deemed to be an expense of the Company),

(4) Distribute the remaining assets in the following order:

(i) If any assets of the Company are to be distributed in kind, the net fair market value of such assets as of the date of dissolution shall be determined by independent appraisal or by agreement of all of the Members. Such assets shall be deemed to have been sold as of the date of dissolution for their fair market value, and

the Capital Accounts of the Members and Transferees shall be adjusted pursuant to the provisions of Article IX and Section 8.3 of this Agreement to reflect such deemed sale.

(ii) To the Members and Transferees, pro rata, in accordance with the positive balance (if any) of each Member's and Transferee's Capital Account (as determined after taking into account all Capital Account adjustments for the Company's taxable year during which the liquidation occurs) shall be distributed to the Members and Transferee either in cash or in kind, as determined by the Managers, with any assets distributed in kind being valued for this purpose at their fair market value as determined pursuant to Section 12.2(b)(i).

(iii) Thereafter, to the Members and Transferee's pro rata, in accordance with their respective Percentage Interests.

(c) Notwithstanding anything to the contrary in this Agreement, upon a liquidation within the meaning of Section 1.704-1(b)(2)(ii)(g) of the Treasury Regulations, if any Member has a Deficit Capital Account (after giving effect to all contributions, distributions, allocations and other Capital Account adjustments for all taxable years, including the year during which such liquidation occurs), such Member shall have no obligation to make any Capital Contribution, and the negative balance of such Member's Capital Account shall not be considered a debt owed by such Member to the Company or to any other Person for any purpose whatsoever.

(d) Upon completion of the winding up, liquidation and distribution of the assets, the Company shall be deemed terminated.

(e) The Manager(s) shall comply with all requirements of applicable law pertaining to the winding up of the affairs of the Company and the final distribution of its assets.

### 12.3 *Articles of Dissolution.*

When all debts, liabilities and obligations of the Company have been paid and discharged or adequate provisions have been made therefor and all of the remaining property and assets of the Company have been distributed among its members in accordance with their respective rights and interests, a Articles of Dissolution of the Company shall be filed with the Florida Department of State.

### 12.4 *Effect of Filing Articles of Dissolution.*

Upon the filing of Articles of Dissolution with the Florida Department of State, and upon issuance of the Certificate of Dissolution by the Department of the State, the existence of the Company shall cease, except for the purpose of suits, of the proceedings and appropriate action as provided in the Act. The Managers shall have authority to distribute any Company property discovered after dissolution, convey real estate and take such other action as may be necessary on behalf of and in the name of the Company.

### 12.5 *Return of Contribution Nonrecourse to Other Members.*

Except as provided by law or as expressly provided in this Agreement, upon dissolution, each Member and Transferee shall look solely to the assets of the Company for the return of its Capital Contribution. If the Company property remaining after the payment or discharge of the debts and liabilities of the Company is insufficient to return the cash contribution of one or more Members or Transferees, such Member(s) or Transferee(s) shall have no recourse against any other Member or Transferee, except as otherwise provided by law.

## ARTICLE XIII

### MISCELLANEOUS PROVISIONS

#### 13.1 *Notices.*

Any notice, demand, or communication required or permitted to be given by any provision of this Agreement shall be deemed to have been sufficiently given or served for all purposes if delivered personally or by express mail or courier service (with receipt acknowledged) to the party or to an executive officer of the party to whom the same is directed, if telecopied (with receipt acknowledged) to the party or an executive officer of the party to whom the same is directed or, if sent by registered or certified mail, postage and charges prepaid, addressed to the Member's and/or Company's address, as appropriate, which is set forth in this Agreement. Except as otherwise provided herein any such notice shall be deemed to be given two (2) business days after the date on which the same was deposited in the United States mail, addressed and sent as aforesaid, if sent by mail or upon confirmation of receipt if delivered by telecopier, personal delivery or courier service.

#### 13.2 *Books of Account and Records.*

Proper and complete records and books of account shall be kept or shall be caused to be kept by the Managers in which shall be entered fully and accurately all transactions relating to the Company's business in such detail and completeness as is customary and usual for businesses of the type engaged in by the Company. Such books and records shall be maintained as provided in Section 9.9. The books and records shall at all times be maintained at the principal place of business of the Company. Additionally, the Managers shall promptly distribute to all Members, copies of the Company's financial statements on an annual basis.

#### 13.3 *Application of Florida Law.*

This Agreement and its interpretation shall be governed exclusively by its terms and by the laws of the State of Florida, and specifically the Act.

#### 13.4 *Waiver of Action for Partition.*

Each Member and Transferee irrevocably waives during the term of the Company any right that it may have to maintain any action for partition with respect to the property of the Company.

#### 13.5 *Amendments.*



This Agreement may not be amended except in writing by the affirmative vote of a majority of the Members of the Company which vote must include the affirmative vote of the Manager. Any amendment changing either the Percentage Interests of the Members or any provision within Article V requires the unanimous vote of the Members.

**13.6 Execution of Additional Instruments.**

Each Member hereby agrees to execute such other and further statements of interest and holdings, designations and other instruments necessary to comply with an laws, rules or regulations.

**13.7 Construction.**

Whenever the singular number is used in this Agreement and when required by the context, the same shall include the plural and vice versa, and the masculine gender shall include the feminine and neuter genders and vice versa.

**13.8 Headings.**

The headings in this Agreement are inserted for convenience only and are in no way intended to describe, interpret, define, or limit the scope, extent or intent of this Agreement or any provision thereof

**13.9 Waivers.**

The failure of any party to seek redress for default of or to insist upon the strict performance of any covenant of condition of this Agreement shall not prevent a subsequent act, which would have originally constituted a default, from having the effect of an original default.

**13.10 Rights and Remedies Cumulative.**

The rights and remedies provided by this Agreement are cumulative and the use of any one right or remedy by any party shall not preclude or waive the right to use any other remedy. Said rights and remedies are given in addition to any other legal rights that parties may have.

**13.11 Severability.**

If any provision of this Agreement or the application thereof to any person or circumstance shall be invalid, illegal or unenforceable to any extent, the remainder of this Agreement and the application thereof shall not be affected and shall be enforceable to the fullest extent permitted by law.

**13.12 Heirs, Successors and Assigns.**

Each and all of the covenants, terms, provisions and agreement herein contained shall be binding upon and inure to the benefit of the parties hereto and, to the extent permitted by this Agreement, their respective heirs, legal representatives, successors and assigns.

**13.13 Creditors.**

None of the provisions of this Agreement shall be for the benefit of or enforceable by any creditors of the Company.

13.14 Counterparts.

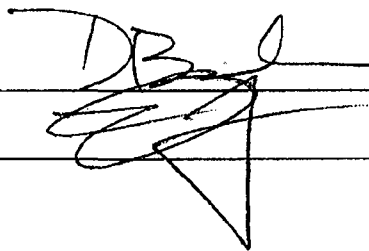
This Agreement may be executed in counterparts, each of shall be deemed an original but all of which shall constitute one and the same instrument.

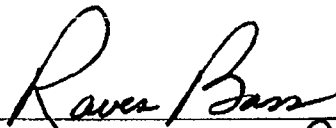
13.15 Conflict of Interest Waiver. The Members and the Company acknowledge that the law firm of TESCHER & SPALLINA, P.A. has represented the Company in connection with the drafting of this Agreement and the formation and structuring of the Company, and that said law firm also represents one or more of the Managers and Trustees. The Company and its Members acknowledge that they have been advised that there are material income tax consequences and economic ramifications from being a Member in the Company, that they fully understand the tax consequences and economic ramifications of a Member's investment in the Company, and that they have been encouraged to consult with separate and independent counsel to advise them on Company and Member issues including this Agreement and the formation of the Company. The Company and the Members hereby waive any conflicts of interest with respect to the foregoing law firm's representation of the Company and the afore described Members and owners of interests in entity Members, in connection with the services set forth in this Section.

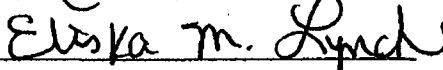
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IN WITNESS WHEREOF, the parties hereto have caused their signatures to be set forth below on the day and year first above written.

Witnesses:

  
\_\_\_\_\_

  
\_\_\_\_\_

  
\_\_\_\_\_

COMPANY:


BERNSTEIN FAMILY REALTY, LLC, a  
Florida limited liability company

By:   
SIMON BERNSTEIN, Manager

MEMBERS:

DANIEL BERNSTEIN IRREVOCABLE  
TRUST dated September 7, 2006

STANFORD TRUST COMPANY, Trustee

By:   
LOUIS B. FURNER, PRESIDENT  
Name Title

JAKE BERNSTEIN IRREVOCABLE TRUST  
dated September 7, 2006

STANFORD TRUST COMPANY, Trustee

Raven Bagg  
Eliška M. Lynch

By: [Signature]  
LOUIS B. FOURNET, PRESIDENT  
Name Title

JOSHUA Z. BERNSTEIN IRREVOCABLE  
TRUST dated September 7, 2006

STANFORD TRUST COMPANY, Trustee

Raven Bagg  
Eliška M. Lynch

By: [Signature]  
LOUIS B. FOURNET, PRESIDENT  
Name Title

F:\WPDATA\dr\Bernstein, Shirley & Simon\Bernstein Family Realty, LLC\Bernstein Family Realty LLC Operating Agreement.vpd



**BERNSTEIN FAMILY REALTY, LLC**

**OPERATING AGREEMENT**

*EXHIBIT A*

<u>Member(s)</u>	<u>Percentage Interest*</u>	<u>Capital Contributions</u>
DANIEL BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006	33.34%	\$33.34
JAKE BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006	33.33%	\$33.33
JOSHUA Z. BERNSTEIN IRREVOCABLE TRUST dated September 7, 2006	33.33%	\$33.33

The addresses of all of the Members is 950 Peninsula Corporate Circle, Suite 3010, Boca Raton, Florida 33487.

\*proportionate to capital accounts of Members

**AGREEMENT OF LIMITED PARTNERSHIP OF  
BERNSTEIN FAMILY INVESTMENTS, LLLP**

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**AGREEMENT OF LIMITED PARTNERSHIP OF  
BERNSTEIN FAMILY INVESTMENTS, LLLP**

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This is an Agreement of Limited Partnership ("Agreement") dated this 20 day of May, 2008, by and between BERNSTEIN HOLDINGS, LLC, a Florida limited liability company (the "General Partner"); and SIMON L. BERNSTEIN, Trustee of the SIMON L. BERNSTEIN TRUST AGREEMENT dated May 20, 2008 and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, together with any individual, partnership, corporation, trust, estate or other entity subsequently admitted as Limited Partners, referred to as the "Limited Partners," and individually as a "Limited Partner". The General Partner and the Limited Partners are herein sometimes referred to individually as a "Partner" and collectively as "Partners."

The parties agree as follows:

**1. Formation.** BERNSTEIN FAMILY INVESTMENTS, LLLP, a limited partnership under the Revised Uniform Limited Partnership Act of Florida ("Act"), became effective on February 15, 2008, the date of filing of the Certificate of Limited Partnership with the Florida Secretary of State by the General Partner. Except as otherwise provided in this Agreement, the Act shall govern the rights and liabilities of the Partners. The limited partnership has elected to be a Florida limited liability limited partnership.

**2. Name.** The name of the Partnership is BERNSTEIN FAMILY INVESTMENTS, LLLP. The General Partner may, in its discretion, change the name of the Partnership and adopt such trade or fictitious names as it may deem appropriate.

**3. Definitions.** In this Agreement, the following terms have the following meanings unless the context otherwise requires:

3.1 "Act" means the Revised Uniform Limited Partnership Act of Florida, as amended from time to time.

3.2 "Adjusted Capital Account Deficit" means, with respect to any Partner, the deficit balance, if any, in such Partner's Capital Account as of the end of the relevant fiscal year, after giving effect to the following adjustments:

3.2.1 Credit to such Capital Account any amounts which such Partner is obligated to restore (pursuant to the terms of such Partner's promissory note or otherwise) or is deemed to be obligated to restore pursuant to the penultimate sentences of Regulations Sections 1.704-2(g)(1) and 1.704-2(i)(5); and

3.2.2 Debit to such Capital Account the items described in Sections 1.704-1(b)(2)(ii)(d)(4), 1.704-1(b)(2)(ii)(d)(5), and 1.704-1(b)(2)(ii)(d)(6) of the Regulations.

The foregoing definition of Adjusted Capital Account Deficit is intended to comply with the provisions of Section 1.704-1(b)(2)(ii)(d) of the Regulations and shall be interpreted consistently therewith.

3.3 "Aggregate Capital Contribution" means the net fair market value of all contributions made to the capital of the Partnership by a Partner pursuant to Section 7.

3.4 "Agreement" means this Agreement of Limited Partnership, as it may be amended from time to time.

3.5 "Capital Account" means, with respect to any Partner, the Capital Account maintained for such Partner in accordance with the following provisions:

3.5.1 To each Partner's Capital Account there shall be credited such Partner's Capital Contributions, such Partner's distributive share of Profits and any items in the nature of income or gain which are specially allocated pursuant to Section 9.3 or Section 9.4 hereof, and the amount of any Partnership liabilities assumed by such Partner or which are secured by any Partnership Property distributed to such Partner.

3.5.2 To each Partner's Capital Account there shall be debited the amount of cash and the Gross Asset Value of any Partnership Property distributed to such Partner pursuant to any provision of this Agreement, such Partner's distributive share of Losses and any items in the nature of expenses or losses which are specially allocated pursuant to Section 9.3 or Section 9.4 hereof, and the amount of any liabilities of such Partner assumed by the Partnership or which are secured by any property contributed by such Partner to the Partnership.

3.5.3 In the event all or a portion of an Interest in the Partnership is transferred in accordance with the terms of this Agreement, the transferee shall succeed to the Capital Account of the transferor to the extent it relates to the transferred Interest.

3.5.4 In determining the amount of any liability for purposes of Sections 3.5.1, and 3.5.2 hereof, there shall be taken into account Code Section 752(c) and any other applicable provisions of the Code and Regulations.

The foregoing provisions and the other provisions of this Agreement relating to the maintenance of Capital Accounts are intended to comply with Regulations Section 1.704-1(b), and shall be interpreted and applied in a manner consistent with such Regulations. In the event the General Partner shall determine that it is prudent to modify the manner in which the Capital Accounts, or any debits or credits thereto (including, without limitation, debits or credits relating to liabilities that are secured by contributed or distributed property or that are assumed by the Partnership, the General Partner, or Partners), are computed in order to comply with such Regulations, the General Partner may make such modification, provided that it is not likely to have a material effect on the amounts distributable to a Partner pursuant to Section 10.3 hereof upon the dissolution of the Partnership. The General Partner also

shall (i) make any adjustments that are necessary or appropriate to maintain equality between the Capital Accounts of the Partners and the amount of Partnership capital reflected on the Partnership's balance sheet, as computed for book purposes, in accordance with Regulations Section 1.704-1(b)(2)(iv)(g), and (ii) make any appropriate modifications in the event unanticipated events (for example, the acquisition by the Partnership of oil or gas properties) might otherwise cause this Agreement not to comply with Regulations Section 1.704-1(b).

3.6 "Capital Contributions" means, with respect to a Partner, the amount of money and the initial Gross Asset Value of any property (other than money) contributed to the Partnership with respect to the Partnership Interest held by such Partner. The principal amount of a promissory note which is not readily traded on an established securities market and which is contributed to the Partnership by the maker of the note (or a person related to the maker of the note within the meaning of Regulations Section 1.704-1(b)(2)(ii)(c)) shall not be included in the Capital Account of any Partner until the Partnership makes a taxable disposition of the note or until (and to the extent) principal payments are made on the note, all in accordance with Regulations Section 1.704-1(b)(2)(iv)(d)(2).

3.7 "Certificate" means the certificate of limited partnership required by the Act to be filed with the Department of State of Florida, as it may be amended from time to time.

3.8 "Code" means the Internal Revenue Code of 1986, as amended, or subsequent revenue laws.

