

11187.

**Robert Spallina**

---

**From:** White, Kelly A. [KWhite@WilmingtonTrust.com]  
**Sent:** Tuesday, October 21, 2008 2:47 PM  
**To:** Lashmit, Sandra J.; Robert Spallina  
**Cc:** Simon Bernstein (simonbernstein@lifeinsuranceconcepts.com); Diana Banks; Prindle, Christopher R.; Roraff, Victoria G.; Rufe, Carece  
**Subject:** RE: Simon L. Bernstein Irrevocable Trust - WTC a/c #

Many thanks Sandy. This is confirmation that the wire has been received and posted to the account.  
Regards,  
Kelly

**Kelly A. White, CTFA**  
Assistant Vice President  
Wealth Advisory Services  
Wilmington Trust Company  
1100 North Market Street | Rodney Square North  
Wilmington, Delaware 19890-1000  
Direct Ph: 302.651.8980 ~ Fax: 302.427.4624  
Toll free: 1.800.441.7120 (x8980)  
[kwhite@wilmingtontrust.com](mailto:kwhite@wilmingtontrust.com)

---

**From:** Lashmit, Sandra J. [mailto:slashmit@StanfordEagle.com]  
**Sent:** Tuesday, October 21, 2008 1:57 PM  
**To:** White, Kelly A.; Robert Spallina  
**Cc:** Simon Bernstein (simonbernstein@lifeinsuranceconcepts.com); Diana Banks; Prindle, Christopher R.; Roraff, Victoria G.; Rufe, Carece  
**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

Hello Kelly and Robert ~ We have wired \$6,375 from Bernstein Family Investments, LLLP to the account at Wilmington Trust: ***Wilmington Trust Company Trustee U/A Dtd. 6/2/08 - Simon L. Bernstein Irrevocable Trust*** today per instructions.

Have a good day!

Sandy

Sandra Lashmit  
Registered Client Service Associate

Stanford Group Company  
5200 Town Center Circle, 6th Floor  
Boca Raton, FL 33486

(561) 544-8234 Direct  
(561) 544-8200 Main  
(877) 544-8230 Toll Free  
(561) 544-8222 Fax  
[slashmit@stanfordeagle.com](mailto:slashmit@stanfordeagle.com)

10/21/2008

TS003238



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**From:** Prindle, Christopher R.  
**Sent:** Monday, October 20, 2008 3:39 PM  
**To:** Lashmit, Sandra J.; Roraff, Victoria G.  
**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

Please process accordingly with approvals – thanks.

---

**From:** Robert Spallina [mailto:RSpallina@tescherlaw.com]  
**Sent:** Monday, October 20, 2008 2:34 PM  
**To:** Prindle, Christopher R.  
**Cc:** Diana Banks; Simon Bernstein  
**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

Chris - see below. I spoke to Kelly and told her that Si's trust would pay the fees on an annual basis. Please have have a check drawn (or wire transfer) in the amount of \$6,375 from the LLLP account. Wilmington has an account open on their end that they will pay the trustee fees from once funded.

Thanks,

Robert

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847  
Facsimile: 561-998-2642  
E-mail: [rspallina@tescherlaw.com](mailto:rspallina@tescherlaw.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherlaw.com](http://www.tescherlaw.com).

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10/21/2008

TS003239

**From:** White, Kelly A. [mailto:KWhite@WilmingtonTrust.com]  
**Sent:** Monday, October 20, 2008 11:49 AM  
**To:** Robert Spallina  
**Cc:** Rufe, Carece  
**Subject:** RE: Simon L. Bernstein Irrevocable Trust - WTC a/c #

Robert – Thanks very much. The check should be made payable to the Simon L. Bernstein Irrevocable Trust – or if preferred, the funds may be wired – per the instructions I list below. Just to let you know, the funds are deposited to the trust and then fees are deducted on a monthly basis from the cash portion of the trust –(our fees aren't actually being prepaid).

Many thanks for your help with this!  
-Kelly

Wire instructions:

***Wilmington Trust Company  
1100 N Market Street  
Wilmington, DE 19809-0001  
ABA # 031100092  
Account Name: Wilmington Trust Company Trustee U/A Dtd. 6/2/08 - Simon L. Bernstein  
Irrevocable Trust  
Account # 088949-000***

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Any information or data provided in this message has been obtained from sources we believe to be reliable, but we do not guarantee its accuracy or completeness. Such information reflects current market conditions, is subject to change without notice and should not be relied upon for tax purposes. Any transactional details are provided at your request and do not supersede your normal trade confirmations or monthly statements. Any product recommended is subject to prior sale. Stanford Group Company, its affiliated companies, and/or officers, directors or employees, may at times have a position in or make a market in any security described above, and/or may act as an investment banker or advisor to any company referenced. Stanford Group Company reserves the right to monitor and review the content of all e-mail communications sent and/or received by its employees. Stanford Group Company does not accept time-sensitive transactional messages, including orders to buy and sell securities, via e-mail. This information is intended to be confidential and solely for the use of Stanford Group Company and those persons or entities to whom it is directed. It is not to be reproduced, retransmitted, or in any other manner redistributed. If you received this message in error, please contact Stanford Group Company immediately at 800-958-0009.

Visit our website at [www.wilmingtontrust.com](http://www.wilmingtontrust.com)

Investment products are not insured by the FDIC or any other governmental agency, ar

10/21/2008

TS003240

**Robert Spallina**


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**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

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Have a good day!

Sandy

*Sandra Lashmit*  
*Registered Client Service Associate*

*Stanford Group Company*  
*5200 Town Center Circle, 6th Floor*  
*Boca Raton, FL 33486*

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**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

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**Sent:** Monday, October 20, 2008 2:34 PM  
**To:** Prindle, Christopher R.  
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**Subject:** FW: Simon L. Bernstein Irrevocable Trust - WTC a/c #

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**TESCHER & SPALLINA, P.A.**

10/21/2008

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Thanks,

Robert

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Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847  
Facsimile: 561-998-2642  
E-mail: [rspallina@tescherlaw.com](mailto:rspallina@tescherlaw.com)

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**Sent:** Monday, October 20, 2008 11:49 AM  
**To:** Robert Spallina  
**Cc:** Rufe, Carece  
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Many thanks for your help with this!  
-Kelly

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**Wilmington Trust Company**  
**1100 N Market Street**  
**Wilmington, DE 19809-0001**  
**ABA # 031100092**

**Account Name: Wilmington Trust Company Trustee U/A Dtd. 6/2/08 - Simon L. Bernstein**

**TESCHER & SPALLINA, P.A.**

10/21/2008

TS003242

***Irrevocable Trust***  
***Account # 088949-000***

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TESCHER & SPALLINA, P.A.

10/21/2008

TS003243

**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Monday, October 06, 2008 11:16 AM  
**To:** 'Diana Banks'  
**Cc:** 'Prindle, Christopher R.'; 'kwhite@wilmingtontrust.com'; 'Fritz, David S.'; Simon Bernstein  
**Subject:** Si's LLLP Account at Stanford

Diana - Wilmington Trust as Trustee of the Delaware Trust is looking for Stanford to provide cost basis information and market values of the LLLP account as of 9/30/08 so that they can book these entries in their system. Si's limited partnership interest is 49.5% of the total account value. Please have Si give Chris Prindle a call or email him authorization to do this. Si should have received a letter last week regarding same. If you have any questions, please give me a call.

Best regards,

Robert

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10/6/2008

TS003244

**Governmental Center - First Floor**  
301 North Olive Avenue  
West Palm Beach, Florida 33401  
Tel: (561) 355-2866 Fax: (561) 355-4416

**Gary R. Nikolits, CFA**  
Palm Beach County  
Property Appraiser



SEP 02, 2008

00-42-46-33-11-000-7810  
BERNSTEIN SHIRLEY  
7020 LIONS HEAD LN  
BOCA RATON FL 33498

NO FURTHER REQUEST WILL BE MAILED IN  
REFERENCE TO COMPLETION OF THIS DOCUMENT:

RE: CERTIFICATE OF TRUST - HOMESTEAD EXEMPTION

Dear Homeowner(s):

Our office has received a recorded document that transfers the title of your homesteaded property into a Trust. This transfer may affect your homestead exemption status. In order to continue the homestead exemption, it will be necessary for you to complete the attached Certificate of Trust, certifying entitlement to the use and occupancy of the property.

This Certificate of Trust form needs to be completed, notarized, and returned to this office. The form should be completed by the person(s) who is/are entitled to the use and occupancy of the property, as to an equitable life estate. This would also be the person(s) benefiting from the trust in his/her/their lifetime.

Homestead exemption is granted to permanent Florida residents only. You must live on the property and have established permanent Florida residency to be eligible for homestead exemption. If you are unsure as to whether or not you qualify for the exemption, please contact one of our offices listed above or below. If you are unsure about filling out the form, please contact your attorney or your estate planner.

**THE CERTIFICATE OF TRUST FORM MUST BE RETURNED TO THE PROPERTY APPRAISERS  
OFFICE NO LATER THAN 30 DAYS FROM THE DATE OF THIS LETTER**

Our office cannot continue the homestead exemption on your property without receipt of this certificate. Please do not delay in returning this form as it may result in the denial of your homestead exemption

PLEASE RETURN THE COMPLETED AND NOTARIZED CERTIFICATE TO:

Palm Beach County Property Appraisers Office  
Exemption Services Department - Trust processing  
301 N. Olive Avenue - 1st Floor Governmental Center  
West Palm Beach, FL 33401

If our office can be of further assistance, please call (561) 355-2866.

**Mid-Western Communities Service Center**  
200 Civic Center Way - suite 200  
Royal Palm Beach, FL 33411  
Tel:(561) 784-1220  
Fax:(561) 784-1241

**South County Service Center**  
501 S. Congress Ave.  
Delray Beach, FL 33445  
Tel:(561) 276-1250  
Fax:(561) 276-1278

**North County Service Center**  
3188 PGA Blvd.  
Palm Beach Gardens, FL 33410  
Tel:(561) 624-6521  
Fax:(561) 624-6565

**Western County Service Center**  
2976 State Road 15  
Belle Glade, FL 33430  
Tel:(561) 996-4890  
Fax:(561) 996-1661



# CERTIFICATE OF TRUST

I/WE HEREBY CERTIFY THAT \_\_\_\_\_

is/are entitled to the use and occupancy of the following real property for my/our lifetime(s) under  
the terms of the \_\_\_\_\_  
(Name of Trust)

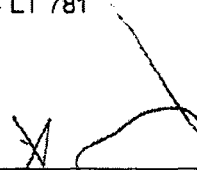
trust dated \_\_\_\_\_; and therefore have sufficient equitable title to claim an  
entitlement to homestead exemption pursuant to Section 196.041(2) of the Florida State  
Statutes and Regulation 12D-7.011 of the Department of Revenue, State of Florida.

**PARCEL IDENTIFICATION NUMBER AND LEGAL DESCRIPTION:**

00-42-46-33-11-000-7810

ST ANDREWS COUNTRY CLUB PL 14 LT 781

**SOCIAL SECURITY #:**

  
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

**SOCIAL SECURITY #:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

**STATE OF** \_\_\_\_\_

**COUNTY OF** \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_

20\_\_\_\_\_, by \_\_\_\_\_, who is/are personally known

by me or who has/have produced \_\_\_\_\_

as identification, and who did take an Oath.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Print Name

PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Tescher & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

CFN 20080203511  
OR BK 22668 PG 0446  
RECORDED 05/30/2008 09:05:38  
Palm Beach County, Florida  
AMT 10.00  
Doc Stamp 0.70  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0446 - 447; (2pgs)

Parcel Control No. 06-43-47-32-38-002-0035

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SIMON BERNSTEIN and SHIRLEY BERNSTEIN, a married couple, as Grantors, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "**Grantor**" and "**Grantee**" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Condominium Parcel Number C5 of the Center Building of ARAGON CONDOMINIUM according to the Declaration of Condominium thereof recorded in Official Records Book 8921, Page 1267 of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.

Grantor hereby certifies that said property is not the grantor's homestead and that grantor resides elsewhere.

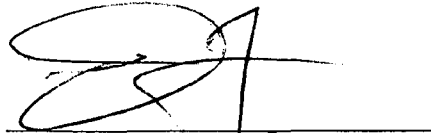
TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

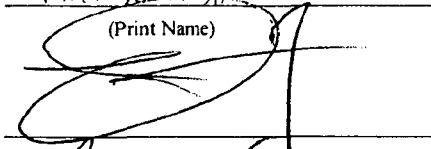
TO HAVE AND TO HOLD the same in fee simple forever.

=====


In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.

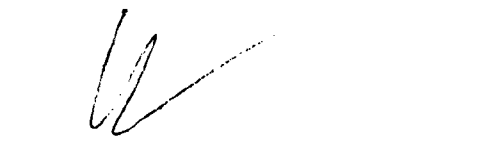
Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Tracy Kratz  
(Print Name)

TRACY KRATZ  
(Print Name)  
  
\_\_\_\_\_  
Tracy Kratz  
(Print Name)

TRACY KRATZ  
(Print Name)

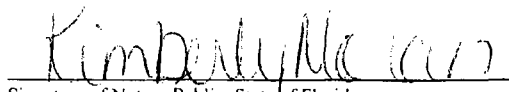
  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

STATE OF FLORIDA       )  
                                      )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May,  
2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐  
produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission #DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)

PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Tescher & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

CFN 20080203512  
OR BK 22668 PG 0448  
RECORDED 05/30/2008 09:05:38  
Palm Beach County, Florida  
AMT 10.00  
Doc Stamp 0.70  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0448 - 449; (2pgs)

Parcel Control No. 00-42-46-33-11-000-7810

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SHIRLEY BERNSTEIN, joined by her spouse, SIMON L. BERNSTEIN, as Grantor, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "*Grantor*" and "*Grantee*" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Lot 781, ST. ANDREWS COUNTRY CLUB, PLAT NO. 14, according to the Plat thereof, as recorded in Plat Book 57, Pages 132-135, inclusive, of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.

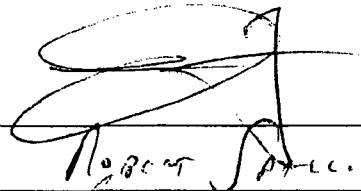
Grantor hereby certifies that said property is the grantor's homestead.

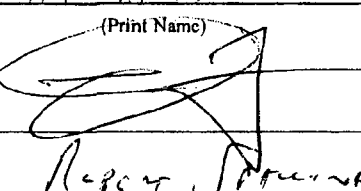
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TO HAVE AND TO HOLD the same in fee simple forever.

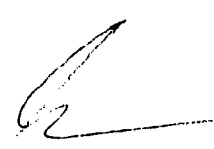
In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.

Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Robert Bernstein  
(Print Name)  
\_\_\_\_\_  
Dale Kratish

\_\_\_\_\_  
Dale Kratish  
(Print Name)  
\_\_\_\_\_  
  
\_\_\_\_\_  
Robert Bernstein  
(Print Name)  
\_\_\_\_\_  
Dale Kratish  
(Print Name)

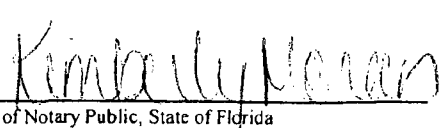
  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

STATE OF FLORIDA       )  
                                      )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May,  
2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐  
produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission # DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)

TO: Recorder's Office  
Palm Beach County Clerk of Courts  
205 North Dixie, Room 4.25  
P.O. Box 4177  
West Palm Beach, FL 33402



CFN 20040405688  
OR BK 17248 PG 1096  
RECORDED 07/13/2004 11:32:35  
Palm Beach County, Florida  
AMT 1,600,000.00  
Doc Stamp 11,200.00  
Dorothy H Wilken, Clerk of Court

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Alan J. Werksman, Esquire  
160 S.W. 12th Avenue, Suite 101B  
Deerfield Beach, Florida 33442

Parcel Identification (Folio) Numbers: 06-43-47-32-38-002-0035

Space Above This Line For Recording Data

**THIS WARRANTY DEED**, made the 30th day of June, 2004 by 2500 Developers Inc., herein called the Grantor, to Simon Bernstein and Shirley L. Bernstein, his wife, whose post office address is 7020 Lions Head Lane, Boca Raton, Florida 33496, hereinafter called the Grantee:

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

**WITNESSETH:** That the Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, sells, aliens, leases, releases, conveys and confirms unto the Grantee all that certain land situate in PALM BEACH County, State of Florida, viz.:

Condominium Parcel Number C6 of the Center Building of ARAGON CONDOMINIUM according to the Declaration of Condominiums thereof recorded in Official Records Book 8921, Page 1267 of the Public Records of Palm Beach County, Florida

Property Address: 2494 South Ocean Boulevard, Unit C5, Boca Raton, FL 33432

**TOGETHER**, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**TO HAVE AND TO HOLD**, the same in fee simple forever.

**AND**, the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2003.

**IN WITNESS WHEREOF**, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:



Witness #1 Signature

Alan J. WERKSMAN

Witness #1 Printed Name



Witness #2 Signature

Tara M. Heller

Witness #2 Printed Name

2500 Developers Inc., a Florida corporation

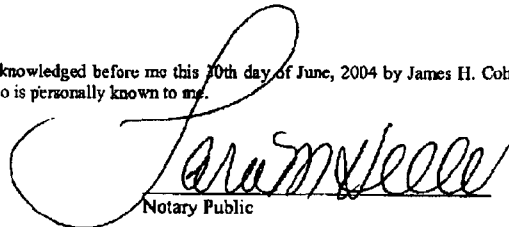


By: James H. Cohen, Vice-President

321 E. Hillsboro Blvd., Deerfield, Florida 33441

STATE OF FLORIDA  
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this 30th day of June, 2004 by James H. Cohen, Vice President of 2500 Developers Inc. who is personally known to me.

  
Notary Public



Tara M. Heller  
My Commission ID: 108586  
Expires July 08, 2006

File No: 04-881-1

**Property Information**

Location Address: 2494 S OCEAN BLVD C5

[View Map](#)[Calculate Portability](#)

Municipality: BOCA RATON

Parcel Control Number: 06-43-47-32-38-002-0035

Subdivision: ARAGON COND DECL FILED 9-18-95 IN OR8921P1267

Official Records Book: 17248 Page: 1096 Sale Date: Jun-2004

Legal Description: ARAGON COND UNIT C-5 BLDG SOUTH

**Owner Information**

Name: BERNSTEIN SIMON &amp;

[All Owners](#)

Mailing Address: 7020 LIONS HEAD LN

BOCA RATON FL 33496 5931

**Sales Information**

Sales Date	Book/Page	Price	Sale Type	Owner
Jun-2004	17248/1096	\$1,600,000	WARRANTY DEED	BERNSTEIN SIMON &

**Exemptions**

Exemption Information Unavailable.

**Appraisals**

Tax Year:	2007	2006	2005
Improvement Value:	\$1,600,000	\$1,600,000	\$1,350,000
Land Value:	\$0	\$0	\$0
Total Market Value:	\$1,600,000	\$1,600,000	\$1,350,000

**Property Information**

Number of Units: 1  
 \*Total Square Feet: 3764  
 Acres: 1

Use Code: 0400 Description: CONDOMINIUM

\* in residential properties may indicate living area.

**Assessed and Taxable Values**

Tax Year:	2007	2006	2005
Assessed Value:	\$1,600,000	\$1,600,000	\$1,350,000
Exemption Amount:	\$0	\$0	\$0
Taxable Value:	\$1,600,000	\$1,600,000	\$1,350,000

[Structure Detail](#)**Tax Values**

Tax Year:	2007	2006	2005
Ad Valorem:	\$28,202	\$30,652	\$26,955
Non Ad Valorem:	\$88	\$85	\$53
Total Tax:	\$28,290	\$30,737	\$27,008

[Tax Calculator](#)[Details](#)[Calculate Additional Homestead](#)[Tax Collector WebSite](#)

NOTE: Lower the top and bottom margins to 0.25 on File->Page Setup menu option in the browser to print the detail on one page.

This Instrument Prepared by:  
Susan J. Pontigas, Esq.  
STROOCK & STROOCK & LAVAN  
3300 First Union Financial Center  
200 South Biscayne Boulevard  
Miami, Florida 33131

JUN-09-1993 12:51pm 93-178355  
ORB 7745 Pg 1767  
Con 894,000.00 Doc 6,258.00

Property Control No. 00-42-46-33-11-000-7810

**SPECIAL WARRANTY DEED**

THIS SPECIAL WARRANTY DEED, made this 1<sup>st</sup> day of June, 1993, by CITIBANK, FEDERAL SAVINGS BANK, a federal savings bank ("Grantor"), whose address is 255 East Dania Beach Boulevard, Dania, Florida 33044 and SHIRLEY BERNSTEIN, a married woman ("Grantee"), whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498.

**WITNESSETH:**

THAT the Grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable consideration, to it in hand paid by the Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the Grantee, her heirs, legal representatives, successors and assigns forever, all right, title and interest in and to the following real property located and situate in the County of Palm Beach, State of Florida, described as follows:

Lot 781, ST. ANDREWS COUNTRY CLUB, PLAT NO. 14, according to the Plat thereof, as recorded in Plat Book 57, Pages 132-135, inclusive, of the Public Records of Palm Beach County, Florida (the "Property").

This conveyance is subject to the foregoing:

1. Taxes and assessments for the year 1993 and subsequent years which are not yet due and payable;
2. Conditions, covenants, restrictions, reservations, limitations and easements and rights-of-way of record, if any; but this provision shall not operate to re-impose the same; and
3. Zoning ordinances and restrictions, reservations, prohibitions and any requirement imposed by governmental authority.

The benefits and obligations hereunder shall inure to and be binding upon the heirs, executors, administrators, successors and assigns of the Grantee, and the Grantor warrants title to all the premises hereby conveyed, and will defend the same against the lawful claims of all persons whomsoever claiming by, through and under the Grantor herein.

**RETURN TO:**

Brent G. Wolmer, Esquire  
Jonas and Wolmer, P.A.  
3300 PGA Blvd., Ste 870  
Palm Beach Gardens, FL 33410



IN WITNESS WHEREOF, the Grantor has caused theses presents to be executed by its authorized officer, on the day and year first above written.

Signed, sealed and delivered in the presence of:

CITIBANK, FEDERAL SAVINGS BANK,  
a federal savings bank

Barbara Cohen  
Print Name: BARBARA COHEN

By: Richard A. Nash, V.P.  
Richard A. Nash, as Vice President

Da [Signature]  
Print Name: DA [Signature]

(Corporate Seal)

Address:  
255 East Dania Beach Boulevard  
Dania, Florida 33044

STATE OF FLORIDA

COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this 01 day of June, 1993, by Richard A. Nash, as Vice President of Citibank, Federal Savings Bank, a federal savings bank, on behalf of the bank. He is personally known to me or produced a Florida driver's license as identification and did not take an oath.

M P Malone  
Print Name: M P MALONE  
Notary Public, State of Florida  
Commission No. 131826

My Commission Expires:

M P MALONE  
Notary Public STATE OF FLORIDA  
My Comm Exp 7/30/95  
BONDED

10090819

CERTIFICATE OF APPROVAL

The undersigned officer of ST. ANDREWS COUNTRY CLUB PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation, not for profit, in connection with the sale of Lot 781, ST. ANDREWS COUNTRY CLUB, PLAT 14 according to Public Records as recorded in Plat Book 57 page 132-135, Public Records of Palm Beach County, Florida, (herein referred to as the "Property") to Simon and Shirley Bernstein (hereinafter referred to as ("Owner")) hereby certify that:

1. The St. Andrews Country Club Property Owners Association, Inc., hereby waives the "repurchase option" contained within Article IX of the Declaration of Covenants and Restrictions for St. Andrews Country Club, dated and recorded July 21, 1982, in Official Record Book 3762, Page 1564, Public Records of Palm Beach County, Florida.
2. St. Andrews Country Club Property Owners Association, Inc., on behalf of its Membership Committee, approves and authorizes the sale of the Property in accordance with the provisions contained within Article XV, Section 1 (A) of the Declaration of Covenants and Restrictions, dated and recorded July 21, 1982, in Official Record Book 3762, Page 1564, of the Public Records of Palm Beach County, Florida.

IN WITNESS WHEREOF, the parties hereto have executed this Certificate of Approval the 1 day of June, 1993.

Signed, Sealed and Delivered  
the presence of:

ST. ANDREWS COUNTRY CLUB in  
PROPERTY OWNERS ASSOCIATION  
INC., a Florida non-profit  
corporation

Witness (Sign)

Witness (Print)

Witness (Sign)

Witness (Print)

By George Friedland  
George Friedland/President

STATE OF FLORIDA )  
COUNTY OF PALM BEACH )

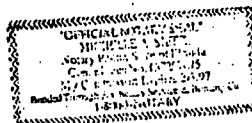
The foregoing instrument was acknowledged before me this 1 day of June, 1993 by George Friedland, as President of the Property Owners Association, Inc., a Florida corporation, on behalf of the corporation. He/she is personally known to me or has produced \_\_\_\_\_ as identification.

Michelle A. Stutz Notary  
Public (Sign)

Michelle A. Stutz Notary  
Public (Print)

State of Florida  
My Commission Expires:

(Notary Seal)



**Property Information**

Location Address: 7020 LIONS HEAD LN

[View Map](#)[Calculate Portability](#)

Municipality: UNINCORPORATED

Parcel Control Number: 00-42-46-33-11-000-7810

Subdivision: ST ANDREWS COUNTRY CLUB PL 14

Official Records Book: 07745 Page: 1767 Sale Date: Jun-1993

Legal Description: ST ANDREWS COUNTRY CLUB PL 14 LT 781

**Owner Information**

Name: BERNSTEIN SHIRLEY

[All Owners](#)

Mailing Address: 7020 LIONS HEAD LN

BOCA RATON FL 33496 5931

**Sales Information**

Sales Date	Book/Page	Price	Sale Type	Owner
Jun-1993	07745/1767	\$894,000	WARRANTY DEED	BERNSTEIN SHIRLEY
May-1993	07730/0544	\$1,000	CERT OF TITLE	
May-1990	06457/1767	\$322,500	WARRANTY DEED	

[All Sales](#)**Exemptions**

Exemption Information Unavailable.

**Appraisals**

Tax Year:	2007	2006	2005
Improvement Value:	\$477,558	\$523,277	\$441,734
Land Value:	\$725,000	\$725,000	\$725,000
Total Market Value:	\$1,202,558	\$1,248,277	\$1,166,734

**Property Information**

Number of Units: 1

\*Total Square Feet: 7525

Acres: 0.33

Use Code: 0100

Description: RESIDENTIAL

\* in residential properties may indicate living area.

**Assessed and Taxable Values**

Tax Year:	2007	2006	2005
Assessed Value:	\$1,202,558	\$1,248,277	\$1,166,734
Exemption Amount:	\$0	\$0	\$0
Taxable Value:	\$1,202,558	\$1,248,277	\$1,166,734

[Structure Detail](#)**Tax Values**

Tax Year:	2007	2006	2005
Ad Valorem:	\$20,193	\$22,786	\$22,230
Non Ad Valorem:	\$269	\$308	\$286
Total Tax:	\$20,462	\$23,094	\$22,516

[Tax Calculator](#)[Details](#)[Calculate Additional Homestead](#)[Tax Collector WebSite](#)

NOTE: Lower the top and bottom margins to 0.25 on File->Page Setup menu option in the browser to print the detail on one page.

June 29, 1979

ESTATE OF STANLEY BENNISTON (?)

12/16/10

Review TIFLINE on Home : Condo  
- Both in Skinner Trust

Propose Proper Owner Document

Fax: 561.988.0833  
Email: Diana@LifeInsuranceConcepts.com

www.LifeInsuranceConcepts.com

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**From:** Diana Banks  
**Sent:** Wednesday, July 27, 2011 4:25 PM  
**To:** 'Craig, Janet'; 'Robert Spallina'  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria  
**Subject:** RE: Bernstein Tax Information

Please see attached. Thank you, Diana

---

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Thursday, July 21, 2011 2:28 PM  
**To:** Diana Banks; 'Robert Spallina'  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria  
**Subject:** RE: Bernstein Tax Information

We are working on the transfer paperwork for 8 of the 10 accounts. We will send them to Mr. Spallina when they are completed.

I have not received the documentation I requested to close out the other two accounts. I can't begin the process without a written request from the beneficiaries and transfer instructions.

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:** Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
**Sent:** Thursday, July 21, 2011 12:46 PM  
**To:** Craig, Janet; 'Robert Spallina'  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia  
**Subject:** RE: Bernstein Tax Information

Janet, please advise of status of the Trust transfer. Thank you, Diana

*Diana Banks* - Vice President of Administration



**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:** Diana@LifeInsuranceConcepts.com

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

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**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
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**To:** 'Robert Spallina'; Diana Banks  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia  
**Subject:** RE: Bernstein Tax Information

Robert,

According to the records we received, the Trusts fbo Daniel, Joshua and Jake each hold a 1/3 interest in Bernstein Family Realty LLC. Total capital contribution from the three trusts totaled \$100.00. We have requested that the trustee/trustee address be changed to us and also requested a value so we can update the market value on the system. The valuation is currently not important as the accounts are leaving, but the new Trustee should have this information. I was only asking IF we needed a K-1 and if not, for confirmation of that fact in writing.