3.9 "Depreciation" means, for each Fiscal Year, an amount equal to the depreciation, amortization, or other cost recovery deduction allowable with respect to an asset for such Fiscal Year, except that if the Gross Asset Value of an asset differs from its adjusted basis for federal income tax purposes at the beginning of such Fiscal Year, Depreciation shall be an amount which bears the same ratio to such beginning Gross Asset Value as the federal income tax depreciation, amortization, or other cost recovery deduction for such Fiscal Year bears to such beginning adjusted tax basis; provided, however, that if the adjusted basis for federal income tax purposes of an asset at the beginning of such Fiscal Year is zero, Depreciation shall be determined with reference to such beginning Gross Asset Value using any reasonable method selected by the General Partner.

3.10 "Event of Withdrawal" means an event described as such in Fla.Stats. §620.1603, or successor provision thereto.

3.11 "Fiscal Year" means (i) the period commencing on the effective date of this Agreement and ending on the last day of the Partnership's taxable year, (ii) any subsequent twelve (12) month period commencing on day after the last day of the partnership's taxable year and ending on the last day of the partnership's taxable year, or (iii) any portion of the period described in clause (ii) for which the Partnership is required to allocate Profits, Losses, and other items of Partnership income, gain, loss, or deduction pursuant to Section 9 hereof.

3.12 "General Partner" means BERNSTEIN HOLDINGS, LLC, and its successors as provided herein.

3.13 "Gross Asset Value" means, with respect to any asset, the asset's adjusted basis for federal income tax purposes, except as follows:

3.13.1 The initial Gross Asset Value of any asset contributed by a Partner to the Partnership shall be the gross fair market value of such asset, as determined by the contributing Partner and the General Partner, provided that, if the contributing Partner is a General Partner, the determination of the fair market value of a contributed asset shall be determined by appraisal;

3.13.2 The Gross Asset Values of all Partnership assets shall be adjusted to equal their respective gross fair market values, as determined by the General Partner, as of the following times: (a) the acquisition of an additional Interest in the Partnership by any new or existing Partner in exchange for more than a *de minimis* Capital Contribution; (b) the distribution by the Partnership to a General Partner or Partner of more than a *de minimis* amount of Partnership Property as consideration for an Interest in the Partnership; and (c) the liquidation of the Partnership within the meaning of Regulations Section 1.704-1(b)(2)(ii)(g): provided, however, that the adjustments pursuant to clauses (a) and (b) above shall be made only if the General Partner reasonably determines that such adjustments are necessary or appropriate to reflect the relative economic interests of the General Partner and Partners in the Partnership;

3.13.3 The Gross Asset Value of any Partnership asset distributed to a Partner shall be adjusted to equal the gross fair market value of such asset on the date of distribution as determined by the distributee and the General Partner, provided that, if the distributee is a General Partner, the determination of the fair market value of the distributed asset shall be determined by appraisal; and

3.13.4 The Gross Asset Values of Partnership assets shall be increased (or decreased) to reflect any adjustments to the adjusted basis of such assets pursuant to Code Section 734(b) or Code Section 743(b), but only to the extent that such adjustments are taken into account in determining Capital Accounts pursuant to Regulations Section 1.704-1(b)(2)(iv)(m) and Sections 3.26.6 and 9.3.7 hereof; provided, however, that Gross Asset Values shall not be adjusted pursuant to this Section 3.13.4 to the extent the General Partner determines that an adjustment pursuant to Section 3.13.2 hereof is necessary or appropriate in connection with a transaction that would otherwise result in an adjustment pursuant to this Section 3.13.4.

If the Gross Asset Value of an asset has been determined or adjusted pursuant to Section 3.13.1, Section 3.13.2, or Section 3.13.4 hereof, such Gross Asset Value shall thereafter be adjusted by the Depreciation taken into account with respect to such asset for purposes of computing Profits and Losses.

3.14 "Involuntary Transfer" means any involuntary sale, transfer, encumbrance or other disposition, by or in which any Partner or assignee of a Partnership Interest shall be deprived or divested of any right, title or interest in or to any Partnership Interest, or portion thereof, to any Person or governmental entity other than a Partner, including, without limitation, (i) any sale in connection with the execution of a judgment pursuant to court order, (ii) a transfer or sale in connection with a bankruptcy or a transfer or sale by a receiver, (iii) any transfer to a judgment creditor pursuant to court

order, (iv) any transfer in connection with a reorganization, insolvency or similar proceeding, (v) any transfer to a public officer or agency pursuant to any abandoned property or escheat law, or (vi) any transfer to the spouse or former spouse of a Partner or assignee of a Partnership Interest as the result of or incident to any dissolution of marriage, marital separation, or similar event (notwithstanding such transfer is pursuant to a marital or property settlement agreement).

3.15 "Limited Partners" means those Persons identified on the Signature Pages of this Agreement as limited partners and all other Persons who shall be admitted to the Partnership as Substitute Limited Partners as provided in this Agreement and no other Person.

3.16 "Net Cash From Operations" means the gross cash proceeds from Partnership operations (including sales and dispositions in the ordinary course of business) less the portion thereof used to pay or establish reserves for all Partnership expenses, debt payments, capital improvements, replacements, and contingencies, all as determined by the General Partner. "Net Cash From Operations" shall not be reduced by depreciation, amortization, cost recovery deductions, or similar allowances, but shall be increased by any reductions of reserves previously established pursuant to the first sentence of this Section 3.16 and Section 3.17 hereof. Net Cash from Operations shall include income-type items derived from Partnership investment assets (e.g., dividends, interest, and partnership operating distributions).

3.17 "Net Cash From Sales or Refinancings" means the net cash proceeds from all sales and other dispositions (other than in the ordinary course of business) and all refinancings of Property, from any insurance payments or damage recoveries, other than under policies commonly referred to as a rent insurance paid to the Partnership in respect of its capital assets, and from any exercise by a governmental authority of any right of eminent domain, condemnation or similar right or power with respect to the capital assets of the Partnership, less any portion thereof used to establish reserves, all as determined by the General Partner. "Net Cash From Sales or Refinancings" shall include all principal and interest payments with respect to any note or other obligation received by the Partnership in connection with sales and other dispositions (other than in the ordinary course of business) of Partnership Property.

3.18 "Partner Nonrecourse Debt" has the meaning set forth in Section 1.704-2(b)(4) of the Regulations.

3.19 "Partner Nonrecourse Debt Minimum Gain" means an amount, with respect to each Partner Nonrecourse Debt, equal to the Partnership Minimum Gain that would result if such Partner Nonrecourse Debt were treated as a Nonrecourse Liability, determined in accordance with Section 1.704-2(i)(3) of the Regulations.

3.20 "Partner Nonrecourse Deductions" has the meaning set forth in Sections 1.704-2(i)(1) and 1.704-2(i)(2) of the Regulations.

3.21 "Partners" means collectively the General Partner and all Limited Partners.

3.22 "Partnership" means BERNSTEIN FAMILY INVESTMENTS, LLLP.



3.23 "Partnership Interest" means a Partner's percentage interest in the profits, losses, and property of the Partnership, which percentage is to be determined in accordance with the relative contributions to the capital of the Partnership as made by the Partner and the other Partners from time to time.

3.24 "Partnership Minimum Gain" has the meaning set forth in Sections 1.704-2(b)(2) and 1.704-2(d).

3.25 "Person" means an individual, corporation, partnership, association, trust, estate or any other entity.

3.26 "Profits" and "Losses" means, for each Fiscal Year, an amount equal to the Partnership's taxable income or loss for such year or period, determined in accordance with Code Section 703(a)(for this purpose, all items of income, gain, loss, or deduction required to be stated separately pursuant to Code Section 703(a)(1) shall be included in taxable income or loss), with the following adjustments:

3.26.1 Any income of the Partnership that is exempt from federal income tax and not otherwise taken into account in computing Profits and Losses pursuant to this Section 3.26 shall be added to such taxable income or loss;

3.26.2 Any expenditures of the Partnership described in Code Section 705(a)(2)(B) or treated as Code Section 705(a)(2)(B) expenditures pursuant to Regulations Section 1.704-1(b)(2)(iv)(i), and not otherwise taken into account in computing Profits or Losses pursuant to this Section 3.26 shall be subtracted from such taxable income or loss;

3.26.3 In the event the Gross Asset Value of any Partnership asset is adjusted pursuant to Section 3.13.2 or Section 3.13.3 hereof, the amount of such adjustment shall be taken into account as gain or loss from the disposition of such asset for purposes of computing Profits or Losses;

3.26.4 Gain or loss resulting from any disposition of Partnership Property with respect to which gain or loss is recognized for federal income tax purposes shall be computed by reference to the Gross Asset Value of the property disposed of, notwithstanding that the adjusted tax basis of such property differs from its Gross Asset Value;

3.26.5 In lieu of the depreciation, amortization, and other cost recovery deductions taken into account in computing such taxable income or loss, there shall be taken into account Depreciation for such fiscal year or other period, computed in accordance with Section 3.9 hereof;

3.26.6 To the extent an adjustment to the adjusted tax basis of any Partnership asset pursuant to Code Section 734(b) or Code Section 743(b) is required pursuant to Regulations Section 1.704-1(b)(2)(iv)(m)(4) to be taken into account in determining Capital Accounts as a result of a distribution other than in liquidation of a Partner's Interest in the Partnership, the amount of such adjustment shall be treated as an item of gain (if the adjustment increases the basis of the asset) or loss



(if the adjustment decreases the basis of the asset) from the disposition of the asset and shall be taken into account for purposes of computing Profits or Losses;

3.26.7 Notwithstanding any other provision of this Section 3.26, any items which are specially allocated pursuant to Section 9.3 or Section 9.4 hereof shall not be taken into account in computing Profits or Losses.

The amounts of the items of Partnership income, gain, loss, or deduction available to be specially allocated pursuant to Sections 9.3 or Section 9.4 hereof shall be determined by applying rules analogous to those set forth in Sections 3.26.1 through 3.26.6 above.

3.27 "Property" means the property described in Exhibit "A", and such other property as the Partners shall agree to submit to Partnership ownership.

3.28 "Regulatory Allocations" has the meaning set forth in Section 9.4 hereof.

3.29 "Special Limited Partners" has the meaning set forth in Section 16.5.2.

3.30 "Substitute Limited Partners" means Persons who have acquired Partnership Interests from Limited Partners and who have been substituted for such Limited Partners as provided in this Agreement. Solely for purposes of determining those Persons who are entitled to distributions and allocations under Sections 9 and 10, "Substitute Limited Partners" means Persons who have acquired Partnership Interests from Limited Partners and Special Limited Partners and their assignees, whether or not such Persons have been substituted as provided herein.

3.31 "Transfer" means the mortgage, pledge, hypothecation, transfer, gift, bequest, sale, assignment or other disposition of any part or all or any Partnership Interest including a general partnership interest in the Partnership, whether voluntarily, by operation of law or otherwise.

**4. Principal Place of Business and Recordkeeping Office and Agent for Service of Process.** The principal place of business and recordkeeping of the Partnership is at BERNSTEIN FAMILY INVESTMENTS, LLLP, 950 Peninsula Corporate Circle, Suite 310, Boca Raton, Florida 33487, or at such other location as the General Partner, in its discretion, may determine. DONALD R. TESCHER shall act as agent for service of process on the Partnership.

**5. Term.** The Partnership shall continue until December 31, 2058, unless sooner terminated as provided in Section 18.

**6. Business and Purposes.** The purpose and business of the Partnership shall be the ownership, investment, management and control of the Property and other investment properties (including, without limitation, investments in real property, loans, business enterprises, marketable securities, either directly or through interests in corporations, limited partnerships, limited liability companies, and other entities), to provide a means for the BERNSTEIN family to own investment property and preserve its assets, and

to conduct such other activities as may be necessary or appropriate to promote such business and purposes, it being agreed that each of the foregoing is an ordinary part of the Partnership's business. In addition to the foregoing, or as part thereof, the Partnership shall accomplish among other things the following: (a) maintain control over BERNSTEIN family assets contributed to it, (b) consolidate fractional interests in BERNSTEIN family assets, (c) seek to increase BERNSTEIN family wealth, (d) establish a method by which gifts can be made without fractionalizing BERNSTEIN family assets, (e) provide protection to BERNSTEIN family assets from future claims against members of the families, (f) facilitate the administration and reduce the costs associated with the disability or probate of the estate of members of the BERNSTEIN family, (g) provide a mechanism to resolve BERNSTEIN family disputes, and (h) if applicable, hold restricted securities until such securities become unrestricted and free of underwriting limitations of the Securities and Exchange Commission. The Partnership shall not engage in any other business without the prior consent of Limited Partners owning (in the aggregate) at least eighty (80%) percent of the limited partnership Interests owned by the Limited Partners.

## **7. Capital Contributions and Capital Accounts.**

**7.1 Contribution of General Partners.** The General Partner shall, as soon as practicable after the execution of this Agreement, contribute to the Partnership the cash and property set forth on Schedule "A" attached hereto and made a part hereof. The value of said capital contribution shall be allocated to the capital account of the General Partner. In addition, the General Partner shall contribute its efforts as managing partner.

**7.2 Contribution of Limited Partners.** The Limited Partners shall contribute to the Partnership the cash and property set forth on Schedule "A" attached hereto and made a part hereof. The value of each such contribution shall be allocated to the respective capital accounts of the Limited Partners as reflected on Schedule "A."

**7.3 Withdrawal of Capital.** Except as specifically provided in this Agreement, no Partner shall be entitled to withdraw any part of his capital account or to receive any distribution from the Partnership, and no Partner shall be required to make any additional capital contribution to the Partnership.

**7.4 Partner's Loans.** Loans by any Partner to the Partnership shall not be considered contributions to the capital of the Partnership and shall not increase the capital account of the lending Partner.

**7.5 Interest on Capital Contribution.** No interest shall be paid on any capital contributed to the Partnership.

## **8. Compensation and Expenses of General Partner.**

**8.1 Compensation and Reimbursement.** The Partnership shall pay to the General Partner or its affiliates reasonable fees as compensation for services and reimbursement for sums advanced. The Partnership is authorized to enter into business agreements, contracts, and other transactions with the

General Partner or its affiliates and is authorized to pay fees, commissions or other consideration to the General Partner, or its affiliates on an arms length basis, including without limitation, real estate brokerage commissions, development fees, insurance premiums, rent, property management fees, leasing commissions and mortgage brokerage fees.

**8.2 Expenses.** The General Partner may charge the Partnership for any reasonable expenses actually incurred by it in connection with the Partnership's business and all allocable portions of expenses incurred in connection with both Partnership and other activities, such allocation to be determined on any equitable basis selected by the General Partner consistent with generally accepted accounting principles. Such expenses shall include, but are not limited to, payment of fees and expenses to attorneys, accountants, property managers and property management companies and other consultants.

**9. Allocations of Profit and Loss, Cash Distributions.**

**9.1 Allocations of Profits.** After giving effect to the special allocations set forth in Sections 9.3 and 9.4 hereof, Profits for any Fiscal Year shall be allocated in the following order and priority:

9.1.1 First, to the Partners in an amount equal and in proportion to the excess, if any, of the cumulative Losses allocated to the Partners pursuant to Section 9.2.2 hereof for the current and all prior Fiscal Years, reduced by the cumulative Profits allocated to the Partners pursuant to this Section 9.1.1 hereof for the current and all prior Fiscal Years;

9.1.2 The balance, if any, pro-rata to the Partners or in proportion to their Partnership Interests.

**9.2 Allocation of Losses.** After giving effect to the special allocations set forth in Sections 9.3 and 9.4, Losses for any Fiscal Year shall be allocated as set forth in Section 9.2.1 below, subject to the limitations in Section 9.2.2 below.

9.2.1 To the Partners in proportion to their Partnership Interests.

9.2.2 The Losses allocated pursuant to Section 9.2.1 hereof shall not exceed the maximum amount of Losses that can be so allocated without causing any Partner who is not a General Partner to have an Adjusted Capital Account Deficit at the end of any Fiscal Year. In the event some but not all of the Partners who are not General Partners would have Adjusted Capital Account Deficits as a consequence of an allocation of Losses pursuant to Section 9.2.1, the limitation set forth in this Section 9.2.2 shall be applied on a Partner by Partner basis so as to allocate the maximum permissible Losses to each Partner who is not a General Partner under Section 1.704-1(b)(2)(ii)(d) of the Regulations. All Losses in excess of the limitation previously set forth in this Section 9.2.2 shall be allocated to the General Partner.

**9.3 Special Allocations.** The following special allocations shall be made in the following order:

**9.3.1 Minimum Gain Chargeback.** Except as otherwise provided in Section 1.704-2(f) of the Regulations, notwithstanding any other provision of this Section 9, if there is a net decrease in Partnership Minimum Gain during any Partnership Fiscal Year, each Partner shall be specially allocated items of Partnership income and gain for such Fiscal Year (and, if necessary, subsequent Fiscal Years) in an amount equal to such Partner's share of the net decrease in Partnership Minimum Gain, determined in accordance with Regulations Section 1.704-2(g). Allocations pursuant to the previous sentence shall be made in proportion to the respective amounts required to be allocated to each Partner pursuant thereto. The items to be so allocated shall be determined in accordance with Sections 1.704-2(f)(6) and 1.704-2(j)(2) of the Regulations. This Section 9.3.1 is intended to comply with the minimum gain chargeback requirement in Section 1.704-2(f) of the Regulations and shall be interpreted consistently therewith.

**9.3.2 Partner Minimum Gain Chargeback.** Except as otherwise provided in Section 1.704-2(i)(4) of the Regulations, notwithstanding any other provision of this Section 9, if there is a net decrease in Partner Nonrecourse Debt Minimum Gain attributable to a Partner Nonrecourse Debt during any Partnership Fiscal Year, each Partner who has a share of the Partner Nonrecourse Debt Minimum Gain attributable to such Partner Nonrecourse Debt, determined in accordance with Section 1.704-2(i)(5) of the Regulations, shall be specially allocated items of Partnership income and gain for such Fiscal Year (and, if necessary, subsequent Fiscal Years) in an amount equal to such Partner's share of the net decrease in Partner Nonrecourse Debt Minimum Gain attributable to such Partner Nonrecourse Debt, determined in accordance with Regulations Section 1.704-2(i)(4). Allocations pursuant to the previous sentence shall be made in proportion to the respective amounts required to be allocated to each Partner pursuant thereto. The items to be so allocated shall be determined in accordance with Sections 1.704-2(i)(4) and 1.704-2(j)(2) of the Regulations. This Section 9.3.2 is intended to comply with the minimum gain chargeback requirement in Section 1.704-2(i)(4) of the Regulations and shall be interpreted consistently therewith.

**9.3.3 Qualified Income Offset.** In the event any Partner who is not a General Partner unexpectedly receives any adjustments, allocations, or distributions described in Regulations Section 1.704-1(b)(2)(ii)(d)(4), Regulations Section 1.704-1(b)(2)(ii)(d)(5), or Regulations Section 1.704-1(b)(2)(ii)(d)(6), items of Partnership income and gain shall be specially allocated to each such Partner in an amount and manner sufficient to eliminate, to the extent required by the Regulations, the Adjusted Capital Account Deficit of such Partner as quickly as possible, provided that an allocation pursuant to this Section 9.3.3 shall be made if and only to the extent that such Partner would have an Adjusted Capital Account Deficit after all other allocations provided for in this Section 9 have been tentatively made as if this Section 9.3.3 were not in the Agreement.

**9.3.4 Gross Income Allocation.** In the event any Partner who is not a General Partner has a deficit Capital Account at the end of any Partnership Fiscal Year which is in excess of the sum of (i) the amount such Partner is obligated to restore (pursuant to the terms of such Partner's promissory note or otherwise), and (ii) the amount such Partner is deemed to be obligated to restore pursuant to the penultimate sentences of Regulations Sections 1.704-2(g)(1) and 1.704-2(i)(5), each such Partner shall be specially allocated items of Partnership income and gain in the amount of such excess as quickly as possible, provided that an allocation pursuant to this Section 9.3.4 shall be made if and only to the extent

that such Partner would have a deficit Capital Account in excess of such sum after all other allocations provided for in this Section 9 have been tentatively made as if this Section 9.3.4 and Section 9.3.3 hereof were not in the Agreement.

**9.3.5 Nonrecourse Deductions.** Nonrecourse Deductions for any Fiscal Year shall be specially allocated to the Limited Partners.

**9.3.6 Partner Nonrecourse Deductions.** Any Partner Nonrecourse Deductions for any Fiscal Year shall be specially allocated to the General Partner or Partner who bears the economic risk of loss with respect to the Partner Nonrecourse Debt to which such Partner Nonrecourse Deductions are attributable in accordance with Regulations Section 1.704-2(i)(1).

**9.3.7 Section 754 Adjustment.** To the extent an adjustment to the adjusted tax basis of any Partnership asset pursuant to Code Section 734(b) or Code Section 743(b) is required, pursuant to Regulations Section 1.704-1(b)(2)(iv)(m)(2) or Regulations Section 1.704-1(b)(2)(iv)(m)(4), to be taken into account in determining Capital Accounts as the result of a distribution to a General Partner or Partner in complete liquidation of his Interest in the Partnership, the amount of such adjustment to the Capital Accounts shall be treated as an item of gain (if the adjustment increases the basis of the asset) or loss (if the adjustment decreases such basis) and such gain or loss shall be specially allocated to the General Partner and the Partners in accordance with their Interests in the Partnership in the event that Regulations Section 1.704-1(b)(2)(iv)(m)(2) applies, or to the Partners to whom such distribution was made in the event that Regulations Section 1.704-1(b)(2)(iv)(m)(4) applies.

**9.3.8 Allocations Relating to Taxable Issuance of Partnership Interests.** Any income, gain, loss, or deduction realized as a direct or indirect result of the issuance of an Interest in the Partnership by the Partnership to a Partner (the "Issuance Items") shall be allocated among the Partners so that, to the extent possible, the net amount of such Issuance Items, together with all other allocations under this Agreement to each Partner, shall be equal to the net amount that would have been allocated to each such Partner if the Issuance Items had not been realized.

**9.4 Curative Allocations.** The allocations set forth in Sections 9.2.2, 9.3.1, 9.3.2, 9.3.3, 9.3.4, 9.3.5, 9.3.6 and 9.3.7 hereof (the "Regulatory Allocations") are intended to comply with certain requirements of the Regulations. It is the intent of the Partners that, to the extent possible, all Regulatory Allocations shall be offset either with other Regulatory Allocations or with special allocations of other items of Partnership income, gain, loss, or deduction pursuant to this Section 9.4. Therefore, notwithstanding any other provision of this Section 9 (other than the Regulatory Allocations), the General Partner shall make such offsetting special allocations of Partnership income, gain, loss, or deduction in whatever manner it determines appropriate so that, after such offsetting allocations are made, each Partner's Capital Account balance is, to the extent possible, equal to the Capital Account balance such General Partner or Partner would have had if the Regulatory Allocations were not part of the Agreement and all Partnership items were allocated pursuant to Sections 9.1, 9.2.1, 9.3.8, and 9.5. In exercising its discretion under this Section 9.4, the General Partner shall take into account future Regulatory Allocations under Sections 9.3.1 and 9.3.2 that, although not yet made, are likely to offset other Regulatory Allocations previously made under Sections 9.3.5 and 9.3.6.



### **9.5 Other Allocation Rules.**

9.5.1 Generally, unless otherwise explicitly provided, all Profits and Losses allocated to the Partners shall be allocated among them in proportion to the Partnership Interest held by each. In the event additional Limited Partners are admitted to the Partnership on different dates during any Fiscal Year, the Profits (or Losses) allocated to the Partners for each such Fiscal Year shall be allocated among the Partners in proportion to the Partnership Interest each holds from time to time during such Fiscal Year in accordance with Code Section 706, using any convention permitted by law and selected by the General Partner.

9.5.2 The Partners are aware of the income tax consequences of the allocations made by this Section 9 and hereby agree to be bound by the provisions of this Section 9 in reporting their shares of Partnership income and loss for income tax purposes.

9.5.3 Solely for purposes of determining a General Partner's or Partner's proportionate share of the "excess nonrecourse liabilities" of the Partnership within the meaning of Regulations Section 1.752-3(a)(3), the Partner's Interests in Partnership profits are as follows: Limited Partners one hundred percent (100%) (in proportion to their Partnership Interests).

9.5.4 To the extent permitted by Sections 1.704-2(h)(3) of the Regulations, the General Partner shall endeavor to treat distributions of Net Cash From Operations or Net Cash From Sales or Refinancings as having been made from the proceeds of a Nonrecourse Liability or a Partner Nonrecourse Debt only to the extent that such distributions would cause or increase an Adjusted Capital Account Deficit for any Partner who is not a General Partner.

**9.6 Tax Allocations: Code Section 704(c).** In accordance with Code Section 704(c) and the Regulations thereunder, income, gain, loss, and deduction with respect to any property contributed to the capital of the Partnership shall, solely for tax purposes, be allocated among the General Partner and Partners so as to take account of any variation between the adjusted basis of such property to the Partnership for federal income tax purposes and its initial Gross Asset Value (computed in accordance with Section 3.13.1 hereof). In the event the Gross Asset Value of any Partnership asset is adjusted pursuant to Section 3.13.2 hereof, subsequent allocations of income, gain, loss, and deduction with respect to such asset shall take account of any variation between the adjusted basis of such asset for federal income tax purposes and its Gross Asset Value in the same manner as under Code Section 704(c) and the Regulations thereunder. Any elections or other decisions relating to such allocations shall be made by the General Partner in any manner that reasonably reflects the purpose and intention of this Agreement. Allocations pursuant to this Section 9.6 are solely for purposes of federal, state, and local taxes and shall not affect, or in any way be taken into account in computing, any Partner's Capital Account or share of Profits, Losses, other items, or distributions pursuant to any provision of this Agreement.

### **10. Distributions.**

**10.1 Net Cash From Operations.** Except as otherwise provided in Section 10.3 hereof, Net Cash From Operations not needed in the General Partner's determination for the reasonable needs of the Partnership business, shall be distributed to the Partners in proportion to their respective Partnership Interests.

To the extent such cash is comprised in whole or in part of nonrental income-type items derived from Partnership passive investment assets (e.g., dividends, interest, and partnership operating distributions), reinvestments of such proceeds in other investment assets shall constitute expenditures for the reasonable needs of the business in the determination of the General Partner.

**10.2 Net Cash From Sales or Refinancings.** Except as otherwise provided in Section 10.3 hereof, Net Cash From Sales or Refinancings not needed in the General Partner's determination for the reasonable needs of the Partnership business, shall be distributed in the following order and priority:

10.2.1 First, proportionally to the Partners until their aggregate Capital Account balances are reduced to zero; and

10.2.2 thereafter, to the Partners in proportion to their Partnership Interests.

To the extent such cash is comprised in whole or in part of cash from the sale of Partnership non-real property passive investment assets (e.g., marketable securities), reinvestments of such proceeds in other investment assets shall constitute expenditures for the reasonable needs of the business in the determination of the General Partner.

**10.3 Liquidating Distributions.** Notwithstanding the distribution provisions, liquidating distributions of the partnership, including all distributions made pursuant to a liquidation described in Regulations Section 1.704-1(b)(2)(ii)(g), shall be distributed as follows:

10.3.1 First, to the payment and discharge of all of the Partnership's debts and liabilities to creditors other than the General Partners;

10.3.2 Second, to the payment and discharge of all of the Partnership's debts and liabilities to General Partners; and

10.3.3 The balance, if any, proportionally to the Partners until their aggregate Capital Account balances are reduced to zero; and

10.3.4 thereafter, to the Partners in proportion to their Partnership Interests.

The foregoing liquidating distributions are intended to be made in compliance with Regulations Section 1.704-1(b)(2)(ii)(b)(2) and subsequent to a revaluation of Partnership property and corresponding adjustment of Capital Accounts under Treas.Reg. §1.704-1(b)(2)(iv)(f). If any General Partner's Capital Account has a deficit balance (after giving effect to all contributions, distributions, and allocations for all Fiscal Years, including the Fiscal Year during which such liquidation occurs), such General Partner

shall contribute to the capital of the Partnership the amount necessary to restore such deficit balance to zero in compliance with Regulations Section 1.704-1(b)(2)(ii)(b)(3). If any Limited Partner who is not a General Partner has a deficit balance in his Capital Account (after giving effect to all contributions, distributions, and allocations for all Fiscal Years, including the Fiscal Year during which such liquidation occurs), such Limited Partner shall have no obligation to make any contribution to the capital of the Partnership with respect to such deficit, and such deficit shall not be considered a debt owed to the Partnership or to any other Person for any purpose whatsoever. In the discretion of the General Partner, a pro rata portion of the distributions that would otherwise be made to the General Partner and Limited Partners pursuant to this subsection may be (a) distributed to a trust established for the benefit of the General Partner and Limited Partners for the purposes of liquidating Partnership assets, collecting amounts owed to the Partnership, and paying any contingent or unforeseen liabilities or obligations of the Partnership or of the General Partner arising out of or in connection with the Partnership. The assets of any such trust shall be distributed to the General Partner and Limited Partners from time to time, in the reasonable discretion of the General Partner, in the same proportions as the amount distributed to such trust by the Partnership would otherwise have been distributed to the General Partner and Limited Partners pursuant to this Subsection 10.3; or (b) withheld to provide a reasonable reserve for Partnership liabilities (contingent or otherwise) and to reflect the unrealized portion of any installment obligations owed to the Partnership, provided that such withheld amounts shall be distributed to the Partners as soon as practicable.

**10.4 Division Among Partners.** Except as otherwise provided above, all distributions to the Partners pursuant to this Section 10 shall be divided among them in proportion to the Partnership Interest held by each.

**10.5 Amounts Withheld.** All amounts withheld pursuant to the Code or any provision of any state or local tax law with respect to any payment, distribution, or allocation to the Partnership, the General Partner, or the Partners shall be treated as amounts distributed to the General Partner and the Partners pursuant to this Section 10 for all purposes under this Agreement. The General Partner is authorized to withhold from distributions, or with respect to allocations, to the General Partner and Partners and to pay over to any federal, state, or local government any amounts required to be so withheld pursuant to the Code or any provisions of any other federal, state, or local law and shall allocate such amounts to the General Partner and Partners with respect to which such amount was withheld.

**10.6 Special Tax Elections.** At the written request of any Partner the Partnership shall make an election pursuant to Section 754 of the Code upon a distribution of property described in Code Section 734 or a transfer described in Code Section 743 of a Partnership Interest in accordance with this Agreement. Each Partner shall, upon request, supply the General Partner with the information necessary to make such election.

**10.7 General Elections and Limitations.** The General Partner is authorized, in its sole discretion, to make any other elections required or permitted with respect to Federal or state taxes in any Partnership tax return; provided, however, no election shall be made by either the Partnership or the Partners to be excluded from the application of the provisions of Subchapter K, Chapter I of Subtitle A of the Code or from any similar provisions of any state tax laws.



**10.8 Distribution in Kind.** If any assets of the Partnership are distributed in kind, such assets shall be distributed to the Partners entitled to participate in the distribution as tenants-in-common in the same proportions as such Partners would have been entitled to cash distributions.

**10.9 Rights of Partners to Property.** No Partner shall have the right to withdraw or reduce his capital contribution to the Partnership except as a result of the dissolution of the Partnership or as otherwise provided by law. No Partner shall be entitled to demand and receive property other than cash in return for his capital contribution to the Partnership, and, to the maximum extent permissible under applicable law, each Partner hereby waives all right to partition the Partnership Property.

**10.10 Priorities of Limited Partners.** No Limited Partner shall have any priority over any other Limited Partner as to the return of his contribution to the capital of the Partnership or as to compensation by way of income.

**10.11 Minimum Interest of General Partner.** Notwithstanding the allocations contained in these Sections 9 and 10, it is the intent of this Agreement that in no event shall the General Partner be allocated less than 1% of Profits, Losses, Net Cash from Operations or Net Cash From Sales or Refinancings allocated to the Partners.