In addition, in the Trust fbo Eric, Stanford listed a Promissory Note \$250K @ 1.64% and carried it at \$1.00. No other information has been available. Charlene Dykes at Stanford had asked the Houston's receiver's office for a copy but we have received nothing to date. Once again, this is not an issue for us as the account is leaving, but the new Trustee should be notified.

Hunt and I will send the documentation to you for review. If you would like a hard copy, I will need your address. If email is sufficient, please let me know.

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, July 13, 2011 3:33 PM  
**To:** Diana Banks; Craig, Janet  
**Cc:** Simon Bernstein  
**Subject:** RE: Bernstein Tax Information

Diana – the trusts will each need a k-1 from LIC prior to Sep 15 so the returns can be filed timely. I don't know why they are asking about Bernstein Family Realty, LLC. It has nothing to do with the GC trusts.

Janet – I would like all documentation sent to me for review prior to sending to the trustees and beneficiaries. Thank you.

---

**From:** Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, July 13, 2011 3:08 PM

**To:** Robert Spallina  
**Subject:** FW: Bernstein Tax Information

Robert, please see below. Si would like you to review and advise if what they are asking for is needed. Thank you, Diana

*Diana Banks* - Vice President of Administration



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950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
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Toll Free: 866.395.8984  
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**From:** Craig, Janet [<mailto:Janet.Craig@opco.com>]  
**Sent:** Tuesday, July 12, 2011 10:22 AM  
**To:** Diana Banks; Roraff, Victoria  
**Cc:** Worth, Hunt; Sigalos, Janet; Vereb, Patricia  
**Subject:** Bernstein Tax Information

Diana and Vicky,

I have been attempting to collect the final tax information required to file the 2010 Fiduciary tax returns for these 10 accounts. Please send me the tax information for the assets LIC Holdings and Bernstein Family Realty LLC (if there is any). Please let me know, in writing, if there is no tax information available for the Bernstein Family Realty LLC.

In order to close the accounts for Alexandra and Eric, who I believe are of age, I will need a written request from each of them stating their age, their desire to terminate the trust and transfer instructions. The assets in those two trusts will be payable to them outright, so they will need brokerage accounts in their individual names. They will still need to sign off on our standard release documents.

We will be preparing removal and release documents for the remaining eight trust accounts. Please let me know where we should send these documents, once they are prepared. We will also need transfer instructions in the name of each trust at the appropriate time.

Please let me know what information you require to facilitate this process. I will be in contact if we need additional information. Please feel free to forward this email as appropriate.

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

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## Robert Spallina

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, July 29, 2011 11:21 AM  
**To:** Roraff, Victoria  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Robert Spallina; 'Diana Banks'; Sigalos, Janet; Vereb, Patricia  
**Subject:** RE: Bernstein Tax Information  
**Attachments:** Bernstein fbo Eric 50% distribution.pdf; Bernstein fbo Alexandra 50% distribution.pdf; image001.jpg

Vickie,

Alexandra and Eric became eligible for a 50% distribution of their trust accounts upon attaining age 21.

Attached please find a letter of authorization for each account directing the transfer of 50% of the assets to accounts in each of their individual names. Also attached is a spreadsheet outlining the distribution and delivery instructions for each account. The remaining 50% of each account will be transferred to new trusts in each of their names, once the distribution paperwork has been completed.

Please feel free to call me if you have any questions.

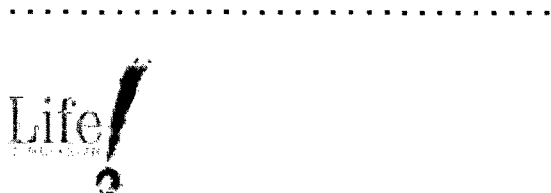
Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
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Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
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**Subject:** RE: Bernstein Tax Information

Please see attached. Thank you, Diana

*Diana Banks* - Vice President of Administration



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*Diana Banks* - Vice President of Administration

.....



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**Sent:** Wednesday, July 13, 2011 3:33 PM  
**To:** Diana Banks; Craig, Janet  
**Cc:** Simon Bernstein  
**Subject:** RE: Bernstein Tax Information

Diana – the trusts will each need a k-1 from LIC prior to Sep 15 so the returns can be filed timely. I don't know why they are asking about Bernstein Family Realty, LLC. It has nothing to do with the GC trusts.

Janet – I would like all documentation sent to me for review prior to sending to the trustees and beneficiaries. Thank you.

---

**From:** Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, July 13, 2011 3:08 PM  
**To:** Robert Spallina  
**Subject:** FW: Bernstein Tax Information

Robert, please see below. Si would like you to review and advise if what they are asking for is needed. Thank you, Diana

*Diana Banks* - Vice President of Administration



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: Diana@LifeInsuranceConcepts.com

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

This communication (including attachments) may contain privileged and confidential information intended only for the recipient(s) named above. If you are not the intended recipient(s), you are hereby notified that any viewing, copying, dissemination or distribution of this communication is prohibited and may be subject to legal action. Please contact the sender immediately by reply e-mail and delete all copies of the original message.

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Tuesday, July 12, 2011 10:22 AM  
**To:** Diana Banks; Roraff, Victoria  
**Cc:** Worth, Hunt; Sigalos, Janet; Vereb, Patricia  
**Subject:** Bernstein Tax Information

Diana and Vicky,

I have been attempting to collect the final tax information required to file the 2010 Fiduciary tax returns for these 10 accounts. Please send me the tax information for the assets LIC Holdings and Bernstein Family Realty LLC (if there is any). Please let me know, in writing, if there is no tax information available for the Bernstein Family Realty LLC.

In order to close the accounts for Alexandra and Eric, who I believe are of age, I will need a written request from each of them stating their age, their desire to terminate the trust and transfer instructions. The assets in those two trusts will be payable to them outright, so they will need brokerage accounts in their individual names. They will still need to sign off on our standard release documents.

We will be preparing removal and release documents for the remaining eight trust accounts. Please let me know where we should send these documents, once they are prepared. We will also need transfer instructions in the name of each trust at the appropriate time.

Please let me know what information you require to facilitate this process. I will be in contact if we need additional information. Please feel free to forward this email as appropriate.

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)

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)

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)

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Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Phone 973-245-4635  
Fax 973-245-4699

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431  
Attn: Vickie Roraff

Re: Oppenheimer Trust Company, Trustee  
Simon Bernstein fbo Eric  
Acct # G511434321

Dear Vickie,

Please accept this letter as your authorization to transfer 50% of the above referenced account in accordance with the delivery instructions, attached.

Also attached is a spreadsheet outlining the 50% distribution.

Thank you for your assistance in this matter. Please feel free to call me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Janet Craig".

Janet Craig  
Senior Vice President

Acct Name: SIMON BERNSTEIN IRREVOCABLE TRUST  
U/A 9/7/06

FBO ERIC BERNSTEIN  
OPPENHEIMER TRUST CO, SUCCESSOR

TRUSTEE

Acct Number: 21 00 0910 0 03

Security Name	Shares/Par	Average Unit Cost	Cost	Unit Market	Market Value
ADVANTAGE BANK DEP					15,214.53
<b>FIXED INCOME SECURITIES</b>					
ISHARES LEHMAN 20+	8.0000	47.4500	759.2000	47.8300	765.2800
ISHARES TR 7-10 YR	22.5000	47.4000	2,133.0550	48.6450	2,189.0250
ISHARES TR IND IBOX	3.0000	45.2100	271.2600	55.5650	333.3900
ISHARES TR INDEX BAR	4.5000	47.5000	427.5000	56.2000	505.8000
ISHS TR BARCLYS	9.5000	50.9500	968.0500	53.3820	1,014.2600
SPDR SER TR BRCLYS	12.5000	15.4550	386.3750	20.0550	501.3750
SPDR SERIES TRUST	7.5000	24.7050	370.5750	31.2200	468.3000
<b>EQUITIES</b>					
SPDR SER TR DJ REIT	24.0000	19.6800	944.6400	33.8250	1,623.6000
VANGUARD INDEX FDS	61.0000	19.9350	2,431.7900	27.4000	3,342.8000
VANGUARD INDEX FDS	16.5000	20.7850	685.8750	41.6600	1,374.7800
VANGUARD INDEX FDS	8.5000	21.3350	362.6950	34.0950	579.6150
VANGUARD INDX GRWTH	42.5000	19.9350	1,694.2550	32.3300	2,748.0500
VANGUARD INTL EQ	51.5000	20.0750	2,067.6550	25.6000	2,636.8000
VANGUARD INTL EQUITY	37.0000	12.3400	913.1600	24.0300	1,778.2200
VANGUARD PACIFIC ETF	30.0000	20.6950	1,241.5800	28.5990	1,715.9400
<b>GRAND TOTALS</b>					<b>36,791.77</b>

July 27, 2011

Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Eric Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 213-2003 with any questions.

Thank you,

A handwritten signature in black ink, appearing to read "Eric Bernstein", with a stylized flourish at the end.

Eric Bernstein



## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

### A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

JPMorgan Chase Bank, N.A.

DTC Participant Number 902

FFC to Account Number - P72500

For Account Number - PBD# W40996006

For Account of Eric Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

JPMCHASE/CUST

ABA# 021 000 021

FFC to Account Number - P72500

For Account Number - PBD#

For Account of

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

Service Teams Outside NY should Fed Ex

certs / docs overnight to:

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC:

For account of

Service Teams in NY should send certs / docs to:

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC:

For account of

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC:

For account of

### Affirmation Instructions:

#### Standing Instruction Broker

DTC 902

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD#

Interested Party #27656

A/C P72500

Both the Agent Interested Account number and the A/C P72500 account number must be referenced.

#### MONEY MANAGER is the affirming party

DTC 902

Agent I.D. #28574

Institution I.D. -

Agent Interested Account - PBD#

Interested Party #27656

A/C P72500

Both the Agent Interested Account number and the A/C P72500 account number must be referenced.

### B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

### Regular Mail

KY1-0900

JPMorgan Chase Bank, N.A.

P.O. Box 34110

Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Overnight Mail

KY1-0900

JPMorgan Chase Bank, N.A.

6714 Grade Lane, Bldg. 8, Suite 807

Louisville, KY 40213

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Foreign Checks

JPMorgan Chase Bank, N.A.

International Check Collections

1111 Fannin Street, Floor 13

Houston, TX 77002

Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.

ACH transfers should be sent to:

### Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### All Other Accounts

JPMorgan Chase Bank, N.A.

500 Stanton Christiana Rd

Newark, DE 19713

ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019



Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Phone 973-245-4635  
Fax 973-245-4699

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431  
Attn: Vickie Roraff

Re: Oppenheimer Trust Company, Trustee  
Simon Bernstein fbo Alexandra  
Acct # G511434313

Dear Vickie,

Please accept this letter as your authorization to transfer 50% of the above referenced account in accordance with the delivery instructions, attached.

Also attached is a spreadsheet outlining the 50% distribution.

Thank you for your assistance in this matter. Please feel free to call me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads 'Janet Craig'. The signature is fluid and cursive, with the first name 'Janet' and last name 'Craig' clearly distinguishable.

Janet Craig  
Senior Vice President

Acct Name: SIMON BERNSTEIN IRREVOCABLE TRUST

U/A 9/7/06

FBO ALEXANDRA BERNSTEIN

OPPENHEIMER TRUST CO, SUCCESSOR

TRUSTEE

Acct Number: 21 00 0909 0 03

Security Name	Shares/Par	Average Unit Cost	Cost	Unit Market	Market Value
ADVANTAGE BANK DEP					15,184.35
<b>FIXED INCOME SECURITIES</b>					
ISHARES LEHMAN 20+	8.5000	47.4500	806.6500	47.8300	813.1100
ISHARES TR 7-10 YR	23.0000	47.3350	2,177.4700	48.6450	2,237.6700
ISHARES TR IND IBOX	3.0000	45.2100	271.2600	55.5650	333.3900
ISHARES TR INDEX BAR	5.0000	47.5000	475.0000	56.2000	562.0000
ISHS TR BARCLYS	10.0000	50.9500	1,019.0000	53.3820	1,067.6400
SPDR SER TR BRCLYS	13.0000	15.4550	401.8300	20.0550	521.4300
SPDR SERIES TRUST	7.5000	24.7050	370.5750	31.2200	468.3000
	0.0000	0.0000	0.0000	0.0000	0.0000
<b>EQUITIES</b>	0.0000	0.0000	0.0000	0.0000	0.0000
SPDR SER TR DJ REIT	24.5000	19.6800	964.3200	33.8250	1,657.4250
VANGUARD INDEX FDS	62.5000	19.9300	2,491.5000	27.4000	3,425.0000
VANGUARD INDEX FDS	16.5000	20.7850	685.8750	41.6600	1,374.7800
VANGUARD INDEX FDS	8.5000	21.3350	362.6950	34.0950	579.6150
VANGUARD INDX GRWTH	43.0000	21.7000	1,866.1150	32.3300	2,780.3800
VANGUARD INTL EQ	52.5000	20.0750	2,107.8050	25.6000	2,688.0000
VANGUARD INTL EQUITY	38.0000	12.3400	937.8400	24.0300	1,826.2800
VANGUARD PACIFIC ETF	31.0000	20.6800	1,282.2900	28.5990	1,773.1350
<b>GRAND TOTALS</b>					<b>37,292.51</b>

July 27, 2011

Oppenheimer Trust company  
18 Columbia Turnpike  
Florham Park NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Alexandra Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 245-1393 with any questions.

Thank you,

*Alexandra Bernstein*

Alexandra Bernstein

## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

### A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

JPMorgan Chase Bank, N.A.

DTC Participant Number **902**

FFC to Account Number - **P72500**

For Account Number - PBD# w41001004

For Account of Alexandra Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

JPMCHASE/CUST

ABA# **021 000 021**

FFC to Account Number - **P72500**

For Account Number - PBD# \_\_\_\_\_

For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

### Affirmation Instructions:

#### Standing Instruction Broker

DTC **902**

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

#### MONEY MANAGER is the affirming party

DTC **902**

Agent I.D. #28574

Institution I.D. - \_\_\_\_\_

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

### Regular Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

### Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### All Other Accounts

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Rd  
Newark, DE 19713  
ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019

July 27, 2011

Oppenheimer Trust company  
18 Columbia Turnpike  
Florham Park NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Alexandra Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 245-1393 with any questions.