## **11. Rights, Duties and Powers of the General Partner and Limited Partners.**

**11.1 Management.** The General Partner shall be solely responsible for the management of and shall use its best efforts to manage and control the Partnership business with all rights and powers generally conferred by law or necessary, advisable or consistent with such responsibility.

**11.2 Rights.** In addition to any other rights and powers which it may possess, the General Partner shall have all specific rights and powers required or appropriate to the management of the Partnership business which, by way of illustration, but not by way of limitation, shall include the right and power:

11.2.1 To evaluate, select, negotiate for, acquire, purchase, operate, hold, trade, sell, exchange, convey or lease the Partnership Property, and any real property which is or may become a part of the Partnership property, as well as personal or other property connected with it, and except as may be limited by this Agreement to acquire or grant options for the purchase or sale of or sell the Partnership property from or to any Person, including, without limitation, the General Partner for such price, cash or otherwise, and upon such terms as the General Partner in its sole discretion deems to be in the best interests of the Partnership.

11.2.2 To manage, develop, improve, maintain and service Partnership properties; to form corporations or acquire shares of stock in corporations to carry out any of the purposes of the Partnership and to acquire title to property in the name of such corporations and to guarantee or otherwise secure the obligations of such corporations in furtherance of Partnership purposes.

11.2.3 To borrow and lend money and, if security is required for a borrowing, to mortgage or subject to any other security device any portion of the property of the Partnership, to execute replacements of any mortgage or other security device, and to prepay, in whole or in part, refinance, increase, modify and consolidate such indebtedness as determined in their discretion to be in the best interest of the Partnership.

11.2.4 To place of record, title to, or the right to use, Partnership assets in the name or names of a nominee or nominees, including, but not limited to, the General Partner, or a land trustee, for any purpose convenient or beneficial to the Partnership.

11.2.5 To acquire and to enter into any contract of liability and other insurance which the General Partner deems necessary and proper for the protection of the Partners and Partnership, for the conservation of its assets or for any purpose convenient or beneficial to the Partnership.

11.2.6 To employ from time to time persons, firms or corporations for the operation and management of the Partnership business, including, but not limited to, attorneys, accountants, advisors, administrators, property managers and personnel, managing and supervising agents, construction, maintenance and repair contractors, independent contractors furnishing full service components, architects, land planners, financial consultants, engineers, insurance brokers, real estate brokers and loan brokers on such terms and for such compensation as the General Partner may determine. The General Partner is hereby specifically authorized in its sole discretion to employ the General Partner as provided in, and subject to, the provisions of this Agreement. Compensation connected with any such employment shall be an expense of the Partnership.

11.2.7 To make elections under the tax laws of the United States or any state as to the treatment of Partnership income, gain, loss, deduction and credit, and as to all other relevant matters.

11.2.8 To determine the Profits, Losses, Net Cash from Operations and Net Cash From Sales or Refinancings of the Partnership for any period and from any transaction.

11.2.9 To transfer all or part of the real or personal property belonging to the Partnership to one or more general or limited partnerships or corporations in exchange for partnership interests or shares of stock which the Partnership may hold or distribute among the Partners in accordance with their respective Interests in the Partnership.

11.2.10 To perform any and all other acts or activities customary or incidental to the Partnership purposes and businesses.

11.2.11 Adjust Partner Capital Account balances to reflect a revaluation of Partnership property on the books of the Partnership in accordance with and as permitted by the provisions of Treas.Reg. §1.704-1(b)(2)(iv)(f).

**11.3 Certain Limitations.** The General Partner shall have all of the rights and powers and be subject to all of the restrictions and liabilities of a partner in a partnership without limited partners,

except that without the written consent of all of the Limited Partners as provided in this Agreement, or as otherwise provided by law, the General Partner shall not have authority to do any of the following:

11.3.1 Any act in contravention of the Certificate or this Agreement.

11.3.2 Confess a judgment against the Partnership.

11.3.3 Possess Partnership property, or assign the rights of the Partnership in specific Partnership property, for other than a Partnership purpose.

11.3.4 Admit a Person as a General Partner, except as otherwise provided in this Agreement.

11.3.5 Admit a Person as a Limited Partner, except as otherwise provided in this Agreement.

11.3.6 Require any Limited Partner to make any contribution to the capital of the Partnership not provided in Section 7.

**11.4 Other Interests.** Any of the Partners and any affiliates of the Partners, or any shareholder or any other Person holding a legal or beneficial interest in an entity which is a Partner or an affiliate of the General Partner, may engage in or possess an interest in other business ventures which may be competitive with the business of, or which may transact business with, the Partnership. Neither the Partnership nor the Partners shall have any right by virtue of this Agreement in and to such independent ventures or to the income or profits derived from them.

**11.5 Agreement Beyond the Partnership Term.** Agreements entered into by the Partnership, including, but not limited to, security agreements, mortgages and leases, may extend for terms in excess of the term of the Partnership.

**11.6 General Partner as Limited Partner.** The General Partner or its affiliates may acquire and own Interests as Limited Partners, in addition to its Interest as General Partner. In addition, the General Partner may become a Limited Partner in accordance with the provisions of Section 16.5.2.

**11.7 Time Devoted to Partnership Business.** The General Partner shall devote only such time to the business of the Partnership as it, in its sole discretion, shall deem to be necessary to manage and supervise the Partnership business.

**11.8 General Partner's Liability.** The General Partner shall not be liable for the return of any portion of the Aggregate Capital Contributions of the Limited Partners.

**11.9 Exculpation and Indemnification of General Partner.** No General Partner shall be liable, responsible or accountable in damages or otherwise to the Partnership or any other Partner for

any act performed or failure to act by it unless such act or failure to act is attributable to willful misconduct or gross negligence. The Partnership shall indemnify and hold harmless the General Partner from and against any and all loss, damage, liability, cost or expense, including reasonable attorneys' fees, arising out of any act or failure to act by the General Partner if such act or failure to act is in good faith within the scope of this Agreement and is not attributable to willful misconduct or gross negligence. The General Partner shall indemnify and hold harmless the Partnership and the Partners for any loss, damage, liability, cost or expense (including reasonable attorneys' fees) arising out of any act or failure to act by the General Partner, where such act or failure to act is attributable to willful misconduct or gross negligence.

**11.10 Tax Matters Partner.** BERNSTEIN HOLDINGS, LLC, shall be the Tax Matters Partner; provided, however, if it is no longer General Partner then it shall be a successor appointed by Limited Partners owning in the aggregate 51% of the Limited Partnership Interests. The Tax Matters Partner shall notify all Partners as to the beginning of any administrative proceedings at the Partnership level with respect to Partnership items and shall further notify the Partners as to any final Partnership administrative adjustment resulting from any such proceeding. The Tax Matters Partner shall be entitled to reimbursement for all costs and expenses incurred in connection with its services to the Partnership as Tax Matters Partner, and shall be indemnified and held harmless by the Partners with respect to such services, except with respect to willful misconduct or gross negligence.

**11.11 Powers of Limited Partners.** The Limited Partners shall take no part in or interfere in any manner with the conduct or control of the Partnership business and shall have no right or authority to act for or to bind the Partnership. The Partnership may engage Limited Partners or persons associated with them for specific purposes and may otherwise deal with such Limited Partners on terms and for compensation to be agreed upon by any such Limited Partner and the Partnership. The exercise of any of the rights and powers of the Limited Partners pursuant to the terms of this Agreement shall not be deemed taking part in the day-to-day affairs of the Partnership or the exercise of control over Partnership affairs.

**11.12 Liability of Limited Partners.** A Limited Partner shall not be bound by, or personally liable for, any of the debts, contracts, liabilities, or other obligations of the Partnership or the General Partner, or for any losses of the Partnership in excess of their required capital contribution, and the liability of each Limited Partner shall be limited solely to the amount of his contribution to the capital of the Partnership required by the provisions of Section 7. Notwithstanding any of the foregoing to the contrary, and only to the extent otherwise required by applicable law, a Partner receiving a distribution in part or full return of his aggregate Capital Contribution shall be liable to the Partnership for any sum, not in excess of such amount returned plus interest, necessary to discharge the liabilities of the Partnership to creditors who extended credit or whose claims arose before such distribution, excluding liabilities of the Partnership represented by debt, the repayment of which is secured solely by the Partnership Property.

**12. Loans to the Partnership.** From time to time any Partner, including the General Partner, upon the request of the General Partner, may make optional loans to the Partnership or advance money on its

behalf. Such loans and advances may be in the form of direct loans, payment of sums payable by the Partnership, payments of guarantees of Partnership indebtedness or otherwise. Loans and advances under this Section shall be accounted for as loans and not as capital contributions to the Partnership. All sums loaned or advanced, together with interest on such sums, shall be deemed an obligation of indebtedness from the Partnership to the lending Partner, and such loan or advance shall bear interest at a reasonable rate agreed to by the Partnership and the lending Partner.

**13. Books, Records, Reports, Bank Accounts and Tax Elections.**

**13.1 Books of Account.** At all times during the existence of the Partnership, the General Partner shall keep, or cause to be kept, full and true books of account of the Partnership in accordance with generally accepted accounting principles. The books shall be maintained on such method of accounting, accrual or cash, as the General Partner determines in its discretion to be in the best interests of the Partnership. The books of the Partnership, together with a certified copy of the Certificate, shall be maintained at the principal place of business of the Partnership. During reasonable business hours the Limited Partners and their authorized representatives may inspect and copy the Partnership's books of account.

**13.2 Financial Statements.** At least annually, unaudited financial statements and an annual report of the business of the Partnership shall be prepared at the direction of the General Partner. If a Partner wishes to obtain an audited financial statement, he may cause it to be prepared, but he shall pay all fees and expenses for its preparation.

**13.3 Tax Returns.** In addition to the financial statement and annual report, the General Partner shall cause income tax returns for the Partnership to be prepared and filed with the appropriate authorities and the General Partner shall also cause such reports as may be required by regulatory agencies to be prepared, filed and distributed as required.

**13.4 Dissemination.** The General Partner shall distribute annual reports of the business of the Partnership, financial statements and income tax information to the Limited Partners as soon as is practicable after the close of each fiscal year of the Partnership.

**13.5 Fiscal Year.** The Partnership tax year shall be the calendar year, unless a General Partner elects another fiscal year and obtains the approval of the Internal Revenue Service to such year.

**13.6 Bank Accounts.** All funds of the Partnership shall be deposited in the Partnership name in such bank account or accounts as may be designated by the General Partner. Withdrawals from any such bank account or accounts shall be made upon such signature or signatures as the General Partner may designate.

**14. Transfer of Limited Partnership Interest.**



**14.1 Method of Transfer.** No Transfer of all or part of a Limited Partner's Interest may be effected except as permitted in this Section 14, and then only if a counterpart of the instrument of Transfer, executed and acknowledged by the parties to the Transfer is delivered to the Partnership. A permitted Transfer shall be effective as of the date specified in the instruments of Transfer. This Partnership is formed by those who know and trust one another, who have surrendered certain management rights (in exchange for limited liability in the case of a Limited Partner), or who have assumed management responsibility and risk (in the case of a General Partner) based upon their relationship and trust. Capital is material to the business and investment objectives of the Partnership and its federal tax status. An unauthorized Transfer of a Limited Partner's Interest could create a substantial hardship to the Partnership, jeopardize its capital base, and adversely affect its tax structure. The restrictions on Transfers set forth in this Section are not intended as a penalty, but as a method to protect and preserve existing relationships based upon trust and the Partnership's capital and its financial ability to continue.

**14.2 Transfers by Limited Partners.** Except as expressly provided herein, no Limited Partner may Transfer any part or all of his Interest. Notwithstanding the foregoing and without being subject to the right of first refusal provisions of Section 14.3, a Partner may Transfer all or any part of his Interest to (i) another Partner, (ii) a lineal descendant of both SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN, (iii) a trust of which a majority in interest of the beneficiaries are Partners and/or lineal descendants of both SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN; or (iv) to another partnership or corporation provided that a majority of the voting stock of the corporation or the general partnership interest in the case of a limited partnership or the interest in capital in a general partnership are owned and controlled by SIMON L. BERNSTEIN and/or lineal descendants of SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN.

**14.3 Right of First Refusal.** Notwithstanding the above restrictions on Transfer of Interest, a Limited Partner may Transfer all or any part of his Interest, other than by gift or devise, pursuant to a Bona Fide offer as defined in Section 14.3.2, and in such instance the Partnership shall have a right of first refusal to purchase any Interest which any Limited Partner may wish to Transfer, on the terms and subject to the conditions set forth in Section 14.3.1 through 14.3.3:

14.3.1 In the event that any Limited Partner receives a Bona Fide Offer, as herein defined, from a third party (the "Proposed Assignee") to purchase all or any portion of his Interest and he is willing to accept such Bona Fide offer, that Limited Partner (the "Offeror-Limited Partner") shall promptly send written notice (the "Notice") to the General Partner, offering to sell his Interest to the Partnership at the same price and upon the same terms and conditions that are contained in the Bona Fide Offer. The Notice shall contain a true and complete copy of the Bona Fide Offer, the price, the portion of the Interest to be sold, and all terms and conditions and the name and addresses, both home and office, and businesses or other occupations of the Proposed Assignee.

14.3.2 As used in this Agreement, "Bona Fide Offer" means an offer in writing, signed by the Proposed Assignee, who must be a Person financially capable of carrying out the terms of the Bona Fide Offer, in a form legally enforceable against the Proposed Assignee.

14.3.3 Whenever an Offeror-Limited Partner gives the Partnership notice of a Bona Fide Offer to purchase his Interest, the following procedure shall be complied with:

14.3.3.1 For a period of ten days from its receipt of the Notice, the Partnership shall have the option to notify the Offeror-Limited Partner that it intends to purchase the Interest.

14.3.3.2 If the Partnership does not give the Offeror-Limited Partner notice within the prescribed time period that it will purchase the Interest covered by the Bona Fide Offer, the Offeror-Limited Partner shall have the right to accept the Bona Fide Offer and sell the Interest subject to the provisions and restrictions of this Agreement, but only in strict accordance with all of the terms of the Bona Fide Offer and only if the sale is fully consummated within 45 days after the mailing of the Notice. If the Interest is not sold to the Proposed Assignee pursuant to the Bona Fide Offer within that 45 day period, then, before disposing of the Interest the Offeror-Limited Partner shall again be obligated to reoffer the Interest to the Partnership pursuant to the terms of this Section.

14.3.3.3 If the Partnership exercises its option to purchase the Interest a closing shall be held within 15 days after the Partnership gives notice of its election to exercise the option to purchase. The closing shall be on the basis of the terms and other provisions of the Bona Fide Offer.

**14.4 Rights of Transferees.** No transferee of the Interest of any Limited Partner, including transferees described in Sections 14.2 or 14.3, shall have the right to become a Substitute Limited Partner, unless:

14.4.1 His transferor has stated such intention in the instrument of assignment.

14.4.2 The transferee has executed an instrument reasonably satisfactory to the General Partner accepting and adopting the terms and provisions of this Agreement.

14.4.3 The transferor or transferee pays to the Partnership any reasonable expenses in connection with the admission of the transferee as a Limited Partner.

14.4.4 The transferor and transferee furnish the Partnership with the transferee's tax identification number, sufficient information to determine the transferee's initial tax basis in the Interest transferred, and any other information reasonably necessary to permit the Partnership to file all required federal and state tax returns and other legally required information statements or returns. Without limiting the generality of the foregoing, the Partnership shall not be required to make any distribution otherwise provided for in this Agreement with respect to any transferred Partnership Interest (without regard to whether the transferee is admitted as a Substitute Limited Partner) until it has received such information.

14.4.5 In the case of an assignee or transferee who is not otherwise a Partner, the General Partner, in its sole, absolute and unfettered discretion, consents to such person becoming a

Substitute Limited Partner, including assignees of Partnership Interests whose interest arises by reason of the death of a Partner.

The assignor of a Limited Partnership Interest shall not act for or on behalf of the assignee of the Limited Partnership Interest who does not become a Substitute Limited Partner, and until an assignee of a Limited Partnership Interest is admitted as a Substitute Limited Partner, both the Partnership and the Partners shall be entitled, but not required, to treat the transferor of the Partnership Interest as the absolute owner thereof in all respects. An assignee of a Limited Partnership Interest who does not become a Substitute Limited Partner, unless otherwise a Partner, does not become a Partner and is not entitled to exercise the rights of a Partner.

**14.5 General Partner's Acquisition of Limited Partner Interest.** If a General Partner should acquire any Limited Partner Interest, that General Partner with respect to that Interest shall become a Limited Partner and enjoy all of the rights and be subject to all of the obligations and duties of a Limited Partner to the extent of such Interest.

**14.6 Income/Loss Allocations Upon Transfer.** Unless otherwise agreed between the transferor and the transferee, upon the Transfer of an Interest the Profits and Losses attributable to the Interest transferred shall be allocated between the transferor and the transferee as of the date set forth in the instrument of Transfer, and such allocation shall be based upon the number of days during the applicable fiscal year of the Partnership that the Interest transferred was held by each of them, without regard to the results of Partnership activities during the period in which each was the holder. All distributions with respect to such Interest shall be made only to the holder of record of the Interest on the date of distribution.

**15. Death, Incompetency, Bankruptcy or Dissolution of a Limited Partner.**

**15.1 Individual Limited Partner.** Upon the death, adjudication of bankruptcy, insolvency or legal incompetency of an individual Limited Partner, his personal representative shall have all the rights of a Limited Partner for the purposes of settling or managing his estate and such power as the decedent, bankrupt or incompetent possessed to constitute a successor as an assignee of his Interest in the Partnership and to join with such assignee in making application to the General Partner to have such assignee become a Substitute Limited Partner.

**15.2 Other Limited Partners.** Upon the adjudication of bankruptcy, insolvency, dissolution or other cessation to exist as a legal entity of a Limited Partner not an individual, the authorized representative of such entity shall have all of the rights of a Limited Partner for the purpose of effecting the orderly winding up and dissolution of the business of such entity and such power as such entity possessed to constitute a successor as an assignee of its Interest in the Partnership and to join with such assignee in making application to the General Partner to have such assignee become a Substitute Limited Partner.

**16. Resignation, Removal and Election of a General Partner; Assignment; Transfer.**



**16.1 Substitution for a General Partner.** The General Partner may not admit any Person as a substitute General Partner.

**16.2 Resignation of a General Partner.** A General Partner may resign as such by delivering thirty (30) days advance written notice of its resignation to all Partners.

**16.3 Removal of a General Partner.** A General Partner shall be removed and cease to be a General Partner of the Partnership:

16.3.1 If (a) the General Partner being removed is in default of a material provision of this Agreement and (b) has not cured such default within 30 days after written notice of such fact is given to the General Partner sought to be removed and to all other Partners by Limited Partners owning at least 75% of the Interests owned by the Limited Partners. Written notice pursuant to this section shall set forth the day upon which the removal is to become effective if the default is not cured. However, the removal of a General Partner shall not take effect unless and until that General Partner is released from all liability by all lenders who have made loans to the Partnership, including loans made to the General Partner, on behalf of the Partnership. Such release shall be evidenced by written instruments executed by the lenders and any releases of liability shall extend to such General Partner in his capacity as such and individually. The removal of a General Partner shall be effective on the later of the date set forth in the notice or the date of delivery of the releases to the General Partner.

16.3.2 The occurrence of an Event of Withdrawal.

**16.4 Liability of General Partner After Resignation or Removal.** If a General Partner resigns or is removed in accordance with the provisions of this Agreement, his liability as a General Partner shall cease upon resignation or removal as provided in the Act, and the Partnership shall promptly take all actions reasonably necessary under the Act to cause such cessation of liability. The Partnership shall indemnify the General Partner with respect to any such liability. However, claims, demands, liabilities, costs and damages held against or incurred by the General Partner in violation of the terms of this Agreement shall be held as an offset against the General Partner's Interest.

**16.5 Interest of a General Partner After Resignation or Removal.**

16.5.1 The resignation or removal of a General Partner shall not affect its rights as the owner of any Limited Partnership Interest.

16.5.2 Subject to the provisions of Section 16.5.3, upon the resignation or removal of a General Partner, the Interest which he had as a General Partner in Profits and Losses and distributions of Net Cash from Operations and Net Cash From Sales or Refinancings shall be retained by him and be converted into a "Special Limited Partner's" Interest and the Partnership shall take all actions necessary to admit such General Partner as a Special Limited Partner with respect to such converted Interest. Such conversion shall not, however, result in the General Partner becoming a Substituted Limited Partner with respect to such Interest. As a Special Limited Partner, the former General Partner shall be sent copies

of all notices, reports and other information furnished to Limited Partners by the General Partner or the Partnership.

16.5.3 Upon the resignation or removal of:

16.5.3.1 A General Partner leaving the Partnership with one or more General Partners whose total Interest in the Profits and Losses of the Partnership would be less than 1%, the Interest of the resigned or removed General Partner in such portion of the Partnership's Profits and Losses which is necessary to bring the total Interest of the remaining General Partners in the Profits and Losses of the Partnership up to 1% shall be automatically transferred to the remaining General Partner without any payment.

16.5.3.2 One or more General Partners leaving the Partnership without a General Partner and the election of a successor General Partner pursuant to Section 16.6, the rights and interest in 1% of the Partnership's Profits and Losses of the last General Partner who has resigned or been removed, shall be sold to and purchased by his successor as of the date of such resignation or removal at such price as shall be agreed upon between them; provided, however, that if no such agreement is reached within 30 days of the election of a successor then such price shall be determined by arbitration in the State of Florida under the rules of the American Arbitration Association. Within 60 days after the determination of such price it shall be paid in cash together with interest at the then prevailing short-term applicable federal rate under Internal Revenue Code Section 1274. The cost of arbitration shall be paid equally by the successor and the departing General Partner. If any sums payable under this Section to the resigned or removed General Partner are not paid to him when due, then such sums shall be paid to him by the Partnership.

**16.6 Election of a Substitute General Partner.** If there is only one General Partner and he resigns, or is removed in accordance with this Agreement, and if, pursuant to Section 18.1.2, the Limited Partners unanimously elect to continue the business of the Partnership, then a substitute General Partner shall be elected by an Eighty (80%) percent vote of the Limited Partners, and he shall take all actions necessary to continue the business of the Partnership. Notwithstanding the foregoing, if in the written opinion of counsel for the Partnership it is more likely than not that all Limited Partners must agree on a substitute General Partner to avoid a dissolution under the Act, then in lieu of the foregoing Eighty (80%) percent vote, all Limited Partners shall agree to the election of each substitute General Partner. Such election shall be accomplished in the following manner: Any one or more of the Limited Partners shall, promptly after the election to continue, nominate a person or entity for election as the substitute General Partner. Such nominee shall not become the General Partner unless elected by a vote of Eighty (80%) percent (or, One Hundred (100%) percent, as provided above) of the Interests owned by the Limited Partners. In the event that such nominee is not elected, then any one or more of the Limited Partners shall as soon as practicable nominate another substitute General Partner and such procedure shall continue until a substitute General Partner is elected or the Partnership is dissolved pursuant to Section 18.1.

**16.7 Transfer of Interest of a General Partner.** No General Partner may transfer, assign, encumber or otherwise dispose of his Interest as a General Partner in the Partnership except as provided for in this Section 16. All General Partners' Interests in the Partnership pursuant to Section 9 transferred pursuant to Section 16, including for this purpose, but not limited to, conversions to a Special Limited Partner's Interest, are included in the allocations to and distributive shares of the Partners in Section 9 as a Partner's Interest and shall be allocated and distributed to the transferees of such Interest.

**17. Involuntary Transfers of Partnership Interests.** In the event of any Involuntary Transfer, which for this purpose shall include a charging order, by any Partner or assignee of any Partnership Interest, the following procedures shall apply:

17.1 The Partner or assignee deprived or divested of any Partnership Interest by the Involuntary Transfer (the "Transferor") promptly shall give written notice of such Involuntary Transfer in reasonable detail to the Partnership and all Partners other than the Transferor, and the Person(s) who take or propose to take any interest in such Partnership Interest (for purposes of this Section 17, such Person(s) are referred to hereinafter as the "Transferee" and such Partnership Interest referred to hereinafter as the "Subject Partnership Interest") as a result of such Involuntary Transfer shall hold such interest subject to the rights of the Partnership as set forth in this Section 17.

17.2 Upon receipt of the notice referred to in the preceding subparagraph or upon discovery by the General Partner of such Involuntary Transfer by the General Partner, the Partnership shall have the irrevocable option, exercisable at the sole discretion of the General Partner, but not the obligation, for a period of sixty (60) days following receipt of such notice or such discovery, to purchase all or any part of the Subject Partnership Interest, pursuant to the terms set forth in this Section 17. All exercises of such option shall be in writing, shall specify the portion of the Subject Partnership Interest to be purchased, and shall be effective upon receipt thereof by the Transferee.

17.3 The closing for any such sale of the Subject Partnership Interest to the Partnership shall be held at the offices of the Partnership no later than forty-five (45) days after the receipt by the Transferee of the notice exercising the Partnership's irrevocable option to purchase such Subject Partnership Interest. The purchase price of any Subject Partnership Interest purchased pursuant to this Section 17 shall be the fair market value of the Subject Partnership Interest, taking into account all potential discounts for lack of control, lack of marketability and other relevant valuation factors that would be applicable to a sale of the Subject Partnership Interest to a party unrelated and unaffiliated with any existing Partner or assignee, as determined by a reasonably qualified appraiser selected by the Partnership.

17.4 The valuation date for the determination of the purchase price shall be the first day of the month following the month in which notice is given pursuant to Section 17.2 above.

17.5 The purchase price shall be paid by the Partnership by making and delivering to the Transferor or the Transferee, as the case may be, of an unsecured ten (10) year nonrecourse promissory note. Interest on such note shall be payable at the long-term applicable federal rate under Internal

Revenue Code Section 1274. The first installment will be due and payable on the first day of the calendar year following the closing, and subsequent annual installments, with accrued interest, will be due and payable on the first day of each succeeding calendar year until the entire amount of the obligation is paid. The Partnership shall have the right to prepay all or any part of the note at any time without penalty.

17.6 If the Partnership does not exercise its option to purchase all or part of the Subject Partnership Interest under this Section 17, the remaining Partners within the same sixty day exercise period shall have the right but not the obligation to purchase as set forth in this Section 17 in proportion to their Partnership Interests in the manner so set forth. However, to the extent that one or more of the Partners declines to exercise such Partner's right, the remaining Partners shall be offered the right but not the obligation, on a pro-rata basis, to purchase the remaining portion of the Subject Partnership Interest. Such Partners may provide written notice of exercise prior to the expiration of the period notwithstanding that the Partnership may still exercise its option, and such notice may provide that the portion sought to be purchased is the maximum portion available to be purchased by such Partner, with such notice to be effective only if and to the extent that the Partnership does not preempt such Partner by exercising its option.

17.7 In the event the Partnership and the Partners do not purchase all of the Subject Partnership Interest involved in an Involuntary Transfer, the Transferee shall become an assignee of the Subject Partnership Interest, except as admitted as a Substitute Limited Partner in accordance with the terms of this Agreement, provided, however, if a third party obtains a charging order, its rights shall be limited accordingly.

17.8 For purposes of this Section 17, the term "Partner or Assignee" shall include the beneficiaries of a trust that is a Partner or assignee of a Partnership Interest, and the term "Partnership Interest" shall include the beneficial interests of the beneficiaries of a trust that is a Partner or assignee of a Partnership Interest.

17.9 Neither the Transferee of an Involuntary Transfer nor the Transferor will have the right to vote on Partnership matters during the period when the option to purchase granted under this Section 17 may be exercised nor during the period subsequent to exercise and prior to the closing thereunder, and in regard to such voting and any particular voting threshold percentages described in this Agreement such Partnership Interest shall be deemed not to exist.

## **18. Dissolution and Winding up of Partnership.**

**18.1 Dissolution of Partnership.** The Partnership shall be dissolved upon the first to occur of any of the following events:

18.1.1 December 31, 2058.

18.1.2 The happening of an Event of Withdrawal of a General Partner authorized hereunder to carry on the business of the Partnership, unless

18.1.2.1 at the time there is at least one other General Partner authorized hereunder to carry on the business of the Partnership and such General Partner does carry on the business of the Partnership; or

18.1.2.2 within ninety (90) days of the Event of Withdrawal, (a) all of the then Partners agree in writing to continue the business of the Partnership and to elect one or more additional General Partners under the procedures of Section 16.6, and (b) one or more additional General Partners are elected under the procedures of Section 16.6.

18.1.3 The Partnership becoming insolvent or bankrupt.

18.1.4 The unanimous vote to dissolve of all Partners.

**18.2 Winding Up of Partnership.** Upon the dissolution of the Partnership pursuant to Section 18.1, the General Partner, or if there is no General Partner, a substitute General Partner elected by vote of 51% of the Interests owned by the Limited Partners, shall take full account of the Partnership's assets and liabilities and the assets shall be liquidated as promptly as is consistent with obtaining their fair value, and the proceeds of such liquidation therefor shall be applied and distributed as provided in Section 10.3.

**18.3 Survival of Obligations.** Except as otherwise provided in this Agreement, no dissolution of the Partnership shall relieve, release or discharge any Partner or any of his successors, assigns, heirs or legal representatives, from any previous breach or default of, or any obligation previously incurred or accrued under, any provision of this Agreement, and any and all such liabilities, claims, demands or causes of action arising from any such breaches, defaults and obligations shall survive such dissolution and termination.

**18.4 Termination.** Upon compliance with Section 18.2, the General Partner shall file or cause to be filed a certificate of cancellation of the Certificate and the Partnership shall then be terminated.

## **19. Amendment of the Certificate and Agreement.**

**19.1 When Required.** This Agreement and the Certificate shall be amended by the General Partner without any additional consent of the Limited Partners when required by law whenever:

19.1.1 There is a change in the name of the Partnership or the amount or character of the contribution of any Partner including, but not limited to, withdrawal or reduction, pursuant to this Agreement.

19.1.2 A person ceases to be, is substituted as, or becomes a General or Limited Partner.



19.1.3 There is a false or erroneous statement in the Certificate, provided the amendment does not adversely affect the interest of the Limited Partners and the General Partner has obtained an opinion of its counsel to that effect.

19.1.4 In the opinion of counsel for the Partnership, it is necessary or appropriate to satisfy a requirement of the Code with respect to partnerships, provided such amendments do not adversely affect the interests of the Limited Partners, and the General Partner has obtained an opinion of its counsel to that effect, and any amendment in this regard shall have retroactive effect to the date of this Agreement.

**19.2 Limitation.** Except as provided in Section 19.1, amendments shall only be made with the approval of Limited Partners as provided in Section 19.3. No amendment shall be made under Section 19 which would adversely affect the federal income tax treatment to be afforded Partners or adversely affect the liabilities of the Limited Partners or change the method of the allocation of Profits and Losses or preferences or distributive shares without full disclosure to the Partners and unless all of the Partners consent to such amendment.

**19.3 Consent of Limited Partners.** The General Partner shall obtain the written consent or approval or vote of Limited Partners owning in the aggregate at least Eighty (80%) percent of the Limited Partnership Interests with respect to any amendment other than an amendment allowed or permitted by Sections 19.1 and 19.2.

**20. Conflict of Interest Waiver.** The Partners and the Partnership acknowledge that the law firm of Tescher & Spallina, P.A. has represented the Partnership in connection with the drafting of this Agreement and the formation and structuring of the Partnership, and that said law firm also represents one or more of the Partners and owners of interests in entity Partners both in context of this Partnership and other matters (namely, SIMON L. BERNSTEIN, SHIRLEY BERNSTEIN, SHIRLEY BERNSTEIN FAMILY FOUNDATION, INC., and BERNSTEIN HOLDINGS, LLC). The Partnership and the Partners acknowledge that they have been advised that there are material income tax consequences and economic ramifications from being a Partner in the Partnership, that they fully understand the tax consequences and economic ramifications of a Partner's investment in the Partnership, and that they have been encouraged to consult with separate and independent counsel to advise them on Partnership and Partner issues including this Agreement and the formation of the Partnership. The Partnership and the Partners hereby waive any conflicts of interest with respect to the foregoing law firm's representation of the Partnership and the afore described Partners and owners of interests in entity Partners, in connection with the services set forth in this Section.