Thank you,

*Alexandra Bernstein*

Alexandra Bernstein



## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

### A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**

DTC Participant Number **902**

FFC to Account Number - **P72500**

For Account Number - PBD# w41001004

For Account of Alexandra Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**

**ABA# 021 000 021**

FFC to Account Number - **P72500**

For Account Number - PBD# \_\_\_\_\_

For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

### Affirmation Instructions:

#### Standing Instruction Broker

**DTC 902**

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

#### MONEY MANAGER is the affirming party

**DTC 902**

Agent I.D. #28574

Institution I.D. - \_\_\_\_\_

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

### C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

#### Regular Mail

KY1-0900

JPMorgan Chase Bank, N.A.

P.O. Box 34110

Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

#### Overnight Mail

KY1-0900

JPMorgan Chase Bank, N.A.

6714 Grade Lane, Bldg. 8, Suite 807

Louisville, KY 40213

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

#### Foreign Checks

JPMorgan Chase Bank, N.A.

International Check Collections

1111 Fannin Street, Floor 13

Houston, TX 77002

Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.

ACH transfers should be sent to:

#### Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

#### All Other Accounts

JPMorgan Chase Bank, N.A.

500 Stanton Christiana Rd

Newark, DE 19713

ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019

July 27, 2011

Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Eric Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 213-2003 with any questions.

Thank you,

A handwritten signature in black ink, appearing to read "Eric Bernstein", with a stylized flourish at the end.

Eric Bernstein

## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

### A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**

DTC Participant Number **902**

FFC to Account Number - **P72500**

For Account Number - PBD# w40996006

For Account of Eric Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**

**ABA# 021 000 021**

FFC to Account Number - **P72500**

For Account Number - PBD# \_\_\_\_\_

For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex  
certs / docs overnight to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

### Affirmation Instructions:

#### Standing Instruction Broker

**DTC 902**

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

#### MONEY MANAGER is the affirming party

**DTC 902**

Agent I.D. #28574

Institution I.D. - \_\_\_\_\_

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

### Regular Mail

KY1-0500  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

### Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

### Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

### Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### All Other Accounts

JPMorgan Chase Bank, N.A.

500 Stanton Christiana Rd

Newark, DE 19713

ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 325	WI (121)	075 000 019

TESCHER & SPALLINA, P.A.

ATTORNEYS-AT-LAW

DONALD R. TESCHER  
ROBERT L. SPALLINA  
KIMBERLY MORAN  
LEGAL ASSISTANT

BOCA CORPORATE CENTER, SUITE 107  
2101 CORPORATE BOULEVARD  
BOCA RATON, FLORIDA 33431

TEL: 561.998.7847  
FAX: 561.998.2642  
WWW.TESCHERLAW.COM

September 26, 2008

**VIA FEDERAL EXPRESS**

Mr. Jeffrey C. Wolken  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890

**Re: Simon L. Bernstein Irrevocable Trust Agreement dated May 20, 2008**

Dear Jeff:

Enclosed are the Assignment of Limited Partnership Interest for Si Bernstein's forty-nine and one-half (49 ½%) percent interest in Bernstein Family Investments, LLLP from his revocable trust to the Simon L. Bernstein Irrevocable Trust Agreement dated May 20, 2008. We have also enclosed a letter of direction regarding same to you and your company. Please sign the Consent to Be Bound on the second page of the Assignment and return the fully executed document to our office in the enclosed Federal Express envelope.

If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures

cc: Simon L. Bernstein (w/o enc.)  
Donald R. Tescher, Esq. (w/o enc.)

TS003283

**Shipment Receipt****Outbound Shipment****Address Information****Ship to:**

Mr. Jeffrey C. Wolken  
Wilmington Trust Company  
1100 N MARKET ST

WILMINGTON, DE  
19890-0001  
US  
800-345-7550

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA  
2101 CORPORATE BLVD

SUITE 107  
BOCA RATON, FL  
33431  
US  
5619987847

**Shipping Information**

Tracking number: 790587351241  
Ship date: 09/26/2008  
Estimated shipping charges: 16.03

**Package Information**

Service type: Standard Overnight  
Package type: FedEx Envelope  
Number of packages: 1  
Total weight: 1.0LBS  
Declared value: 0.00 USD  
Special Services: Process a Return Shipment  
Pickup/Drop-off: Give to scheduled courier at my location

**Billing Information**

Bill transportation to: Sender  
Your reference: Bernstein/11187.001  
P.O. no.:  
Invoice no.:  
Department no.:

**Return Shipment****Address Information****Ship to:**

Kimberly Moran  
TESCHER & SPALLINA  
2101 CORPORATE  
BLVD

SUITE 107  
BOCA RATON, FL  
33431  
US  
5619987847

**Ship from:**

Mr. Jeffre  
Wilmington  
1100 N M  
WILMIN  
19890-00  
US  
800-345-

**Shipping Information**

Tracking number: 792114220956  
Ship date: 09/26/2008  
Estimated shipping charges:

**Package Information**

Return label type: Print  
Service type: Standard Overnight  
Package type: FedEx Envelope  
Number of packages: 1  
RMA no.:  
Total weight: 1LBS  
Declared value: 0.00USD  
Special Services:  
Pickup/Drop-off: Give to scheduled cour

**Billing Information**

Bill transportation to: Sender  
Your reference: Bernstein/11187.001  
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

SIMON L. BERNSTEIN  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, Florida 33487

September 18, 2008

*Personal & Confidential*

Mr. Jeffrey C. Wolken  
Wilmington Trust Company  
1100 N. Market Street  
Wilmington, DE 19890

**RE: Simon L. Bernstein Irrevocable Trust Agreement dated May 20, 2008**

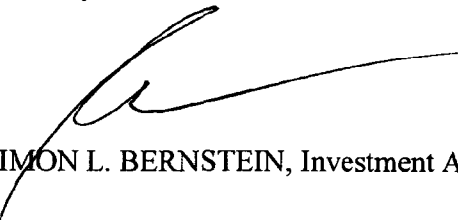
Dear Mr. Wolken:

Pursuant to my authority as the sole Investment Advisor under Section 7 of the above-referenced trust (the "Trust"), I hereby direct Wilmington Trust Company, in its capacity as trustee of the Trust (in such capacity, the "Trustee"), to accept the assignment of a 49.5% limited partnership interest in Bernstein Family Investments, LLLP, a Florida limited liability partnership (the "Interest").

I direct the Trustee to execute all documents necessary to finalize the Trust's receipt of the Interest as described above.

The Trustee is directed to retain, and not to dispose of, exchange, change the character of, lend, borrow against, pledge, mortgage, grant options with respect to, abandon, or in any other way take any action effecting, the Interest until further written direction from me.

Sincerely,



SIMON L. BERNSTEIN, Investment Advisor



## ASSIGNMENT OF LIMITED PARTNERSHIP INTEREST

FOR VALUE RECEIVED, the sufficiency of which is hereby acknowledged, the undersigned limited partner of BERNSTEIN FAMILY INVESTMENTS, LLLP, a Florida limited liability limited partnership (the "Partnership"), does hereby transfer and assign to WILMINGTON TRUST COMPANY, Trustee of the SIMON L. BERNSTEIN IRREVOCABLE TRUST AGREEMENT dated May 20, 2008, all of its right, title and interest in and to a forty-nine and 50/100 (49.5%) percent interest in the partnership, to share in Partnership profits and losses, to receive distributions from the Partnership, and to receive allocations of Partnership income, gain, loss, deduction, or credit or other similar items to which the undersigned assignor was entitled, and further, (b) to the extent permissible under the Agreement of Limited Partnership for the Partnership, assign such further rights that it may have as limited partner thereof including the ability of its successor to be admitted as substitute limited partner upon obtaining the requisite consent of the general partner of the Partnership. For purposes of this Assignment, the fair market value of the assigned limited partnership interest shall be the price, as of the date of this assignment, at which the assigned limited partnership interest would change hands between a hypothetical willing buyer and a hypothetical willing seller, neither being under any compulsion to buy or sell, and both having reasonable knowledge of relevant facts.

DATED: Effective as of \_\_\_\_\_, 2008.

ASSIGNOR:

SIMON L. BERNSTEIN TRUST AGREEMENT dated  
May 20, 2008

By: 

SIMON L. BERNSTEIN, Trustee

**CONSENT TO BE BOUND**

WILMINGTON TRUST COMPANY, Trustee of the SIMON L. BERNSTEIN IRREVOCABLE TRUST AGREEMENT dated May 20, 2008, hereby consents to be bound under the Agreement of Limited Partnership for BERNSTEIN FAMILY INVESTMENTS, LLLP, a Florida limited liability limited partnership, as substitute limited partner thereunder upon admission as same.

DATED: Effective as of \_\_\_\_\_, 2008.

SIMON L. BERNSTEIN IRREVOCABLE TRUST  
AGREEMENT dated May 20, 2008

WILMINGTON TRUST COMPANY, Trustee

By: \_\_\_\_\_  
\_\_\_\_\_, Vice President

**CONSENT OF GENERAL PARTNER**

The undersigned general partner of BERNSTEIN FAMILY INVESTMENTS, LLLP, a Florida limited liability limited partnership, hereby consents to the assignment of limited partnership interest described above and further consents to the admission of the SIMON L. BERNSTEIN IRREVOCABLE TRUST AGREEMENT dated May 20, 2008, as substitute limited partner of the Partnership.

DATED: Effective as of \_\_\_\_\_, 2008.

**GENERAL PARTNER:**

BERNSTEIN HOLDINGS, LLC, a Florida limited liability company

By: \_\_\_\_\_

SIMON L. BERNSTEIN, Manager

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Monday, September 15, 2008 1:14 PM  
**To:** 'Diana Banks'  
**Subject:** RE: Homestead

Please have Shirley sign as Trustee of her trust that they are entitled to use the property for their lifetimes.  
Thanks

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847  
Facsimile: 561-998-2642  
E-mail: [rspallina@tescherlaw.com](mailto:rspallina@tescherlaw.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherlaw.com](http://www.tescherlaw.com).

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---

**From:** Diana Banks [<mailto:diana@lifeinsuranceconcepts.com>]  
**Sent:** Monday, September 15, 2008 11:51 AM  
**To:** Robert Spallina  
**Subject:** Homestead

Robert, do you know anything about this? thanks

Diana Banks, VP-Administration

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950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
p. 561.988.8984 ext 102  
f. 561.988.0833 d. 561.869.4503  
e. [diana@LifeInsuranceConcepts.com](mailto:diana@LifeInsuranceConcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

9/15/2008

TS003289



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9/15/2008

TS003290

**Robert Spallina**

---

**From:** Fritz, David S. [DFritz@WilmingtonTrust.com]  
**Sent:** Thursday, September 04, 2008 9:37 AM  
**To:** Robert Spallina  
**Cc:** Donald R. Tescher; Wolken, Jeffrey  
**Subject:** Bernstein Trusts

Hello Robert,

I was just checking to see if you have an update on the possible timing of the assignment of LP interests to the subject trusts. I would like to give my DE office an update on the status of these two accounts and would greatly appreciate your latest thoughts on the funding of the trusts.

Thank you and best regards,

Dave

David S. Fritz  
Managing Director  
Wealth Advisory  
Wilmington Trust FSB  
140 Royal Palm Way  
Suite 204  
Palm Beach, FL 33480  
Ph: 561-630-2112  
800-814-3429  
Fax: 561-659-1705  
dfritz@wilmingtontrust.com

Visit our website at [www.wilmingtontrust.com](http://www.wilmingtontrust.com)

Investment products are not insured by the FDIC or any other governmental agency, ar

9/4/2008

TS003291

# TESCHER & SPALLINA, P.A.

ATTORNEYS-AT-LAW

DONALD R. TESCHER, ESQ.  
ROBERT L. SPALLINA  
KIMBERLY MORAN  
LEGAL ASSISTANT

950 PENINSULA CORPORATE CIRCLE, SUITE 3010  
BOCA RATON, FLORIDA 33431

TEL: 561.998.7847  
FAX: 561.998.2642  
WWW.TESCHERLAW.COM

June 17, 2008

*Personal & Confidential*

**VIA FEDERAL EXPRESS**

Mr. Simon L. Bernstein  
Life Insurance Concepts  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

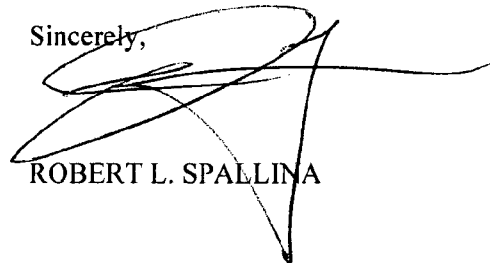
**Re: Simon L. & Shirley Bernstein - Estate Planning**

Dear Si:

Enclosed are two original recorded Quit Claim Deeds transferring your home and your condo into Shirley's revocable trust.

If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures

cc: Donald R. Tescher, Esq.

TS003292

**Shipment Receipt****Address Information****Ship to:**

Simon L. Bernstein  
Life Insurance Concepts  
950 PENINSULA  
CORPORATE CIR  
STE 3010  
BOCA RATON, FL  
33487-1387  
US  
561-988-8984

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA  
2101 CORPORATE BLVD  
  
SUITE 107  
BOCA RATON, FL  
33431  
US  
5619987847

**Shipping Information**

Tracking number: 791917373534

Ship date: 06/17/2008

Estimated shipping charges: 16.96

**Package Information**

Service type: Standard Overnight

Package type: FedEx Envelope

Number of packages: 1

Total weight: 1LBS

Declared value: 0.00USD

Special Services:

Pickup/Drop-off: Give to scheduled courier at my location

**Billing Information**

Bill transportation to: Sender

Your reference: Bernstein/11187.001

P.O. no.:

Invoice no.:

Department no.:

Thank you for shipping online with Fedex ShipManager at [fedex.com](http://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.



PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Tescher & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

CFN 20080203511  
OR BK 22668 PG 0446  
RECORDED 05/30/2008 09:05:38  
Palm Beach County, Florida  
AMT 10.00  
Doc Stamp 0.70  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0446 - 447; (2pgs)

Parcel Control No. 06-43-47-32-38-002-0035

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SIMON BERNSTEIN and SHIRLEY BERNSTEIN, a married couple, as Grantors, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "*Grantor*" and "*Grantee*" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Condominium Parcel Number C5 of the Center Building of ARAGON CONDOMINIUM according to the Declaration of Condominium thereof recorded in Official Records Book 8921, Page 1267 of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.

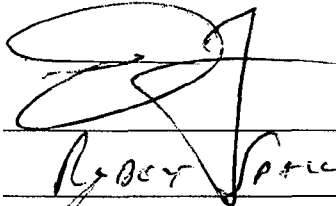
Grantor hereby certifies that said property is not the grantor's homestead and that grantor resides elsewhere.