**21. Miscellaneous.**

**21.1 Notices.** Any notices, payments, demand, offer or communication required or permitted to be given by any provision of this Agreement shall be deemed to have been delivered and given for all purposes (a) if the same is delivered personally, or (b) whether or not the same is actually received, if sent by registered or certified mail, postage and charges prepaid, addressed as follows:

21.1.1 If to a General Partner, at BERNSTEIN HOLDINGS, LLC, 950 Peninsula Corporate Circle, Suite 310, Boca Raton, Florida 33487, or such other address as the General Partner may from time to time specify by written notice to the other Partners.

21.1.2 If to a Limited Partner, at BERNSTEIN FAMILY INVESTMENTS, LLLP, 950 Peninsula Corporate Circle, Suite 310, Boca Raton, Florida 33487, or to such other address as such Partner may from time to time specify by written notice to the General Partner, which other address shall be noted by the General Partner on the records of the Partnership.

21.1.3 If to any other Person, at the address of such person as shown by the Partnership's records.

**21.2 Captions.** Captions contained in this Agreement are for reference purposes only and are in no way intended to describe, interpret, define or limit the scope, extent or intent of this Agreement or any of its provisions.

**21.3 Severability.** Every provision of this Agreement is severable. If any term or provision is held to be illegal or invalid for any reason, such illegality or invalidity shall not affect the validity of the remainder of this Agreement or any other provision.

**21.4 Right to Rely Upon the Authority of the General Partner.** No person dealing with a General Partner shall be required to determine his authority to make any commitment or undertaking on behalf of the Partnership, nor to determine any fact or circumstance bearing upon the existence of his authority. In addition, no purchaser of any asset owned by the Partnership shall be required to determine the sole and exclusive authority of the General Partner to sign and deliver on behalf of the Partnership any such instrument of transfer, or to see to the application or distribution of revenues or proceeds paid or credited to the Partnership, unless such purchasers shall have received written notice from the Partnership affecting the same.

**21.5 Litigation.** The General Partner shall prosecute, defend and settle such actions at law or in equity as they may deem in their sole and absolute discretion to be necessary to enforce or protect the interest of the Partnership. The Partnership and the General Partner shall respond to any final decree, judgment or decision of a court of competent jurisdiction or board or authority having jurisdiction in the matter.

**21.6 Applicable Law.** The laws of the State of Florida shall govern the validity of this Agreement, the construction of its terms and the interpretation of the rights and duties of the parties.

**21.7 Counterpart Execution.** This Agreement may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed together and shall constitute but one Agreement.

**21.8 Binding Effect.** Each and every covenant, term, provision and agreement contained in this Agreement shall be binding upon and inure to the benefit of the successors and assigns of the respective parties.

**21.9 Right to Rely Upon Authority of Person Signing Agreement.** In the event that a Limited Partner is an estate, a trust with or without disclosed beneficiaries, partnership, limited partnership, joint venture, corporation, or any entity other than a natural person, the Partnership and the General Partner shall (a) not be required to determine the authority of the Person signing this Agreement or any amendment to make any commitment or undertaking on behalf of such entity, nor to determine any fact or circumstance bearing upon the existence of his authority; (b) not be required to see to the application or distribution of revenues or proceeds paid or credited to the Person signing the Agreement or any amendment on behalf of such entity; (c) be entitled to rely upon the authority of the Person signing this Agreement or any amendment with respect to voting of the Partnership Interests of such entity and with respect to the giving of consent on behalf of such entity or any other Person in connection with any matter for which consent is permissible or required under this Agreement; and (d) be entitled to rely upon the authority of any general partner, joint venturer, co-or successor trustee or president, vice president, or other officer, as the case may be of any such entity the same as though such Person were the Person originally executing this Agreement or any amendment on behalf of such entity.

**21.10 Rights of Nonrecourse Creditors.** A creditor who makes a nonrecourse loan to the Partnership shall not have or acquire, at any time as a result of making any loan or advance, any direct or indirect interest in the profits, capital, or property of the Partnership other than, if applicable, as a secured creditor.

**21.11 Number and Gender.** Whenever the singular number is used in this Agreement and when required by the context, the same shall include the plural, and the masculine gender shall include the feminine and neuter genders.

**21.12 Entire Agreement.** This Agreement constitutes the entire Agreement of the parties with respect to matters set forth in this Agreement and supersedes any prior understanding or agreement, oral or written, with respect thereto.

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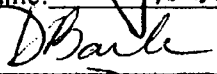


IN WITNESS WHEREOF, this Agreement of Limited Partnership has been executed as of the date set forth in the preamble.

Witnessed by (as to all):

GENERAL PARTNER:


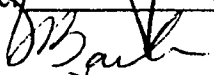
BERNSTEIN HOLDINGS, LLC, a Florida limited liability company

  
Print Name: Robert Spence  
  
Print Name: Diana Banks

By:   
SIMON L. BERNSTEIN, Manager

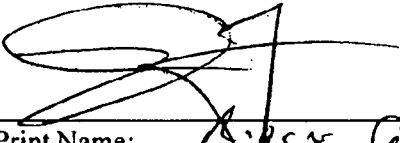
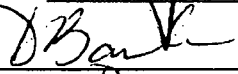
LIMITED PARTNERS:

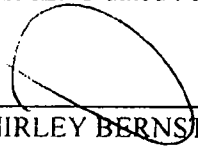
SIMON L. BERNSTEIN TRUST AGREEMENT dated May 20, 2008

  
Print Name: Robert Spence  
  
Print Name: Diana Banks

By:   
SIMON L. BERNSTEIN, Trustee

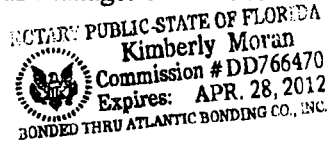
SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008

  
Print Name: Robert Spence  
  
Print Name: Diana Banks

By:   
SHIRLEY BERNSTEIN, Trustee

STATE OF FLORIDA :  
 : SS.  
COUNTY OF PALM BEACH:

The foregoing instrument was acknowledged before me this 20 day of May, 2008, by SIMON L. BERNSTEIN, Trustee of the SIMON L. BERNSTEIN TRUST AGREEMENT dated May 20, 2008, and as Manager of BERNSTEIN HOLDINGS, LLC.



Kimberly Moran  
Signature - Notary Public

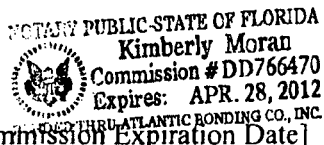
[Seal with Commission Expiration Date]

\_\_\_\_\_  
Print, type or stamp name of Notary Public

Personally Known  or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

STATE OF FLORIDA :  
 : SS.  
COUNTY OF PALM BEACH:

The foregoing instrument was acknowledged before me this 20 day of May, 2008, by SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008.



Kimberly Moran  
Signature - Notary Public

[Seal with Commission Expiration Date]

\_\_\_\_\_  
Print, type or stamp name of Notary Public

Personally Known  or Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

F:\WPDATA\drf\Bernstein, Shirley & Simon\Bernstein Family Investments, LLLP\Bernstein Investments, LLLP Partnership Agreement.wpd

**SCHEDULE "A"**

<b><u>Name:</u></b>	<b><u>% Interest</u></b>	<b><u>Cash</u></b>
<b><u>General Partner:</u></b>		
BERNSTEIN HOLDINGS, LLC	<u>1 %</u>	<u>\$10.00</u>
<b><u>Limited Partners:</u></b>		
SIMON L BERNSTEIN, Trustee of the SIMON L. BERNSTEIN TRUST AGREEMENT dated May 20, 2008	<u>49.5 %</u>	<u>\$495.00</u>
SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008	<u>49.5 %</u>	<u>\$495.00</u>

NOTE: The foregoing valuations and percentage interests are subject to adjustment based on variations in value of contributed property from the values scheduled here and the actual fair market value of such contributed property on the date of transfer to the Partnership.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SHIRLEY BERNSTEIN File No. 502011CP000653XXXX SB  
Deceased.

**INVENTORY**

The undersigned personal representative of the estate of SHIRLEY BERNSTEIN, deceased, who died on December 8, 2010, and whose social security number is XXX-XX-9749, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



Estate of Shirley Bernstein  
File No. 502011CP000653XXXX SB  
INVENTORY

PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Furniture, furnishings, household goods and personal effects	\$ <u>25,000.00 (est.)</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES \$ <u>25,000.00</u>	

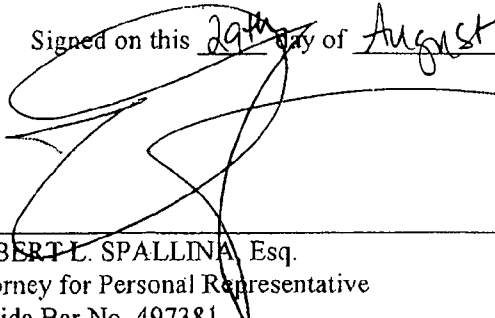
All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]


NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 29th day of August, 2011.

  
 \_\_\_\_\_  
 ROBERT L. SPALLINA, Esq.  
 Attorney for Personal Representative  
 Florida Bar No. 497381  
 Tescher & Spallina, P.A.  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431  
 Telephone: (561) 997-7008

  
 \_\_\_\_\_  
 SIMON BERNSTEIN, Personal Representative



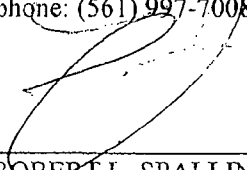
**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Inventory was furnished by U.S. certified mail to:

Florida Department of Revenue  
5050 W. Tennessee St., Bldg. K  
Tallahassee, FL 32399-0100

on this 8 day of SEP, 2011.

TESCHER & SPALLINA, P.A.  
Attorneys for the Personal Representative  
of the Estate of Shirley Bernstein  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: (561) 997-7008

BY:   
ROBERT L. SPALLINA, ESQ.  
Florida Bar No. 497381



**LIMITED LIABILITY COMPANY**

**OPERATING AGREEMENT**

**of**

**BERNSTEIN HOLDINGS, LLC**

**a Florida limited liability company**

**OPERATING AGREEMENT OF  
BERNSTEIN HOLDINGS, LLC**

This Limited Liability Company Agreement (the "Agreement") is made and entered into as of the 20 day of May, 2008, by and among BERNSTEIN HOLDINGS, LLC (the "Company"); and SIMON L. BERNSTEIN, Trustee of the SIMON L. BERNSTEIN TRUST AGREEMENT dated May 20, 2008, SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN, Co-Trustees and ROBERT L. SPALLINA, Independent Trustee of the ELIOT BERNSTEIN FAMILY TRUST dated May 20, 2008, SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN, Co-Trustees, and ROBERT L. SPALLINA, Independent Trustee of the JILL IANTONI FAMILY TRUST dated May 20, 2008, and SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN, Co-Trustees, and ROBERT L. SPALLINA, Independent Trustee of the LISA S. FRIEDSTEIN FAMILY TRUST dated May 20, 2008, and any subsequent transferee as the Members ("Members"). The Members are herein sometimes referred to individually as a "Member" and collectively as "Members."

WITNESSETH:

WHEREAS, Articles of Organization for **BERNSTEIN HOLDINGS, LLC** were filed with the Florida Department of State on February 6, 2008.

WHEREAS, the Members desire to reduce their agreements to writing, to set forth the rights and obligations of the Members and the Manager.

NOW, THEREFORE, the Members and the Company hereby agree as follows:

**ARTICLE I**

**DEFINITIONS**

The following terms used in this Agreement shall have the following meanings:

(a) "**Act**" shall mean the Florida Limited Liability Company Act at F.S § 608.401, *et seq* and all amendments to the Act.

(b) "**Articles of Organization**" shall mean the Articles of Organization of **BERNSTEIN HOLDINGS, LLC**, as filed with the Department of State of Florida on February 6, 2008, and as may be amended from time to time.

(c) "**Capital Contribution**" shall mean any contribution to the capital of the Company in cash or the fair market value of property by a Member whenever made, net of any liabilities secured by such contributed property.



(d) “*Capital Account*” as of any given date shall mean the Capital Contribution to the Company by a Member as adjusted up to such date pursuant to Article VIII.

(e) “*Code*” shall mean the Internal Revenue Code of 1986 or corresponding provisions of subsequent superseding federal revenue laws.

(f) “*Company*” shall refer to **BERNSTEIN HOLDINGS, LLC**, a limited liability company formed under the laws of the State of Florida.

(g) “*Distributable Cash*” shall mean all cash, revenues and funds received by the Company from Company operations, less the sum of the following to the extent paid or set aside by the Company: (i) all principal and interest payments on indebtedness of the Company and all other sums paid to lenders; (ii) all cash expenditures incurred in the normal operation of the Company’s business; and (iii) such Reserves as the Managers deem reasonably necessary for the proper operation of the Company’s business.

(h) “*Entity*” shall mean any general partnership, limited liability partnership, limited partnership, limited liability limited partnerships, limited liability company, corporation, joint venture, trust, business trust, cooperative, association, foreign trust or foreign business organization.

(i) “*Gifted Member*” shall mean any Member who gifts, bequeaths or otherwise transfers for no consideration (by operation of law or otherwise, except with respect to bankruptcy) all or any part of its Membership Interest.

(j) “*Initial Capital Contribution*” shall mean the initial contribution to the capital of the Company pursuant to this Agreement.

(k) “*Interest*” shall mean “Percentage Interest” unless otherwise specifically agreed or in the case of special allocations.

(l) “*Majority Interest*” shall mean the Interests of Members, which in the aggregate exceed 50% of all Interests.

(m) “*Manager*” shall mean one or more managers designated as such pursuant to this Agreement or by subsequent vote of the Members. References to the Manager in the singular or as him, her, it, itself, or other like references shall also, where the context so requires, be deemed to include the plural or the masculine or feminine reference, as the case may be. Any Person may be named a Manager pursuant to this Agreement.

(n) “*Member*” shall mean each of the parties who executes a counterpart of this Agreement as a Member and each of the parties who may hereafter become Members. To the extent a Manager has purchased a Membership Interest in the Company, he will have all the rights of a Member with respect to such Membership Interest, and the term “Member” as used herein shall include a Manager to the extent he has purchased such Membership Interest in the Company. If a Person is a Member immediately prior to the purchase or other acquisition by such Person of an Transferee Interest, such Person shall

have all the rights of a Member with respect to such purchased or otherwise acquired Membership Interest or Transferee Interest, as the case may be.

(o) “**Membership Interest**” shall mean a Member’s entire interest in the Company including such Member’s Transferee Interest and, the right to participate in the management of the business and affairs of the Company, including the right to vote on, consent to, or otherwise participate in any decision or action of or by the Members granted pursuant to this Agreement and the Act.

(p) “**Net Income**” and “**Net Losses**” shall mean the income, gain, loss, deductions and credits of the Company in the aggregate or separately stated, as appropriate, determined in accordance with sound accounting principles employed under the cash method of accounting at the close of each fiscal year on the Company’s tax return filed for federal income tax purposes.

(q) “**Operating Agreement**” (or “**Agreement**”) shall mean this Operating Agreement of **BERNSTEIN HOLDINGS, LLC**, as originally executed and as amended from time to time.

(r) “**Percentage Interest**” shall mean, for any Member, the percentage interest that the Capital Account of the Member bears to the total Capital Accounts of all of the Members of the Company, as set forth at Section 9.1 herein, and Exhibit A, as may be changed from time to time by the unanimous vote of the Members.

(s) “**Person**” shall mean any individual or Entity, and the heirs, executors, administrators, legal representatives, successors, and assigns of such “Person” where the context so permits.

(t) “**Reserves**” shall mean funds set aside or amounts allocated to reserves which shall be maintained in amounts reasonably deemed sufficient by the Managers for working capital and to pay taxes, insurance, debt service or other costs or expenses incident to the ownership or operation of the Company’s business.