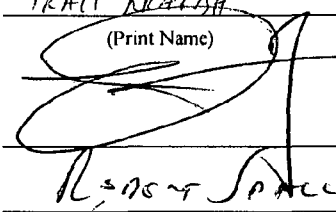
TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

TO HAVE AND TO HOLD the same in fee simple forever.


In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.


Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Robert Spiller  
(Print Name)  
\_\_\_\_\_

TRACI KRATSH  
(Print Name)  
  
\_\_\_\_\_  
Robert Spiller  
(Print Name)  
\_\_\_\_\_

TRACI KRATSH  
(Print Name)  
\_\_\_\_\_

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

STATE OF FLORIDA       )  
                                      )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May,  
2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐  
produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission # DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)

PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Teschler & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

CFN 20080203512  
OR BK 22668 PG 0448  
RECORDED 05/30/2008 09:05:38  
Palm Beach County, Florida  
AMT 10.00  
Doc Stamp 0.70  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0448 - 449; (2pgs)

Parcel Control No. 00-42-46-33-11-000-7810

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SHIRLEY BERNSTEIN, joined by her spouse, SIMON L. BERNSTEIN, as Grantor, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "*Grantor*" and "*Grantee*" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Lot 781, ST. ANDREWS COUNTRY CLUB, PLAT NO. 14, according to the Plat thereof, as recorded in Plat Book 57, Pages 132-135, inclusive, of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.

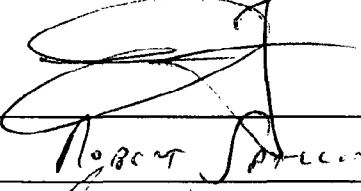
Grantor hereby certifies that said property is the grantor's homestead.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.


TO HAVE AND TO HOLD the same in fee simple forever.


In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.

Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Tracy Kratish  
(Print Name)  
\_\_\_\_\_  
Tracy Kratish  
(Print Name)

\_\_\_\_\_  
Tracy Kratish  
(Print Name)  
\_\_\_\_\_  
Tracy Kratish  
(Print Name)  
\_\_\_\_\_  
Tracy Kratish  
(Print Name)  
\_\_\_\_\_  
Tracy Kratish  
(Print Name)

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

STATE OF FLORIDA     )  
                                  )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May, 2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐ produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission # DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)

## Robert Spallina

---

**From:** Diana Banks [diana@lifeinsuranceconcepts.com]  
**Sent:** Monday, June 02, 2008 9:38 AM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R.; jl@glcpa.com; Donald R. Tescher  
**Subject:** RE: Wednesday, June 4

Si has requested he be there. thanks

-----Original Message-----

From: Robert Spallina [mailto:RSpallina@tescherlaw.com]  
Sent: Monday, June 02, 2008 9:31 AM  
To: Diana Banks  
Cc: Prindle, Christopher R.; jl@glcpa.com; Donald R. Tescher  
Subject: RE: Wednesday, June 4

Diana - I don't think that Chris needs to be present for the meeting. We are discussing generally what needs to be done and how much to fund the account with. I do not want to delay this another week. Thanks

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847  
Facsimile: 561-998-2642  
E-mail: rspallina@tescherlaw.com

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-----Original Message-----

From: Prindle, Christopher R. [mailto:cprindle@StanfordEagle.com]  
Sent: Monday, June 02, 2008 9:26 AM  
To: diana@lifeinsuranceconcepts.com; jl@glcpa.com  
Cc: Robert Spallina  
Subject: Re: Wednesday, June 4

Diana,  
I am open on tuesday and wednesday next week - how does that look?

----- Original Message -----

From: Diana Banks <diana@lifeinsuranceconcepts.com>

To: Prindle, Christopher R.; Jerry Lewin <jl@glcpa.com>  
Cc: Robert Spallina <RSpallina@tescherlaw.com>  
Sent: Mon Jun 02 08:17:10 2008  
Subject: RE: Wednesday, June 4

Chris, are you available the week of the 9th? Si would like you to be here. Thank you

From: Prindle, Christopher R. [mailto:cprindle@StanfordEagle.com]  
Sent: Friday, May 30, 2008 1:59 PM  
To: Diana Banks; Robert Spallina; Jerry Lewin  
Subject: RE: Wednesday, June 4

Hi Diana,

I will be out of town next week, but I should be able to participate via telephone. Would that work? Can you give me more specifics - Is this related to planning and Delaware?

Thanks - Chris

---

From: Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
Sent: Friday, May 30, 2008 12:28 PM  
To: Prindle, Christopher R.; Robert Spallina; Jerry Lewin  
Subject: Wednesday, June 4

Are you all free Wednesday morning @ 10am to meet with Si and Ted to discuss Wilmington Trust/ investments?

Have a\*~)  
..~..\*~) ..\*~)  
(..~ (..~ \* Wonderful day!

Diana Banks, VP-Administration

For the past two years, Cambridge Financing Company has been preaching the importance of Premium Financing Done Right. Nothing demonstrates the results more clearly than the numbers. Follow the 'Right Way' link to see how successful the program has been. Where is the Right Way Leading You? <<http://www.lifeinsuranceconcepts.com/theRightWay.php>>

.....  
Life Insurance Concepts  
950 Peninsula Corporate Circle, Suite 3010 Boca Raton , FL 33487 p. 561.988.8984 ext 102  
f. 561.988.0833 d. 561.869.4503 e. diana@LifeInsuranceConcepts.com  
<<mailto:T@LifeInsuranceConcepts.com>>

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com) <<http://www.lifeinsuranceconcepts.com/>>

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**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Friday, May 30, 2008 11:51 AM  
**To:** 'cprindle@stanfordeagle.com'  
**Cc:** 'slashmit@stanfordeagle.com'; 'Ted Bernstein 2'; 'Diana Banks'; Donald R. Tescher  
**Subject:** Si and Ted Bernstein New Accounts  
**Attachments:** Bernstein Holdings, LLC Articles of Organization - filed.pdf; Bernstein Holdings, LLC IRS EIN Confirmation Ltr.PDF; Bernstein Family Investments, LLLP Cert of LP.pdf; Bernstein Family Investments, LLLP IRS EIN Confirmation Ltr.pdf; TSB Investments, LLLP Certificate of Limited Partnership.pdf; TSB Investments, LLLP IRS EIN Confirmation Ltr.pdf; TSB Holdings, LLC Articles of Organization.pdf; TSB Holdings, LLC IRS EIN Confirmation Ltr.pdf

Chris - attached are the formation documents for each of the Bernstein entity accounts to be opened along with the EIN confirmations from Internal Revenue. Diana from Si's office will be contacting you to set-up a meeting regarding funding/transfers. Si and Ted are the authorized signatories with respect to each of their general partner entities. Please call me with any questions or if you need additional information.

Thanks,

Robert

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

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 Facsimile: 561-998-2642  
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5/30/2008

TS003301



## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Friday, May 30, 2008 12:13 PM  
**To:** 'Wolken, Jeffrey'  
**Cc:** McClelland, Nicole; Fritz, David S.; Donald R. Tescher; Kim Moran  
**Subject:** RE: Out of Office AutoReply: Bernsteins

Jeff - thanks for the follow-up. As discussed, we will send you executed copies of the LLLP agreements and will get you the funding information when available. Regards, Robert

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

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-----Original Message-----  
**From:** Wolken, Jeffrey [mailto:JWolken@WilmingtonTrust.com]  
**Sent:** Friday, May 30, 2008 10:57 AM  
**To:** Robert Spallina  
**Cc:** McClelland, Nicole; Fritz, David S.  
**Subject:** RE: Out of Office AutoReply: Bernsteins

Robert:

I have returned to the office earlier than expected so I am available today if you would like to discuss this matter. In my absence, my colleague, Nicole McClelland, attempted to reply to your message on Wednesday with the final pending items for opening the trust accounts. Her message is copied below. My guess is that her message did not reach you?

I apologize for the miscommunication and for giving you the impression that this matter was sitting idle while I was away from the office. We have been working with the documents and information you provided and have been processing the mandatory background checks necessary to accept as trustee. At this time, we just need the two items related to LLC operating agreements and GST-exempt status requested by Nicole to complete the account openings.

Please let me know if you would like to discuss further or if you have any questions. I am in the office and should be generally available throughout the day. In addition, I plan to try to give you a call this afternoon in case these e-mail messages

are not reaching you for any reason.

Regards,  
Jeff

Jeffrey C. Wolken  
Vice President  
Wilmington Trust Company  
302-651-8192  
jwolken@wilmingtontrust.com

-----Original Message-----

From: Robert Spallina [mailto:RSpallina@tescherlaw.com]  
Sent: Friday, May 30, 2008 10:31 AM  
To: Wolken, Jeffrey  
Subject: RE: Out of Office AutoReply: Bernsteins

Jeff - when you are back in town, please contact me. I guess the docs have been sitting on your desk. Thanks

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847  
Facsimile: 561-998-2642  
E-mail: rspallina@tescherlaw.com

---

From: McClelland, Nicole  
Sent: Wednesday, May 28, 2008 1:06 PM  
To: 'mailto:rspallina@tescherlaw.com'  
Cc: Wolken, Jeffrey  
Subject: Bernstein

Robert,

I work w/Jeff Wolken in our Wilmington DE office and have been assigned as the Fiduciary Advisor for the Simon and Ted Bernstein Irrevocable Trusts. I have received the package and reviewed the documents and before I am able to move forward with signing I do need to have a couple of questions answered. Jeff is on vacation and I did speak w/David Fritz who directed me to you.

- 1) It is my understanding that the trusts will be funded w/LLC/LP units-could you please provide us with the names of the assets and the operating agreements/and valuations
- 2) Are these trusts GST Exempt?

Thank you for your assistance.

Nicole

Nicole A. McClelland, CTFA  
Assistant Vice President  
Fiduciary Advisor  
Wealth Advisory Services  
(302) 651-1343 Direct  
(302) 427-4624 Fax  
nmcclelland@wilmingtontrust.com

-----Original Message-----

From: Wolken, Jeffrey [mailto:JWolken@WilmingtonTrust.com]  
Sent: Tuesday, May 27, 2008 5:03 PM  
To: Robert Spallina  
Subject: Out of Office AutoReply: Bernsteins

I am currently out of the office returning on Monday, June 2. I will have limited access to voicemail and e-mail. I will attempt to reply to your message as soon as possible, but no later than Monday, June 2. If you need immediate assistance, please contact my colleague, Laura Barone at 302-651-1903 or lbarone@wilmingtontrust.com.

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## Robert Spallina

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Regards,  
Jeff

Jeffrey C. Wolken  
Vice President  
Wilmington Trust Company  
302-651-8192  
jwolken@wilmingtontrust.com

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Facsimile: 561-998-2642  
E-mail: rspallina@tescherlaw.com

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**Sent:** Wednesday, May 28, 2008 1:06 PM  
**To:** 'mailto:rspallina@tescherlaw.com'  
**Cc:** Wolken, Jeffrey  
**Subject:** Bernstein

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To: Robert Spallina  
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# TESCHER & SPALLINA, P.A.

ATTORNEYS-AT-LAW

DONALD R. TESCHER  
ROBERT L. SPALLINA  
KIMBERLY MORAN  
LEGAL ASSISTANT

BOCA CORPORATE CENTER, SUITE 107  
2101 CORPORATE BOULEVARD  
BOCA RATON, FLORIDA 33431

TEL: 561.998.7847  
FAX: 561.998.2642  
WWW.TESCHERLAW.COM

May 27, 2008

Clerk of the Circuit Court  
Attn: Recording Department  
P.O. Box 4177  
West Palm Beach, FL 33402

**Re: Simon & Shirley Bernstein - Quit Claim Deeds**

Dear Sir or Madam:

Enclosed for recordation are the following:

1. Quit Claim Deed between Simon and Shirley Bernstein as grantors, and Shirley Bernstein, Trustee of the Shirley Bernstein Trust Agreement dated May 20, 2008, as grantee, together with Form DR-219.
2. Quit Claim Deed between Shirley Bernstein as grantor, and Shirley Bernstein, Trustee of the Shirley Bernstein Trust Agreement dated May 20, 2008, as grantee, together with Form DR-219.

A check in the amount of \$39.60 is also enclosed for recording fees. If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures

cc: Mr. and Mrs. Simon L. Bernstein (w/o enc.)

TS003308

# TESCHER & SPALLINA P.A.

CHECK DEPOSIT: \_\_\_\_\_

TRUST: \_\_\_\_\_

DATE: 5/27/08

CHECK REQUEST: /

FIRM: /

CLIENT CHARGE: \_\_\_\_\_

CLIENT/FILE: Bernstein FILE No.: 11187.001



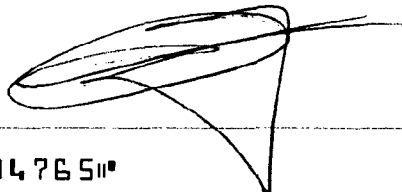
PAYEE/PAYOR: Sharon R. Bock, Clerk & Comptroller

AMOUNT: \$39.60 PAYMENT FOR: recording fees -  
2 Quit Claim Deeds

SPECIAL INSTRUCTIONS: \_\_\_\_\_

PERSON REQUESTING/ATTORNEY: Kimberly / RLS

POSTED: \_\_\_\_\_ DATE: \_\_\_\_\_ BY: \_\_\_\_\_

<b>TESCHER &amp; SPALLINA, P.A.</b>		<b>5069</b>
<b>OPERATING ACCOUNT</b>		
2101 CORPORATE BLVD, SUITE 107 BOCA RATON, FL 33431		
DATE <u>5/27/08</u>		63-964-670
PAY TO THE ORDER OF	<u>Sharon R. Bock, Clerk &amp; Comptroller</u>	<u>\$39.60</u>
<u>thirty nine &amp; 40/100</u>		DOLLARS 
 <b>Mellon United National Bank</b> Boca Raton, Florida		
FOR <u>Bernstein / 11187.001</u>		
⑈005069⑈ ⑆067009646⑆ 0221004765⑈		



PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Teschler & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

Parcel Control No. 06-43-47-32-38-002-0035

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SIMON BERNSTEIN and SHIRLEY BERNSTEIN, a married couple, as Grantors, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "*Grantor*" and "*Grantee*" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Condominium Parcel Number C5 of the Center Building of ARAGON CONDOMINIUM according to the Declaration of Condominium thereof recorded in Official Records Book 8921, Page 1267 of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.


Grantor hereby certifies that said property is not the grantor's homestead and that grantor resides elsewhere.


TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

TO HAVE AND TO HOLD the same in fee simple forever.

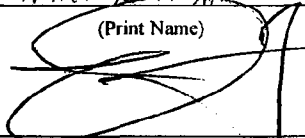
In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.


Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Shirley Bernstein  
(Print Name)

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

TRACI KRATISH  
(Print Name)


  
\_\_\_\_\_  
Simon Bernstein  
(Print Name)

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

TRACI KRATISH  
(Print Name)

STATE OF FLORIDA       )  
                                      )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May,  
2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐  
produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
 Kimberly Moran  
Commission #DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)



FLORIDA DEPARTMENT OF REVENUE  
RETURN FOR TRANSFERS OF INTEREST IN REAL PROPERTY  
(PLEASE READ INSTRUCTIONS BEFORE COMPLETING)

FDOR10240300  
DR-219  
R. 07/98

1. Parcel Identification Number  
(If Parcel ID not available  
please call County Property  
Appraiser's Office) →

Use black ink. Enter numbers as shown below. If typing, enter numbers as shown below.

0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9

06-43-47-32-38-002-0035

2. Mark (x) all  
that apply

Multi-parcel  
transaction? →

☐

Transaction is a split  
or cutout from  
another parcel? →

☐

Property was improved  
with building(s) at time  
of sale/transfer? →

☐

3. Grantor (Seller):

Bernstein

Simon

Last

First

MI

Corporate Name (if applicable)

7020 Lions Head Lane

Boca Raton

FL

33498

Mailing Address

City

State

Zip Code

Phone No.

4. Grantee (Buyer):

Bernstein

Shirley

Last

First

MI

Corporate Name (if applicable)

7020 Lions Head Lane

Boca Raton

FL

33498

Mailing Address

City

State

Zip Code

Phone No.

5. Date of Sale/Transfer

5 / 20 / 2008

Month

Day

Year

\$10,000.00

(Round to the nearest dollar.)

Property  
Located In

60 - Palm Beach

6. Type of Document

☐ Contract/Agreement  
for Deed

☐ Other

☐ Warranty  
Deed

☒ Quit Claim  
Deed

7. Are any mortgages on the property? If "Yes",  
outstanding mortgage balance:

YES ☐ / ☒ NO

(Round to the nearest dollar.) \$10,000.00

8. To the best of your knowledge, were there unusual circumstances or conditions to the sale/transfer  
such as: Forced sale by court order? Foreclosure pending? Distress Sale? Title defects? Corrective Deed? Mineral rights?  
Sale of a partial or undivided interest? Related to seller by blood or marriage.

YES ☐ / ☒ NO

9. Was the sale/transfer financed? YES ☐ / ☒ NO If "Yes", please indicate type or types of financing:

Conventional ☐

Seller Provided ☐

Agreement or  
Contract for Deed ☐

Other ☐

10. Property Type:

Mark (x) all  
that apply

Residential

Commercial

Industrial

Agricultural

Institutional/  
Miscellaneous

Government

Vacant

Acreage

Timeshare

☒

☐

☐

☐

☐

☐

☐

☐

☐

11. To the best of your knowledge, was personal property  
included in the sale/transfer? If "Yes", please state the  
amount attributable to the personal property. (Round to the nearest dollar.)

YES ☐ / ☒ NO

\$0.00

Cents

12. Amount of Documentary Stamp Tax

\$70.00

13. If no tax is due in number 12, is deed exempt from Documentary Stamp Tax under s. 201.02(6), Florida Statutes?

YES ☐ / ☐ NO

Under penalties of perjury, I declare that I have read the foregoing return and that the facts stated in it are true. If prepared by someone other than the taxpayer, his/her declaration is based on all information of which he/her has any knowledge.

Signature of Grantor or Grantee or Agent

Date

WARNING: FAILURE TO FILE THIS RETURN OR ALTERNATIVE FORM APPROVED BY THE DEPARTMENT OF REVENUE SHALL RESULT IN A PENALTY OF \$25.00 IN ADDITION TO ANY OTHER PENALTY IMPOSED BY THE REVENUE LAW OF FLORIDA.

To be completed by the Clerk of the Circuit Court's Office

Clerks Date Stamp

This copy to Property Appraiser

O. R. Book  
and

Page Number  
and

File Number

Date Recorded

☐ ☐ ☐ ☐ ☐

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☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ ☐ / ☐ ☐ / ☐ ☐ ☐

Month

Day

Year

This copy to Property Appraiser

TS003312

PREPARED BY AND RETURN TO:  
Robert L. Spallina, Esquire  
Tescher & Spallina, P.A.  
2101 Corporate Blvd., Suite 107  
Boca Raton, Florida 33431  
Telephone: 561-998-7847

Parcel Control No. 00-42-46-33-11-000-7810

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, is made this 20 day of May, 2008, between SHIRLEY BERNSTEIN, joined by her spouse, SIMON L. BERNSTEIN, as Grantor, and SHIRLEY BERNSTEIN, Trustee of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, whose mailing address is 7020 Lions Head Lane, Boca Raton, Florida 33498, as Grantee.

(WHEREVER used herein, the terms "*Grantor*" and "*Grantee*" include all the parties to this instrument and their heirs, legal representatives and assigns of such individuals, and the successors and assigns of corporations.)

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to it in hand paid by Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and quit-claim to Grantee and Grantee's heirs and assigns forever, the following described real property situated, lying and being in Palm Beach County, Florida, to-wit:

Lot 781, ST. ANDREWS COUNTRY CLUB, PLAT NO. 14, according to the Plat thereof, as recorded in Plat Book 57, Pages 132-135, inclusive, of the Public Records of Palm Beach County, Florida.

This conveyance is subject to the following:

1. Taxes and assessments for the year 2008 and subsequent years.
2. Conditions, restrictions, limitations, dedications, reservations, existing zoning ordinances, and easements of record including, but not limited to, water, sewer, gas, electric and other utility agreements of record.

Grantor hereby certifies that said property is the grantor's homestead.

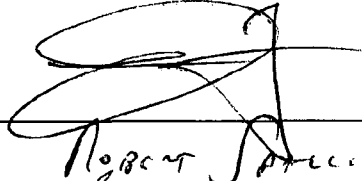
TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

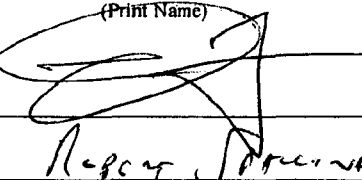
TO HAVE AND TO HOLD the same in fee simple forever.


=====


In WITNESS WHEREOF, Grantor has set Grantor's hand and seal as of the day and year first above written.

Signed, sealed and delivered  
in the presence of:

  
\_\_\_\_\_  
Robert Bernstein  
(Print Name)  
\_\_\_\_\_  
Traci Kratish

\_\_\_\_\_  
(Print Name)  
  
\_\_\_\_\_  
Robert Bernstein  
(Print Name)  
\_\_\_\_\_  
Traci Kratish  
(Print Name)

  
\_\_\_\_\_  
SHIRLEY BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

  
\_\_\_\_\_  
SIMON BERNSTEIN, individually  
Address: 7020 Lions Head Lane  
Boca Raton, FL 33498

STATE OF FLORIDA       )  
                                      )  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this 20 day of May, 2008, by SHIRLEY BERNSTEIN and SIMON BERNSTEIN, who ☒ are personally known to me; or ☐ produced the following identification \_\_\_\_\_.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission #DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

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

\_\_\_\_\_  
(Print, Type or Stamp Commissioned Name of Notary Public)



FLORIDA DEPARTMENT OF REVENUE  
RETURN FOR TRANSFERS OF INTEREST IN REAL PROPERTY  
(PLEASE READ INSTRUCTIONS BEFORE COMPLETING)

FDOR10240300  
DR-219  
R. 07/98

1. Parcel Identification Number  
(If Parcel ID not available  
please call County Property  
Appraiser's Office) →

Use black ink. Enter numbers as shown below.

If typing, enter numbers as shown below.

0 1 2 3 4 5 6 7 8 9

0 1 2 3 4 5 6 7 8 9

00-42-46-33-11-000-7810

2. Mark (x) all  
that apply

Multi-parcel  
transaction? →

☐

Transaction is a split  
or cutout from  
another parcel? →

☐

Property was improved  
with building(s) at time  
of sale/transfer? →

☐

3. Grantor (Seller):

**Bernstein**

**Shirley**

Last

First

MI

Corporate Name (if applicable)

**7020 Lions Head Lane**

**Boca Raton**

**FL**

**33498**

Mailing Address

City

State

Zip Code

Phone No.

4. Grantee (Buyer):

**Bernstein**

**Shirley**

Last

First

MI

Corporate Name (if applicable)

**7020 Lions Head Lane**

**Boca Raton**

**FL**

**33498**

Mailing Address

City

State

Zip Code

Phone No.

5. Date of Sale/Transfer

**5** / **20** / **2008**

Month

Day

Year

\$ **10** . **00**

(Round to the nearest dollar.)

Property  
Located In

**60 - Palm Beach**

6. Type of Document

☐ Contract/Agreement  
for Deed

☐ Other

☐ Warranty  
Deed

☒ Quit Claim  
Deed

7. Are any mortgages on the property? If "Yes",  
outstanding mortgage balance:

YES ☐ / ☒ NO

(Round to the nearest dollar.)

\$ **00** . **00**

8. To the best of your knowledge, were there unusual circumstances or conditions to the sale/transfer  
such as: Forced sale by court order? Foreclosure pending? Distress Sale? Title defects? Corrective Deed? Mineral rights?  
Sale of a partial or undivided interest? Related to seller by blood or marriage.

YES ☐ / ☒ NO

9. Was the sale/transfer financed? YES ☐ / ☒ NO If "Yes", please indicate type or types of financing:

Conventional ☐

Seller Provided ☐

Agreement or  
Contract for Deed ☐

Other ☐

10. Property Type:

Mark (x) all  
that apply

Residential

Commercial

Industrial

Agricultural

Institutional/  
Miscellaneous

Government

Vacant

Acreage

Timeshare

☒

☐

☐

☐

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☐

☐

☐

☐

11. To the best of your knowledge, was personal property  
included in the sale/transfer? If "Yes", please state the  
amount attributable to the personal property. (Round to the nearest dollar.)

YES ☐ / ☒ NO

\$ **00** . **00**

Cents

12. Amount of Documentary Stamp Tax

\$ **70** . **00**

13. If no tax is due in number 12, is deed exempt from Documentary Stamp Tax under s. 201.02(6), Florida Statutes?

YES ☐ / ☐ NO

Under penalties of perjury, I declare that I have read the foregoing return and that the facts stated in it are true. If prepared by someone other  
than the taxpayer, his/her declaration is based on all information of which he/her has any knowledge.

Signature of Grantor or Grantee or Agent

Date

WARNING: FAILURE TO FILE THIS RETURN OR ALTERNATIVE FORM APPROVED BY THE DEPARTMENT OF REVENUE SHALL RESULT IN A PENALTY OF \$25.00 IN ADDITION TO ANY  
OTHER PENALTY IMPOSED BY THE REVENUE LAW OF FLORIDA.

To be completed by the Clerk of the Circuit Court's Office

Clerks Date Stamp

This copy to Property Appraiser

O. R. Book

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and

Page Number

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File Number

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Date Recorded

☐ ☐ / ☐ ☐ / ☐ ☐ ☐

Month

Day

Year

This copy to Property Appraiser

TS003315

**Shipment Receipt****Outbound Shipment****Address Information****Ship to:**

Jeffrey C. Wolken  
Wilmington Trust Company  
Rodney Square North

1100 North Market Street  
Wilmington, DE  
19890  
US  
302-651-8192

**Ship from:**

Kimberly Moran  
TESCHER & SPALLINA  
2101 CORPORATE BLVD

SUITE 107  
BOCA RATON, FL  
33431  
US  
5619987847

**Shipping Information**

Tracking number:

Ship date: 05/22/2008

Estimated shipping charges: 40.63

**Package Information**

Service type: Standard Overnight

Package type: FedEx Box

Number of packages: 1

Total weight: 2.0LBS

Declared value: 0.00 USD

Special Services: Process a Return Shipment, Adult  
signature required

Pickup/Drop-off: Give to scheduled courier at my location

**Billing Information**

Bill transportation to: Sender

Your reference: Bernstein/11187.001

P.O. no.:

Invoice no.:

Department no.:

**Return Shipment****Address Information****Ship to:**

Kimberly Moran  
TESCHER & SPALLINA  
2101 CORPORATE

BLVD  
SUITE 107  
BOCA RATON, FL  
33431  
US  
5619987847

**Ship from:**

Jeffrey C. Wolken  
Wilmington Trust Comp  
Rodney Square North

1100 North Market Stree  
Wilmington, DE  
19890  
US  
302-651-8192

**Shipping Information**

Tracking number: 798446964706

Ship date: 05/22/2008

Estimated shipping charges:

**Package Information**

Return label type: Print

Service type: Standard Overnight

Package type: FedEx Pak

Number of packages: 1

RMA no.:

Total weight: 2LBS

Declared value: 0.00USD

Special Services:

Pickup/Drop-off: Give to scheduled courier at my locati

**Billing Information**

Bill transportation to: Sender

Your reference: Bernstein/11187.001

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**

**IRREVOCABLE 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.**



**SIMON L. BERNSTEIN**

**IRREVOCABLE TRUST AGREEMENT**

THIS AGREEMENT, made this 20 day of May, 2008, between SIMON L. BERNSTEIN, of Palm Beach County, Florida hereafter called "Trustor," and WILMINGTON TRUST COMPANY, a Delaware corporation, hereafter called "Trustee," WITNESSETH:

WHEREAS, Trustor desires to establish a trust of the property described in the attached "Schedule A" and other property which may be added from time to time, all of which is hereafter called the "trust fund;" and

WHEREAS, Trustee accepts such trust and agrees to administer it in accordance with the terms and conditions of this agreement;

NOW, THEREFORE, Trustor hereby gives Trustee the property described in "Schedule A," in trust, for the following purposes:

**SECTION 1: DISTRIBUTION.**

A. During Trustor's Lifetime. During Trustor's lifetime, Trustee may, from time to time and subject to Subsection D of this Section 1, distribute all, some, or none, of the net income and principal to Trustor and Trustor's wife, SHIRLEY BERNSTEIN, as Trustee deems appropriate. Trustee shall take into account other sources of funds available to them. Trustee shall accumulate any net income not so distributed and add it to principal, to be disposed of as a part of it.

B. On Trustor's Death. On Trustor's death, Trustee shall distribute the trust fund to such person or persons, other than Trustor, Trustor's creditors, Trustor's estate, and the creditors of Trustor's estate, in such manner and amounts, and on such terms, whether in trust or otherwise, as Trustor effectively appoints by specific reference hereto in his Will. However, Trustor may, from time to time, release this special power of appointment, in whole or in part, by a written instrument delivered to Trustee during his lifetime. On Trustor's death, Trustee shall distribute the remaining assets of this Trust to the then serving Trustee of the SIMON L. BERNSTEIN TRUST AGREEMENT dated May 13, 2008, as may be amended and restated from time to time, to be held and administered as provided thereunder.

C. Contingent Gift. If at any time Trustee holds any portion of the principal of any trust not disposed of effectively under the previous provisions, then at such time Trustee shall distribute such principal, free from trust, to such then living person or persons as are then determined to be Trustor's distributees by the application of the intestacy laws of the State of Delaware governing the distribution of intestate personal property then in effect, as though Trustor had died at that particular time, intestate, a resident of the State of Delaware and owning such property then so distributable.

<sup>2</sup>  
TESCHER & SPALLINA, P.A.

D. Distribution Adviser. Trustee shall exercise its discretionary power to distribute income and/or principal to Trustor's wife pursuant to Subsection A of this Section 1 only with the written consent of the distribution adviser who shall be Trustor, so long as he is willing and able to act in such capacity. If at any time there is no distribution adviser, or if such adviser fails to express in writing to Trustee consent or disapproval as to the exercise of any discretionary power within fifteen (15) calendar days after Trustee has sent a written request for such consent to such adviser's last known address by certified mail (or by any other means for which the sender shall have evidence of receipt by the addressee), Trustee may act in the matter as it deems appropriate. The distribution adviser shall act in a fiduciary capacity and conform to the purposes of this agreement. Such adviser shall have no duty to inquire into or see to the performance by Trustee of its duties under this agreement. The distribution adviser shall receive no compensation and shall not be reimbursed for expenses incurred while acting as such adviser.

## SECTION 2: MERGER WITH SIMILAR TRUSTS.

If at any time a trust is set aside for any person or persons under the terms of this agreement which is substantially the same as any other trust established for that person or persons by Trustor or Trustor's wife, Trustee may, in its sole discretion, merge the trust created hereunder with the other trust for such person or persons, and the two trusts shall thereafter be held, administered, and distributed as one.

## SECTION 3: ALTERNATIVE METHODS OF DISTRIBUTION.

Trustee may take any reasonable steps to disburse funds to or for a beneficiary, including: (i) distribution, either by hand or mail, to the beneficiary or the guardian of the person or property (whether the guardian is formally appointed or a natural guardian), (ii) distribution to a custodian for the beneficiary under the Uniform Transfers to Minors Act (or similar statute) of any state, (iii) deposit to the account of the beneficiary in any federally insured depository, or (iv) direct application for the benefit of the beneficiary.

## SECTION 4: SPENDTHRIFT PROVISION.

No beneficiary (including Trustor) may alienate or in any other manner, whether voluntary or involuntary, assign, transfer, pledge, or mortgage his or her interest in any trust hereunder, and no one (including a spouse or former spouse) may attach or otherwise reach any interest of any beneficiary hereunder to satisfy a claim against that beneficiary, whether the claim is legal or equitable in origin. The provisions of this Section shall not limit or otherwise affect any power of appointment conferred upon a beneficiary or the right of a beneficiary to disclaim or release any interest created hereunder. This Section constitutes a restriction on the transfer of Trustor's beneficial interest in the trust fund that is enforceable under applicable non-bankruptcy laws within the meaning of Section 541(c)(2) of the Bankruptcy Code (11 U.S.C. § 541(c)(2)) or any other similar or successor statute.

3  
TESCHER & SPALLINA, P.A.



SECTION 5: PAYMENT OF DEATH TAXES, DEBTS, AND EXPENSES OF ADMINISTRATION.

On the death of the Trustor, Trustee shall, unless otherwise directed by the beneficiary's Will or Revocable Trust Agreement, distribute to the Personal Representative of the beneficiary's estate an amount equal to the sum of all additional transfer taxes and costs of administration payable by such Personal Representative as a result of the inclusion of the trust in the Trustor's estate. Certification of such Personal Representative as to the amount of such additional taxes and costs will be determinative for all purposes. Trustee shall make such distributions directly to the appropriate payee, if so directed by such Personal Representative.

SECTION 6: TRUSTEE'S POWERS.

In addition to those powers granted by law, Trustee is specifically authorized and empowered, in its sole discretion, but subject to the provisions of Section 7:

A. To sell at public or private sale, exchange for like or unlike property, convey, lease for terms longer or shorter than the trust, and otherwise dispose of any or all property held hereunder, for such price and upon such terms and credits as it deems proper.

B. To invest in any kind of property, real, personal, or mixed, regardless of the laws governing investments by fiduciaries, without any duty to diversify investments.

C. Unless otherwise directed by the investment adviser named in Section 7 hereof, to execute securities transactions, without necessity of providing written confirmation thereof to such adviser at the time of settlement, and to execute securities transactions through any brokerage service, whether discount or full service, including Wilmington Brokerage Services at its normal rates of compensation, without diminution of compensation otherwise payable to Trustee, even if Wilmington Trust Company is serving as Trustee.

D. To vote directly or by proxy at any election or stockholders' meeting any shares of stock, excluding stock of Wilmington Trust Corporation.

E. To participate in any plan or proceeding, including any voting trust plan for liquidating, protecting, or enforcing any interest in any property, or for reorganizing, consolidating, merging, or adjusting the finances of any corporation issuing any such interest; to accept in lieu thereof any new or substituted stocks, bonds, notes, or securities, whether of the same or a different kind or class, or with different priorities, rights, or privileges; to pay any assessment or any expense incident thereto; and to do any other act or thing that it deems necessary or advisable in connection therewith.

F. To deposit, or arrange for the deposit of, securities at Depository Trust Company (DTC) and/or at any other securities depository or clearing corporation.

4  
TESCHER & SPALLINA, P.A.



G. To make any division or distribution in cash or in kind, or partly in cash and partly in kind; and to elect to recognize taxable gain or loss resulting from a distribution. Trustee may consider the income tax basis of the property then available for division or distribution, as well as the circumstances of the beneficiaries, and need not make division or distribution on a pro rata, asset-by-asset basis. Trustee shall not adjust the interest of any beneficiary as a result of any action taken or forborne under the provisions of this Subsection G.

H. To make loans, against adequate collateral, to any person including the Personal Representative of the estate of Trustor or any beneficiary and/or to purchase any property at its then fair market value from any person including such Personal Representative.

I. To borrow money from any person or corporation, including Trustee, and to pledge or mortgage as security any real or personal property.

J. To litigate, submit to arbitration, compromise, or settle any claim in favor of or against any trust hereunder, and to execute all agreements, deeds, and releases necessary or proper in connection therewith.

K. To retain attorneys-at-law, accountants, investment counsel, agents, and other advisers without diminution of compensation otherwise payable to Trustee.

L. To pay the taxes and expenses of maintaining, repairing, improving, and insuring any real property held hereunder.

M. To receipt for the proceeds of any life insurance made payable to Trustee, to institute any suit or proceedings, and to take any action necessary to collect such proceeds. However, Trustee need not institute any suit or proceeding unless its expenses, including counsel fees and costs, are available in the trust fund or are advanced or guaranteed in an amount and in a manner reasonably satisfactory to it.

N. To renounce, in whole or in part, any property or interest in property which may become payable to any trust hereunder, except to the extent that the distribution of such property resulting from such renunciation is fundamentally inconsistent with the provisions of this agreement.

O. To divide any trust hereunder into separate trusts if the purposes for which the trust was created are better served thereby.

P. To consider gains from the sale of capital assets in the trust to be part of a mandatory or discretionary distribution of principal to a beneficiary.

#### SECTION 7: INVESTMENT ADVISER.

Trustee shall exercise the powers hereinbefore granted to it in Subsections A, B,

5  
TESCHER & SPALLINA, P.A.



D, E, H and I of Section 6 with respect to each trust hereunder only with the written consent or on the written direction of the investment adviser of such trust, provided that: (i) Trustee shall sell any Wilmington Trust Corporation stock held by it hereunder unless specifically directed to do otherwise by such adviser; (ii) the purchase, sale, and voting of Wilmington Trust Corporation stock shall be solely on the direction of the investment adviser; (iii) Trustee shall manage and invest the otherwise uninvested cash in each such trust in its sole discretion; (iv) the investment adviser may at any time, or from time to time, delegate to Trustee the authority to exercise in its sole discretion the power to buy or sell any property (or, having delegated the authority to do so, revoke such authority); and (v) if at any time during the continuance of any such trust there shall be no investment adviser of such trust, or if the investment adviser of such trust shall fail to communicate in writing to Trustee his or her consent, disapproval, or direction as to the exercise of any of the aforesaid powers for which exercise the consent or direction of such adviser shall be necessary, within twenty (20) days after Trustee shall have sent to such adviser, by certified mail (or by any other means for which the sender shall have evidence of receipt by the addressee), at his or her last known address, a written request for such consent or direction (notwithstanding that Trustee shall be under no obligation to request any such direction), then Trustee is hereby authorized and empowered to take such action in the premises as it, in its sole discretion, shall deem to be for the best interest of the beneficiaries of such trust. The investment adviser hereunder shall be Trustor and Trustor's wife, in the order named, while willing and able to act in such capacity. Initially, Trustee shall exercise such powers on the direction of the investment adviser, but the investment adviser may establish from time to time whether the Trustee shall exercise such powers with the consent or on the direction of such adviser. To qualify, any person appointed investment adviser of a trust hereunder shall deliver a written instrument to Trustee indicating acceptance and agreement that all powers conferred upon such adviser will be exercised in a fiduciary capacity for the exclusive interest of the beneficiaries. The investment adviser need not inquire into the Trustee's performance of its duties and shall not be held liable for any loss whatsoever to any trust hereunder, unless it results from actions taken in bad faith. The investment adviser shall serve without compensation, but the investment adviser (other than Trustor) may be reimbursed for out-of-pocket expenses, including investment counsel fees.

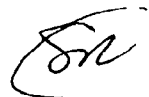
SECTION 8: ADDITIONS TO THE TRUST FUND.

With the consent of Trustee, any person may add property to any trust hereunder, and such property shall thereafter be held by Trustee as a part thereof.

SECTION 9: IRREVOCABILITY.

This trust shall be irrevocable and not subject to amendment by Trustor or any other person. However, Trustee is authorized to modify or amend the provisions of this agreement to ensure that this agreement is a qualified disposition under the Act. Trustee may rely upon the advice of counsel in taking any action pursuant to the authority given to Trustee, and Trustee shall be without liability therefor.

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TESCHER & SPALLINA, P.A.



SECTION 10: PAYMENT OF INCOME.

Except where otherwise provided, the payment of the net income of any trust hereunder shall be made at such times as are convenient to the beneficiary and agreed to by Trustee.

SECTION 11: NON-ACCRUAL OF INCOME.

Notwithstanding any statute or rule of law to the contrary, any income accrued or on hand and not actually distributed to a beneficiary upon the termination of his or her interest shall be treated as though it had, in fact, accrued thereafter. Any income accrued upon shares of stock or interest-bearing property when delivered to Trustee shall be treated as though such income had, in fact, accrued after such delivery.

SECTION 12: THIRD PARTIES NOT OBLIGED TO FOLLOW FUNDS.

No person or corporation dealing with Trustee shall be obliged to see to the application of money paid or property delivered to Trustee, to inquire into the propriety of Trustee's exercising its powers, or to determine the existence of any fact upon which Trustee's power to perform any act hereunder may be conditioned.

SECTION 13: TRUSTEE'S COMPENSATION.

Trustee shall receive compensation for its services hereunder from time to time in accordance with the current rates then charged by it for trusts of similar size and character. If Trustee renders any extraordinary services, it may receive additional compensation therefor.

SECTION 14: RESIGNATION AND REMOVAL OF TRUSTEE.

At any time during the remainder of Trustor's life, Trustee may resign by written notice delivered to Trustor, and WILLIAM E. STANSBURY may remove Trustee by written notice delivered to it. In either case, WILLIAM E. STANSBURY may appoint another bank or trust company that is described in Section 3570(9) of the Act, as successor Trustee by written notice delivered to Trustee. During Trustor's lifetime, Trustee shall be deemed to have resigned on the date on which: (i) it ceases to be a Trustee described in Section 3570(9) of the Act; or (ii) a court takes any action whereby such court declines to apply Delaware law in determining the validity, construction, or administration of any trust hereunder or of the effect of the spendthrift provision hereunder in any action brought against trustee. Unless objections are filed as provided below, Trustee shall, within ninety (90) days after it resigns or is removed, deliver any assets held hereunder to the successor Trustee. If WILLIAM E. STANSBURY does not appoint such a successor Trustee, Trustee may petition the appropriate court to appoint such a successor Trustee. Upon resignation or removal, Trustee shall deliver a statement of its activities to the

TESCHER & SPALLINA, P.A.



date of such resignation or removal for which it has not reported to the person to whom Trustee was directed to give notice of resignation or who was authorized to remove Trustee. Such person shall have sixty (60) days from receipt of such statement to file with Trustee any objections to its actions as Trustee. If no such objections are filed, Trustee shall be without any further liability or responsibility to any past, present, or future beneficiaries. No successor Trustee shall be required to examine into the acts of its predecessor Trustee, and each successor Trustee shall have responsibility only with respect to the property actually delivered to it by its predecessor Trustee.

#### SECTION 15: SIMULTANEOUS DEATH.

If Trustor and Trustor's wife die under circumstances where the order of deaths cannot be determined, and if any of the principal is includable in Trustor's estate for transfer tax purposes, then for the purposes of this agreement with respect to such principal, Trustor's wife shall be deemed to have survived Trustor and died immediately thereafter.

#### SECTION 16: TRUST SITUS.

This agreement creates a Delaware trust, and all matters pertaining to the validity, construction, and application of this agreement or to the administration of the trusts created by it shall be governed by Delaware law.

#### SECTION 17: DEFINITIONS.

A. "Trustor's wife" refers to SHIRLEY BERNSTEIN.

B. "Code" means the Internal Revenue Code of 1986, as amended, or any corresponding federal tax statute enacted after the date of this agreement. A reference to a specific section of the Code refers not only to that section but also to any corresponding provision of any federal tax statute enacted after the date of this agreement, as in effect on the date of application.

C. "Transfer taxes" means all applicable federal estate taxes (except additional estate taxes imposed under Section 2032A of the IRC), state estate or inheritance taxes, and generation-skipping transfer taxes imposed on any "direct skip" (as defined in Chapter 13 of the Code) other than a direct skip from a trust or resulting from a disclaimer, and any interest and penalties thereon. The term does not include federal or state gift taxes, generation-skipping transfer taxes imposed on a "taxable termination," a "taxable distribution," or a "direct skip" from a trust or resulting from a disclaimer, income taxes, real estate transfer taxes, or any tax or duty imposed by a foreign country or political subdivision thereof. In addition, the term does not include any tax imposed by Section 2056A of the Code or any corresponding provision of applicable state law.