(u) “**Selling Member**” shall mean any Member or Transferee which sells, assigns, pledges, hypothecates or otherwise transfers for consideration all or any portion of its Membership Interest or Transferee Interest.

(v) “**Transferee**” shall be person who has not been admitted by the Company as a Member Partner, but, by virtue of a Transfer of an Interest in the Company to said person, said person is entitled to a pro rata share of one or more of the Company’s items of income, losses, credits, and distributions of the Company’s assets pursuant to this Agreement and the Act, but said person shall not have, and is not entitled to any right to participate in the management or affairs of the Company, including, the right to vote on, consent to or otherwise participate in any decision of the Members or Manager.

(w) “**Transferring Member**” shall collectively mean a Selling Member and a Gifting Member.

(x) “**Treasury Regulations**” shall include proposed, temporary and final regulations promulgated under the Code.

## ARTICLE II

### FORMATION OF COMPANY

#### 2.1 *Organization.*

**BERNSTEIN HOLDINGS, LLC**, has been organized as a Florida limited liability company by executing and delivering the Articles of Organization to the Florida Department of State in accordance with and pursuant to the Act.

#### 2.2 *Name.*

The name of the Company is **BERNSTEIN HOLDINGS, LLC**, and all business of the Company shall be conducted under that name unless a majority of the Members agree to the filing and use of a fictitious name.

#### 2.3 *Principal Place of Business.*

The initial principal place of business of the Company shall be 950 Peninsula Corporate Circle, Suite 310, Boca Raton, Florida 33487. The Company may locate its places of business and registered office at any other place or places as the Manager may deem advisable.

#### 2.4 *Registered Office and Registered Agent.*

The Company's initial registered office shall be at the office of its registered agent in Florida, and the name of its initial registered agent shall be Donald R. Tescher, Esq. 2101 Corporate Blvd., Suite 107, Boca Raton, Florida, 33431. The registered office and registered agent may be changed by filing the address of the new registered office and/or the name of the new registered agent with the Florida Department of State pursuant to the Act.

#### 2.5 *Term.*

The term of the Company has filed Articles of Organization with the Florida Department of State, and shall have perpetual existence, unless the Company is earlier dissolved in accordance with either the provisions of this Agreement or the Act.

## ARTICLE III

### BUSINESS OF COMPANY

The business of the Company shall be to engage in management of investments, and closely-held business or real estate ventures, and such lawful activities as are reasonably necessary or useful to the furtherance of the forgoing purpose (the "Business").

## ARTICLE IV

### NAMES AND ADDRESSES OF MEMBERS

The names of the Members are listed on Exhibit A attached hereto and incorporated herein, and the addresses of the members are 950 Peninsula Corporate Circle, Suite 310, Boca Raton, Florida 33487, as amended from time to time.

## ARTICLE V

### RIGHTS AND DUTIES OF MANAGERS

#### 5.1 *Management.*

5.1.1 *General.* The business and affairs of the Company shall be managed by its Managers. The Managers shall direct, manage, and control the business of the Company. Except for situations in which the approval of the Members is expressly required by this Agreement or by nonwaivable provisions of the Act, the Managers shall have exclusive, sole, full and complete authority, power and discretion to manage and control the business, affairs and properties of the Company, to make all decisions regarding those matters, and to perform any and all other acts or activities customary or incident to the management of the Company's business. At any time when there is more than one Manager, any one Manager may take any action permitted to be taken by the Managers, unless the approval of more than one of the Managers is expressly required pursuant to this Agreement or the Act. The Managers may create a Board of Directors, and may also appoint individuals with or without titles, including the titles of General Manager, Executive Director, President, Vice President, Treasurer, Secretary, and Assistant Secretary, to act on behalf of the Company with such power and authority as the Managers or Board of Directors may delegate to any such Person.

5.1.2 *Initial Managers/Designation of Managers/Voting.* The Members agree that the initial Manager of the Company is SIMON L. BERNSTEIN. Unless otherwise specifically agreed herein, business decisions of the Company shall be made by said Manager. The Members shall vote their Interests such that only the aforementioned person is Manager of the Company. In all events, an individual shall be a Manager only while she or he is a Member who owns voting Interests (and is not a mere Transferee), either directly or indirectly. After proper notice, in the event of death or mental disability or incompetence of the Manager, the Members shall vote on and elect a new Manager.

#### 5.2 *Certain Powers of Managers.*

Without limiting the generality of Section 5.01, the Manager (or, if more than one Manager, then the Managers) shall have power and authority, on behalf of the Company to do the following:

(a) To acquire or lease property from any Person as the Managers may determine, whether or not such Person is directly or indirectly affiliated or connected with any Manager or Member;

(b) To borrow money for the Company from banks, other lending institutions, the Managers, Members, or affiliates of the Managers or Members on such terms as the Managers deem appropriate, and in connection therewith, to hypothecate, encumber and grant security interests in the assets of the Company to secure repayment of the borrowed sums. No debt shall be contracted or liability incurred by or on behalf of the Company except by the Managers, or to the extent permitted under the Act, by agents or employees of the Company expressly authorized to contract such debt or incur such liability by the Managers;

- (c) To purchase liability and other insurance to protect the Company's property and business;
- (d) To hold and own Company real and personal properties in the name of the Company;
- (e) To invest Company funds in time deposits, short-term governmental obligations, commercial paper or other investments;
- (f) To sell or otherwise dispose of all or substantially all of the assets of the Company as part of a single transaction or plan as long as such disposition is not in violation of or a cause of a default under any other agreement to which the Company may be bound;
- (g) To execute on behalf of the Company all instruments and documents, including, without limitation, checks; drafts; notes and other negotiable instruments; mortgages or deeds of trust; security agreements; financing statements; documents providing for the acquisition, mortgage or disposition of the Company's property; assignments, bills of sale; leases; and any other instruments or documents necessary to the business of the Company;
- (h) To employ accountants, legal counsel, managing agents or other experts to perform services for the Company;
- (i) To enter into any and all other agreements on behalf of the Company, in such forms as the Managers may approve; and
- (j) To do and perform all other acts as may be necessary or appropriate to the conduct of the Company's business.

Unless authorized to do so by this Agreement or by the Manager of the Company, no attorney-in-fact, employee or other agent of the Company shall have any power or authority to bind the Company in any way, to pledge its credit or to render it liable for any purpose. No Member shall have any power or authority to bind the Company unless the Member has been authorized by the Manager to act as an agent of the Company in accordance with the previous sentence.

### 5.3 *Liability for Certain Acts.*

Each Manager shall perform his duties as Manager in good faith, in a manner he or she reasonably believes to be in the best interests of the Company, and with such care as an ordinarily prudent person in a like position would use under similar circumstances. A Manager shall not be liable to the Company or to any Member for any loss or damage sustained by the Company or any Member, unless the loss or damage shall have been the result of fraud, deceit, gross negligence, willful misconduct, unlawful acts, or a wrongful taking by the Manager.

### 5.4 *No Exclusive Duty to Company.*

A Member or Manager shall not be required to manage the Company as his or her sole and exclusive function and may have other business interests and engage in activities in addition to those relating to the Company. Neither the Company nor any Member shall have any right, by virtue of this

Agreement, to share or participate in such other investments or activities of a Manager or to the income or proceeds derived therefrom.

**5.5 Bank Accounts.**

The Manager may from time to time open bank accounts in, the name of the Company, and the Manager shall be the sole signatory thereon, unless Members owning a Majority Interest determine otherwise.

**5.6 Indemnity of the Managers, Employees and Other Agents.**

The Company shall, to the maximum extent permitted under the Act, indemnify and make advances for expenses to Managers, its employees, and other agents.

**5.7 Resignation.**

Any Manager of the Company may resign at any time by giving written notice to the Members of the Company. The resignation of any Manager shall take effect upon receipt of notice thereof or at such later date specified in such notice; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. The resignation of a Manager who is also a Member shall not affect the Manager's rights as a Member and shall not constitute a withdrawal of a Member.

**5.8 Removal.**

A Manager shall not be subject to removal by vote of the Members except, if at all, pursuant to the provisions of this Agreement, as it may be amended by agreement of all of the Members.

**5.9 Vacancies.**

To the extent not expressly provided for in Section 5.1.2 "Voting Agreement of Members," and only to said extent, if any: Any vacancy occurring for any reason in the number of Managers of the Company may be filled by the affirmative vote of Members holding a majority of the Percentage Interests present at an election at a meeting of Members called for that purpose or by the Members' unanimous written consent. A Manager elected to fill a vacancy shall be elected for the unexpired term of their predecessor in office and shall hold office until the expiration of such term and until their successor shall be elected and qualified or until the Manager's earlier death, resignation or removal. A Manager chosen to fill a position resulting from an increase in the number of Managers shall hold office until his successor shall be elected and qualified, or until his earlier death, resignation or removal.

**5.10 Salaries.**

Each Manager shall receive annual compensation (the "Management Fee") if such compensation is agreed to by a majority of the Percentage Interest of the Members in writing, and shall be entitled to reimbursement of reasonable and necessary expenses advanced on behalf of the Company.

**ARTICLE VI**



## RIGHTS AND OBLIGATIONS OF MEMBERS

### 6.1 *Limitation of Liability.*

Each Member's liability to the Company shall be limited as set forth in this Agreement, the Act and other applicable law.

6.2 *Company Liability.* A Member will not be personally liable for any debts, obligations, liabilities or losses of the Company, whether arising in contract, tort, or otherwise, solely by reason of being a Member, beyond his respective Capital Contributions or any obligation of the Member under Sections 8.1 and 8.2 hereunder, except as provided in Section 6.7 or as otherwise required by law.

### 6.3 *List of Members.*

Upon the written request of any Member, the Managers shall provide a list showing all of the names, addresses and Membership Interests and Transferee Interests in the Company.

6.4 *Approval of Sale of All Assets.* The Managers shall have the right, to approve the sale, exchange or other disposition of all, or substantially all, of the Company's assets which is to occur as part of a single transaction or plan.

### 6.5 *Company Books.*

The Managers shall maintain and preserve, during the term of the Company, the accounts, books, and other relevant Company documents described in Section 9.9. Upon reasonable written request, each Member and Transferee shall have the right, at any time during ordinary business hours, as reasonably determined by the Manager, to inspect and copy, at the requesting Member's or Transferee's expense, the Company documents required to be maintained under Section 608.4101 of the Act, and such other documents which the Managers, in their reasonable discretion, deem appropriate.

### 6.6 *Priority and Return of Capital.*

Except as may be expressly provided in Article IX, no Member or Transferee shall have priority over any other Member or Transferee, either as to the return of Capital Contributions or as to Net Profits, Net Losses or distributions; provided that this Section shall not apply to loans which a Member has made to the Company.

### 6.7 *Liability of a Member to the Company.*

A Member who receives a distribution or return in whole or in part of its contribution is liable to the Company only to the extent provided by the Act.

## ARTICLE VII

### MEETINGS OF MANAGERS AND MEMBERS

#### 7.1 *Meetings.*

Meetings of the Managers, for any purpose or purposes, may be called by any Manager. Meetings of the Members for any purpose or purposes, may be called by any Members holding at least 51% of the Percentage Interests of the Members.

**7.2 Place of Meetings.**

The Managers may designate any location within the U.S., either within or outside the State of Florida, as the place of meeting for any meeting of the Members. If no designation is made, or if a special meeting be otherwise called, the place of meeting shall be the principal place of business of the Company.

**7.3 Notice of Meetings.**

Except as provided in Section 7.04, written notice stating the place, day and hour of the meeting and the purpose or purposes for which the meeting is called shall be delivered not less than five (5) nor more than thirty (30) days before the date of the meeting, either personally or by mail, by or at the direction of the Managers or Member or Members calling the meeting, to each Member or Manager entitled to vote at such meeting. If mailed, such notice shall be deemed to be delivered two (2) calendar days after being deposited in the United States mail, certified mail return receipt requested, addressed to the Member or to the Manager at its address as it appears on the books of the Company, with postage therein prepaid. Notice may also be given by telegram, teletype or facsimile, or other form of electronic communication. Managers and Members may participate in and hold meetings whereby all conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other. Participation by communications equipment shall constitute presence as the meeting, unless a Member or Manager is participating in the meeting for the express purpose of objecting to the transaction of any business on the ground the meeting is not lawfully called or convened.

**7.4 Meeting of All Members and Meetings of All Managers.** If all of the Members or all of the Managers shall meet at any time and place, and consent to the holding of a meeting at such time and place, such meeting shall be valid without call or notice, and at such meeting lawful action may be taken.

**7.5 Record Date.**

For the purpose of determining Members entitled to notice of or to vote at any meeting of Members or any adjournment thereof, or Members entitled to receive payment of any distribution, or in order to make a determination of Members for any other purpose, the date on which notice of the meeting is mailed or the date on which the resolution declared such distribution is adopted, as the case may be, shall be the record date for such determination of Members. When a determination of Members entitled to vote at any meeting of Members has been made as provided in this Section, such determination shall apply to any adjournment thereof.

**7.6 Quorum.**

Members holding at least fifty percent (50%) of all Percentage Interests, represented in person or by proxy, shall constitute a quorum at any meeting of Members, and if there is more than one Manager then serving, then a majority of the number of the then-serving Managers shall constitute a



quorum at a meeting of the Managers, who shall be represented in person, and shall constitute a quorum at any meeting.

**7.7 Manner of Acting.**

If a quorum is present, the affirmative vote of a majority of all of the Members represented at the meeting, who must hold a majority Percentage Interest in the Company, shall be the act of the Members, unless the vote of a greater or lesser proportion or number is otherwise required by the Act, or by this Agreement. Unless otherwise expressly provided herein or required under applicable law, only Members who have a Membership Interest may vote or consent upon any matter and their vote or consent, as the case may be, shall be counted in the determination of whether the matter was approved by the Members.

**7.8 Proxies.**

At all meetings of Members, a Member may vote in person or by proxy executed in writing by the Member or by a duly authorized attorney-in-fact. Such proxy shall be filed with the Managers of the Company before or at the time of the meeting. No proxy shall be valid after eleven (11) months from the date of its execution, unless otherwise provided in the proxy. Managers shall not be able to vote by Proxies.

**7.9 Action by Members Without a Meeting.**

Action required or permitted to be taken at a meeting of Members may be taken without a meeting if the action is evidenced by one or more written consents describing the action taken, signed by each Member entitled to vote and delivered to the Managers of the Company for inclusion in the minutes or for filing with the Company records. Action taken under this Section is effective when all Members entitled to vote have signed the consent, unless the consent specifies a different effective date.

**7.10 Waiver of Notice.**

When any notice is required to be given to any Member, a waiver thereof in writing signed by the person entitled to such notice, whether before, at, or after the time stated therein, shall be equivalent to the giving of such notice.

**ARTICLE VIII**

**CONTRIBUTIONS TO THE COMPANY AND CAPITAL ACCOUNTS**

**8.1 Members' Initial Capital Contributions.**

Each Member shall contribute such amount as is set forth on the books and records of the Company. No interest shall accrue on any Capital Contribution and the Member shall not have the right to withdraw or be repaid any Capital Contribution except as provided in this Agreement.

**8.2 Additional Contributions.**

A Member may, but shall not be obligated to, make such additional Capital Contributions as shall be determined by the Managers. Such additional Capital Contributions shall be reflected in the Account of the Contributing Member and shall not be a part of any other Member's Capital Account absent written agreement of the Members. After the making of any such determination, the Managers shall give written notice to each Member of the amount of required additional contribution, if any, and each Member may deliver to the Company its pro rata share thereof (in proportion to the *respective* Percentage Interest of the Member on the date such notice is given) no later than thirty (30) days following the date such notice is given. None of the terms, covenants, obligations or rights contained in this Section 8.2 is or shall be deemed to be for the benefit of any person or entity other than the Members and the Company, and no such third person shall under any circumstances have any right to compel any actions or payments by the Managers and/or the Members.

### 8.3 *Capital Accounts.*

(a) A separate Capital Account will be maintained for each Member. Each Member's Capital Account will be increased by (1) the amount of money contributed by such Member to the Company; (2) the fair market value of property contributed by such Member to the Company (net of liabilities secured by such contributed property that the Company is considered to assume or take subject to under Code Section 752); (3) allocations to such Member of Net Profits and Net Losses; and (4) allocations to such Member of income described in Code Section 705(a)(1)(B). Each Member's Capital Account will be decreased by (1) the amount of money distributed to such Member by the Company; (2) the fair market value of property distributed to such Member by the Company (net of liabilities secured by such distributed property that such Member is considered to assume or take subject to under Code Section 752); (3) allocations to such Member of expenditures described in Code Section 705(a)(2)(B); and (4) allocations to the account of such Member of Company loss and deduction as set forth in such Regulations, taking into account adjustments to reflect book value.

(b) In the event of a permitted sale or exchange of a Membership Interest or a Transferee Interest in the Company, the Capital Account of the transferor shall become the Capital Account of the Transferee to the extent it relates to the transferred Membership Interest or Transferee Interest in accordance with Section 1.704-1(b) (2) (iv) of the Treasury Regulations.

(c) The manner in which Capital Accounts are to be maintained pursuant to this Section 8.3 is intended to comply with the requirements of Code Section 704(b) and the Treasury Regulations promulgated thereunder. If the Company determines that the manner in which Capital Accounts are to be maintained pursuant to the preceding provisions of this Section 8.3 should be modified in order to comply with Code Section 704(b) and the Treasury Regulations, then notwithstanding anything to the contrary contained in the preceding provisions of this Section 8.3, the method in which Capital Accounts are maintained shall be so modified; provided, however, that any change in the manner of maintaining Capital Accounts shall not materially alter the economic agreement between or among the Members as set forth in this Agreement.

(d) Except as otherwise required in the Act (and subject to Sections 8.1 and 8.2), no Member or Transferee shall have any liability to restore all or any portion of a deficit balance in such Member's or Transferee's Capital Account.

8.4 *Withdrawal or Reduction of Members' Contributions to Capital.*

(a) A Member or Transferee Interest Holder shall not receive out of the Company's property any part of its Capital Contribution until all liabilities of the Company, except liabilities to Members on account of their Capital Contributions, have been paid or there remains property of the Company sufficient to pay them.

(b) A Member or Transferee Interest Holder, irrespective of the nature of its Capital Contribution, has only the right to demand and receive cash in return for its Capital Contribution.

(c) Notwithstanding anything to the contrary in this Agreement, a Member may withdraw from the Company only at the time or upon the occurrence of an event specified in this Agreement or in the Articles of Organization. No such event is specified in either the Articles of Organization or in this Agreement at the date hereof. A Member which violates the withdrawal prohibition in this Section shall be liable for breach of this Agreement and shall become a Transferee. A withdrawing Member shall not have a right to receive the fair value of receive the withdrawing member's Interest in the Company as of the date of the resignation but rather, shall have only such rights as a Transferee would have to receive distributions as are made by the Company in the discretion of the Managers.

**ARTICLE IX**

**ALLOCATIONS, INCOME TAX, DISTRIBUTIONS, ELECTIONS  
AND REPORTS**

9.1 *Allocations of Income and Losses from Operations.*

The Net Income and Net Losses of the Company for each fiscal year, and each Member or Transferee's share of Cash Flow, will be allocated in accordance with the Percentage Interests schedule set forth in Exhibit A attached hereto, and, except as provided therein, the Percentage Interests of Members shall be proportionate to the amount of their Capital Accounts as determined hereinabove.

9.2 *Special Tax Provisions As to Extraordinary Allocations, if Any, to Capital*

Allocations of Net Income and Net Losses other than those set forth above shall be made based upon the determinations of the tax accountants and attorneys employed by the Company, giving regard to the intention expressed hereinabove and otherwise herein, with respect to special or priority allocations if any, and with regard to federal partnership tax and capital accounting principles described in Section 8.3 hereinabove.

9.3 *Distributions.*

Within the discretion of the Managers as to amounts, if any, and as to timing, the Managers may distribute Cash Flow to the Members, in accordance with their Percentage Interests .

**9.4 Limitation upon Distributions.**

(a) No distributions or return of contributions shall be made and paid if, after the distribution or return of distribution is made either

- (1) the Company would be insolvent; or
- (2) the net assets of the Company would be less than zero.

(b) The Managers may base a determination that a distribution or return of contribution may be made under Section 9.4(a) in good faith reliance upon a balance sheet and profit and loss statement of the Company represented to be correct by the person having charge of its books of account or certified by an independent public or certified public accountant or firm of accountants to fairly reflect the financial condition of the Company.

**9.5 Tax Accounting Principles.**

The income and losses of the Company shall be determined in accordance with sound tax accounting principles applied on a consistent basis using generally accepted tax accounting principles as applied consistent with the Code.

**9.6 Interest on and Return of Capital Contributions.**

No Member shall be entitled to interest on its Capital Contribution or to a return of its Capital Contribution, except as otherwise provided in this Agreement.

**9.7 Loans to Company.**

Nothing in this Agreement shall prevent any Member from making secured or unsecured loans to the Company by agreement with the Company, provided that such loans are arms-length transactions, containing terms customary in the lending industry at the time such loans were made.

**9.8 Accounting Period.**

The Company's accounting period shall be the calendar year ("Fiscal Year").

**9.9 Records, Audits and Reports.**

At the expense of the Company, the Managers shall maintain records and accounts of the operations and expenditures of the Company. At a minimum, the Company shall keep at its principal place of business the following records:

(a) A current list of the full name and last known address of each Member and Transferee setting forth the amount of cash each Member and Transferee has contributed, a description and statement of the agreed value of the other property or services, each Member and Transferee has contributed or has agreed to contribute in the future, and the date on which each became a Member or Transferee, and their respective Percentage Interest in the Company;

(b) A copy of the Articles of Organization of the Company and all amendments thereto together with executed copies of any powers of attorney pursuant to which any amendment has been executed;

(c) Copies of the Company's federal, state, and local income tax returns and reports, if any, for the three most recent years;

(d) Copies of the Company's currently effective written Agreement, all amendments thereto, and copies of any financial statements of the Company for the three most recent years;

(e) Notices of and minutes of every Member and Managers meeting,

(f) Any written consents obtained from Members for actions taken by Members without a meeting; and

(g) Unless contained in the Articles of Organization or the Agreement, a writing prepared by the Managers setting out the following:

(1) The times at which or events on the happening of which any additional contributions agreed to be made by each Member and Transferee are to be made.

(2) Any right of a Member or Transferee to receive distributions of include a return on all or any part of the Member or Transferee's contributions.

(3) Any power of a Member or Transferee to grant the right to become an assignee of any part of the Member's or Transferee's interest, and the terms and condition of the power.

#### 9.10 *Returns and Other Elections.*

The Managers shall cause the preparation and timely filing of tax returns required to be filed by the Company pursuant to the Code and all other tax returns deemed necessary and required in each jurisdiction in which the Company does business. Copies of such returns, and pertinent information therefrom, shall be furnished to the Members within a reasonable time after the end of the Company's fiscal year upon the Members' written request. All elections permitted to be made by the Company under federal or state laws shall be made by the Managers in their sole discretion. It is the intention of the Members that the Company shall be taxed as a "Partnership" for federal, state, and local income tax purposes.

#### 9.11 *Tax Matters Partner.*

SIMON L. BERNSTEIN is designated the "Tax Matters Partner" (as defined in Code Section 6231), and is authorized and required to represent the Company (at the Company's expense), either directly, or through accounting or tax representatives, in connection with all examinations for the Company's affairs by tax authorities, including, without limitation administrative and judicial proceedings, and to expend Company funds for professional services and costs associated therewith. The

Members agree to cooperate with each other and to do or refrain from doing any and all things reasonably required to conduct such proceedings.

## ARTICLE X

### TRANSFERABILITY

#### 10.1 *General.*

10.1.1. *Transferees Not Members, Generally.* Except as otherwise set forth in Section 10.1.2, or with the consent of all of the Members, neither a Member nor a Transferee shall have the right, as to all or any part of its Membership Interest or Transferee Interest to:

(a) sell, assign, pledge, hypothecate, transfer, exchange or otherwise transfer for consideration (collectively, “sell” or, as context requires “selling”); or

(b) gift, bequeath or otherwise transfer for no consideration (whether or not by operation of law, except in the case of bankruptcy) (collectively, “gift”).

Absent the written consent of all Members to the contrary or otherwise provided by law, the Interest of the Transferee shall be a Non-Voting Interest.

10.1.2 *Transferees Who are Lineal Descendants of a Member.* Any Transferees who are lineal descendants of both SIMON L. BERNSTEIN and SHIRLEY BERNSTEIN, either directly, or indirectly, as beneficiaries of a Trust, or other entity beneficially owned solely for or by that Member (including, but not limited to a revocable trust established by a Member for the sole lifetime benefit of the Member or the Member’s descendants) shall be Members upon their written agreement to be bound by the terms of this Agreement and shall be subject to the voting agreements described in Article V, hereinabove.

#### 10.2 *Right of First Refusal.*

(a) If a Selling Member desires to sell all or any portion of its Membership Interest in the Company to a third party purchaser, the Selling Member shall obtain from such third party purchaser a bona fide written offer to purchase such Interest, stating the terms and conditions upon which the purchase is to be made and the consideration offered; provided, however, the offer shall include a “tag along” or “take along” provision, pursuant to which, all Members have the right to sell a pro-rata portion (determined in accordance with the Percentage Interests of all of the Members) of their Interests to the third party. The Selling Member or Transferee shall give written notification to the remaining Members, by certified mail or personal delivery, of its intention to so transfer such Interest, furnishing to the remaining Members a copy of the written offer to purchase such Interest.

(b) Each of the remaining Members, on a basis pro rata to their Percentage Interests or on a basis pro rata to the Percentage Interests of those remaining Members exercising their rights of first refusal, shall have the right to exercise a right of first refusal to purchase all (but not less than all) of the Interest proposed to be purchased by the third party and sold by the Selling Member and the “tag along Members” upon the same terms and conditions as stated in the aforesaid written offer to purchase



by giving written notification to the Selling Member and the “tag along Members”, by certified mail or personal delivery, of the intention to do so within thirty (30) days after receiving written notice from the Selling Member. Subject to the following paragraph, the failure of the remaining Members to so notify the Selling Member and the “tag along Members” of their desire to exercise this right of first refusal within said thirty (30) day period shall result in the termination of the right of the first refusal and the Selling Member and the “tag along Members” shall be entitled to consummate the sale of its Interest in the Company to such third party purchaser, provided that the sale shall be consummated within sixty (60) days following the expiration of the aforesaid thirty (30) day period. In the event the remaining Members (or any one or more of the remaining Members) give written notice to the Selling Member and the “tag along Members” of their desire to exercise this right of first refusal and to purchase all of the Interests of the Selling Member and the “tag along Members” offered upon the same terms and conditions as are stated in the aforesaid written offer to purchase, the remaining Members shall have the right to designate the time, date and place of closing, provided that the date of closing shall be within sixty (60) days after written notification to the Selling Member of the remaining Member or Members’ election to exercise their right of the first refusal. In the event that two (2) or more Members give written notice of their desire to exercise their right of first refusal, absent an agreement between all the Members so exercising such right, each such Member exercising their right of first refusal shall be entitled to purchase that percentage of the selling Member’s share according to the proportion that their Percentage Interests bears to the total Percentage Interests exercising such right of first refusal. The Members shall communicate with each other during the pendency of any offer made in accordance with the terms of this Section 10.2 in order to effectuate the intent of this Section.

(c) As a condition to the Company recognizing the effectiveness of either the sale or gift of an Interest in the Company (including, in both cases, a Transferee Interest), the remaining Members may require the Selling Member, Gifting Member and/or the proposed purchaser, donee or successor-in-interest, as the case may be, to execute, acknowledge and deliver to the remaining Members such instruments of transfer, assignment and assumption and such other certificates, representations and documents, and to perform all such other acts which the remaining Members’ may deem necessary or desirable to:

- (1) verify the purchase, gift or transfer, as the case may be;
- (2) confirm that the person desiring, to acquire an Interest in the Company, or to be admitted as a Member, has accepted, assumed and agreed to be subject and bound by all of the terms, obligations and conditions of the Agreement (whether such Person is to be admitted as a new Member or as a Transferee);
- (3) maintain the status of the Company as a partnership for federal tax purposes; and
- (4) assure compliance with any applicable state and federal laws including securities laws and regulations.

(d) Any sale or gift of a Membership Interest or Transferee Interest in compliance with this Article X shall be deemed effective upon the last day of the calendar month in which all the terms and conditions hereof relating thereto have been satisfied. The admission of a Member in compliance with this Article X shall be deemed effective as of the last day of the calendar month in

which the remaining Members' consent thereto was given. The Selling Member hereby indemnifies the Company and the remaining Members against any and all loss, damage, or expense (including, without limitation, tax liabilities or loss of tax benefits) arising directly or indirectly as a result of any transfer or purported transfer in violation of this Article X.

10.3 ***Permitted Transfer to Descendants/Mandatory Offer at Death.***

10.3.1 ***No Mandatory Offer At Death.*** If a Member's Interest is Transferred to a lineal descendant of the Member, to a Trust or other entity beneficially owned solely for or by that Member or the lineal descendant of that Member, the Transferee shall not be required to sell or offer to sell his or her Interest, shall be eligible to become a Member pursuant to Sections 10.1.1 and 10.1.2 above, and shall be subject to the voting agreements described in Article V, above. If Members of the Company are trusts for the lifetime benefit of the lineal descendants of a Member either directly or indirectly, then the successors in interest to the Interests in the Company pursuant to the terms of such trusts shall be considered as Members hereof (regardless of indirect ownership as trust beneficiaries) as long as the beneficial interests are owned by the lineal descendants of the Member, and said persons shall be subject to the voting agreements described in Article V, above.

10.3.2 ***Mandatory Offer At Death.*** Except with transfers described in 10.3.1., above, the death of any Member or Transferee who owns an Interest shall constitute an offer by the Member's Estate, Trust, or other legal successor in interest, to sell all of the Member's Interest to the Company (the "Offer") at its fair market value (determined as of the date of death). The Company shall have one hundred eighty (180) days in which to accept the Offer at an agreed price, which acceptance shall be made by delivery of written notice thereof to the legal representative of the estate of the Member or Transferee, by certified mail or personal delivery, within said one hundred eighty (180) day period. If the Company does not elect to purchase the Interest within said one hundred eighty (180) day period, the remaining Members shall have the right, but are not required to, purchase the remaining part, or all, as the case may be, of the Interest at its fair market value (as determined herein) determined as of the date of death, in proportion to their existing Interests. Such right to purchase shall be exercised by delivery of written notice thereof, by certified mail or personal delivery, during the thirty (30) days immediately after the one hundred eighty (180) day period (the "30 Day Period"). If any such Member does not desire to purchase his/her or its full proportionate part of the Interest offered for sale, but the remaining Members desire to purchase all of the Interest offered for sale, said Members shall then have the right to purchase said Interest proportionally in accordance with their respective Interests and the Members shall communicate with each other during the 30 Day Period in order to effectuate the intent of this Section 10.3. Except as provided in Section 10.1.2 and 10.1.3, to the extent that any part, or all, of an Interest is not purchased under the provisions of this Section 10.3, the deceased's Member's Interest shall become a Transferee's Interest, if not owned beneficially or directly by another Member hereof. The purchase price shall be as agreed by the parties, and, unless otherwise agreed, shall be paid in cash at the closing, which shall occur no later than thirty (30) days after the end of the 30 Day Period. For purposes of this Agreement, the "fair market value" of an Interest is equal to its Percentage Interest multiplied by the value of the Company (as agreed by the parties). If the value of the Company is not agreed to by the parties, then for purposes of this Agreement "fair market value" of a Member's Interest shall be determined without reduction for minority, lack of marketability or other entity/Company level discounts, based upon a reasonable appraisal procedure to determine the fair market value of the Company's assets. The appraisal procedure shall be agreed upon by the Member and Company. If the