TESCHER & SPALLINA, P.A.

D. "Act" means the Delaware Qualified Dispositions in Trust Act (12 Delaware Code Section 3570, et seq.), as amended, or any corresponding Delaware statute enacted after the date of this agreement. A reference to a specific section of the Act refers not only to that section but also to any corresponding provision of any Delaware statute enacted after the date of this agreement, as in effect on the date of application.

E. Use of any gender in this agreement includes the masculine, feminine and neuter genders as appropriate. Use of the singular number includes the plural and vice versa unless the context clearly requires otherwise.

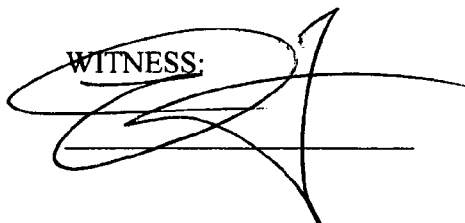
F. "Personal Representative" means the executor or administrator of a decedent's estate and shall include all persons serving in such capacity from time to time.

G. Use of the verb "shall" in this agreement indicates a mandatory direction, and use of the verb "may" indicates authorization to take action.

H. Captions, headings and sub-headings, as used herein, are for convenience only and have no legal or dispositive effect.

IN WITNESS WHEREOF, SIMON L. BERNSTEIN, Trustor, has set his Hand and Seal the 20 day of Nov, 2008, and WILMINGTON TRUST COMPANY, Trustee, has caused this agreement to be signed in its name by one of its Vice Presidents and its corporate seal to be affixed by one of its Assistant Secretaries, the \_\_\_\_ day of \_\_\_\_\_, 2008, all done in duplicate as of the date of execution by Trustor, which date shall be the effective date of this instrument.

WITNESS:



 (SEAL)  
SIMON L. BERNSTEIN, Trustor

WILMINGTON TRUST COMPANY, Trustee

By: \_\_\_\_\_  
Vice President

Attest: \_\_\_\_\_  
Assistant Secretary

TESCHER & <sup>9</sup>SPALLINA, P.A.



STATE OF FLORIDA )  
 ) SS.  
COUNTY OF PALM BEACH )

The foregoing instrument was acknowledged before me this <sup>21</sup>~~14~~ day of

May, 2008, by SIMON L. BERNSTEIN.

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission #DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

Kimberly Moran  
Notary Public

STATE OF DELAWARE )  
 ) SS.  
COUNTY OF NEW CASTLE )

The foregoing instrument was acknowledged before me this \_\_\_\_ day of  
\_\_\_\_\_, 2008, by \_\_\_\_\_, a Vice President of Wilmington Trust  
Company, a Delaware corporation, on behalf of the corporation.

\_\_\_\_\_  
Notary Public

"SCHEDULE A"

Consisting of One Page

of

SIMON L. BERNSTEIN

Irrevocable Trust Agreement

Dated May 20, 2008

Between

SIMON L. BERNSTEIN

and

WILMINGTON TRUST COMPANY

\* \* \*

CASH in the amount of One Dollar (\$1.00)

\* \* \*

TESCHER & <sup>11</sup>SPALLINA, P.A.

# TRUSTEESHIP DISCLOSURES AND WAIVERS

*Wilmington Trust  
Company*

This document contains various disclosures that we, the Wilmington Trust entity indicated at left, make in connection with our agreement to serve as trustee or co-trustee.

## 1. Account and Investment Activity

### **You understand and agree that:**

- a) We will provide periodic statements of account activity, (at least quarterly), asset values, tax reporting information, and any other legally required information.
- b) We may hold trust account assets in nominee name.
- c) In managing the trust account, we may provide advice or exercise investment responsibilities differently, either in nature or in timing, than we do for other accounts we manage, provided we act in good faith.
- d) We may invest, for ourselves or others, in the same security we purchase for the trust account.
- e) We may combine trading orders for the trust account with trading orders for other accounts to effect transactions, and, if a particular transaction is not filled completely, the trust account will share in the results on a pro rata basis.
- f) We may complete any transaction in the trust account as a cross-transaction with another account at Wilmington Trust, so long as the cost and quality of execution is comparable to that available at that time through channels we might have used had no cross-transaction opportunity been available.
- g) We are not responsible for the accuracy of information, including asset valuations, furnished by you, anyone on your behalf, the issuer of any security or any reputable third party.
- h) We may charge the trust account a customary fee for any overdrafts.
- i) Any mutual funds in which the trust account is invested, including our own Wilmington Trust family of mutual funds, are legally separate from Wilmington Trust's corporate affiliates. Shares of mutual funds (including money market funds) and other investment funds are not bank obligations or deposits, are not insured by the FDIC, and may fluctuate in value.

## 2. Parties Performing Various Services

**You understand and agree that:**

- a) We may hire subcustodians (including our affiliates) and depositories.
- b) We may use our affiliates to perform services on behalf of the trust (for example, brokerage services and services to mutual funds.).
- c) Any investment management services we provide may be performed by Wilmington Trust Investment Management, LLC, a registered investment advisor, as sub-advisor, and that trust and custody services are performed by the Wilmington Trust entity indicated above. We also may engage the services of one or more other sub-advisors, including affiliates, and we will periodically monitor the performance of sub-advisors.

d) Wilmington Trust receives additional fees beyond those described in the applicable fee schedule or fee agreement whenever we:

- invest trust account assets in a mutual fund or other investment fund to which we or an affiliate provides services (this may include both affiliated and unaffiliated funds)
- use one of our affiliates (such as a brokerage firm) to perform services for the trust account

The fund disclosure documents show which third parties, and which of our affiliates, provide which services and how they are paid.

## 3. Our Privacy Policy APPLIES TO REVOCABLE TRUSTS ONLY

### Purpose of the Policy

In providing financial services, we accumulate personal information about our clients that is not publicly available ("personal information").

We mainly use your personal information to do business with you. However, we may also share this information with companies within the Wilmington Trust family and with carefully selected companies outside of our family in order to help you meet your financial goals, such as when we believe that you could benefit from a product or service offered by us or another company with whom we have a trusted business relationship. If you do not want us to share your personal information for this purpose, you can so indicate on the signature page of this agreement.

### Security of Personal Information

We restrict access to your personal information to those staff members who need to know that information to provide products and services to you. In addition, we diligently maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the security of your information, and we require other entities that have access to personal information as described in this policy to maintain similar safeguards.

### PRIVACY POLICY FACTS

#### Issuing entities

- Wilmington Trust Company
- Wilmington Trust FSB
- Wilmington Trust of Pennsylvania
- Wilmington Trust Investment Management

#### Individuals covered

Past, present, and potential clients of any of the entities above.

#### Examples of information that may be collected and disclosed

- Name, age, and address
- Employer and income level
- Financial information
- Credit history
- Social Security number
- Use of products and services
- Account information

#### Main sources of personal information

- Your applications, forms, and other information you provide
- Your transactions with us and with other parties
- Calls, letters and other communications with you
- Outside companies used to verify your information, such as credit bureaus

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**PRIVACY POLICY FACTS,**  
 continued

**Main functions of personal information**

- Doing business with you
- Verifying identity and guarding against fraud
- Complying with government regulations
- Identifying products or services that may be of use to you

**Main users of personal information**

- Wilmington Trust and its affiliates
- Outside companies that help us service your account
- Government entities that are legally entitled to request personal information
- Credit bureaus
- Outside companies with whom we have joint marketing agreements or who market on our behalf
- Outside companies offering products or services we believe could benefit you

**Sharing of Information Within the Wilmington Trust Corporate Family**

From time to time, such as for responding to client inquiries and for risk control purposes, we may share personal information about you with companies that are part of the Wilmington Trust corporate family.

Unless you request otherwise, we may also share personal information about you within our corporate family when we think it may help you to meet your financial goals and objectives. These companies all provide financial services, including, but not limited to, loans, leases, credit cards, family office services, brokerage services and insurance services.

**Sharing of Information Outside of the Wilmington Trust Corporate Family**

We may share some or all of your personal information with outside companies that perform marketing services on our behalf, or with other financial institutions with which we have joint marketing arrangements (such as financial service providers with which we offer products such as credit cards). We also may share some or all of your personal information with other companies that assist us in servicing your accounts, preparing monthly statements and/or processing and printing of checks; government agencies in response to subpoenas or regulatory requirements; credit reporting agencies to which we report information about your transactions with us; and otherwise as permitted by law.

Unless you request otherwise, we may also share your personal information with outside companies that we believe will be able to help us to help you meet your financial goals by providing additional financial products and services.

**Your Privacy Choices**

You have two choices: one concerning companies within the Wilmington Trust family, the other concerning outside companies. Where we have indicated above that you can request that we not share your personal information, you can check the appropriate box(es) on the signature page with respect to one, both, or neither.

If you have no objection to our sharing of personal information about you with other financial service providers, both within and outside of the Wilmington Trust corporate family, to help you meet your financial goals, you do not have to do anything. However, if you do nothing and you have previously submitted your privacy choices to us in connection with other relationships you may have with us, we will continue to honor those elections for all of your relationships.

Unless we receive indication to the contrary, your choices will apply to all individuals with whom you hold joint accounts, unless the joint accountholder(s) submits to us privacy choices that are different from your own choices.

Once indicated, a choice will remain in effect until you change it by notifying us in writing.

**Policy Updates**

This notice supersedes any previous Privacy Policy notice from us. We may amend our privacy policy at any time, and will inform you of changes as required by law.

#### 4. Signatures

**By signing below:**

- a) You represent that you are authorized to execute this document.
- b) You indicate that you understand and acknowledge the terms of this document.
- c) You agree to comply with all laws and regulations that apply to you and your trust's relationship with us.
- d) You agree to provide us with your name, date of birth, address, and other identifying information or documents we request in order for us to verify and record your identity as required by Federal laws designed to fight the funding of terrorism and money-laundering activities. We may also ask for identifying documents such as your driver's license or passport.
- e) You agree to accept our periodic statements as sufficient information concerning transactions in the trust account and you waive your right to receive transaction confirmations, unless you indicate otherwise below or in subsequent notice to us.
  - ☐ You wish to exercise your right to start receiving copies of individual transaction confirmations, at no expense to you other than a reasonable fee, as permitted by law, that Wilmington Trust may charge if it has investment responsibility for the trust account.
- f) You agree to notify us promptly in writing of any discrepancy in an account statement.
- g) If the trust agreement is governed by the California law, you waive your right to receive written notice from us of our initial investment of the trust account in any Wilmington Trust-sponsored mutual funds and to receive the related prospectuses within the time stipulated by California law.
- h) You request that idle cash be invested in the following money market fund, and you acknowledge that you have received a prospectus for that fund:
  - ☐ Wilmington Prime Money Market Portfolio (Service Class)
  - ☐ Wilmington US Government Portfolio (Service Class)
  - ☐ Wilmington Tax Exempt Portfolio (Service Class)

If no choice is indicated, this fund will be selected.
- i) You understand that we are obligated to provide the name(s), address(es), and share positions of those persons or entities with authority for voting proxies to issuers of securities held in the trust account (or to other parties an issuer may designate), unless you indicate otherwise below or through subsequent notice to us in writing.
  - ☐ You request that we withhold the identifying information of those responsible for voting proxies relating to the trust account from issuers and their designates.

## TERMS THAT APPLY TO REVOCABLE TRUST ACCOUNTS ONLY

j) You acknowledge that you have read Part II of our Form ADV. If you have not received that document more than 48 hours before you sign this document, you have the right to cancel our investment services, if any, without penalty, within five business days after you sign this agreement.

k) With respect to your Privacy Policy choices, you indicate that we have your permission to disclose personal information about you to members of the Wilmington Trust corporate family as well as persons and companies outside the Wilmington Trust corporate family unless you indicate otherwise by checking below:

- ☐ do not disclose personal information to members of the Wilmington Trust corporate family      ☐ do not disclose personal information to persons and companies outside the Wilmington Trust corporate family

If you have already indicated your privacy choices to us earlier, and do not check either box here, your prior choices will remain in effect.

Acknowledged and Agreed to by:



TRUSTOR SIGNATURE

DATE

Wilmington Trust:

BY

TITLE



SIGNATURE

All Trusts (if Applicable)



CO-TRUSTEE SIGNATURE

DATE



CO-TRUSTEE SIGNATURE

DATE



CONSENT/DIRECTION ADVISOR SIGNATURE

DATE

Irrevocable Trusts Only



INCOME BENEFICIARY SIGNATURE

DATE



INCOME BENEFICIARY SIGNATURE

DATE

**Request for Taxpayer  
Identification Number and Certification**

Give form to the  
requester. Do not  
send to the IRS.

Print or type  
See Specific Instructions on page 2.

Name (as shown on your income tax return)

**Simon L. Bernstein**

Business name, if different from above

Check appropriate box: ☒ Individual/  
Sole proprietor

☐ Corporation

☐ Partnership

☐ Other ▶

☐ Exempt from backup  
withholding

Address (number, street, and apt. or suite no.)

**7020 Lions Head Lane**

City, state, and ZIP code

**Boca Raton, FL 33496**

Requester's name and address (optional)

List account number(s) here (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

**3 7 1 3 2 5 2 1 1**

or

Employer identification number

**Part II Certification**

Under penalties of perjury, I certify that:

1. 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
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 (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign  
Here**

Signature of  
U.S. person ▶

Date ▶

**Purpose of Form**

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**U.S. person.** Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

**Foreign person.** If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.**

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.



**Request for Taxpayer  
Identification Number and Certification**

**Give form to the  
requester. Do not  
send to the IRS.**

Print or type  
See Specific Instructions on page 2.

Name (as shown on your income tax return)

**Shirley Bernstein**

Business name, if different from above

Check appropriate box: ☒ Individual/  
Sole proprietor

☐ Corporation

☐ Partnership

☐ Other ▶

☐ Exempt from backup  
withholding

Address (number, street, and apt. or suite no.)

**7020 Lions Head Lane**

City, state, and ZIP code

**Boca Raton, FL 33496**

Requester's name and address (optional)

List account number(s) here (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

3 4 7 3 0 9 7 4 9

or

Employer identification number

**Part II Certification**

Under penalties of perjury, I certify that:

1. 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
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 (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign  
Here**

Signature of  
U.S. person ▶

Date ▶

**Purpose of Form**

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**U.S. person.** Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

**Foreign person.** If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.**

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

SIMON & SHIRLEY BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

May 20, 2008

Wilmington Trust Company  
1100 North Market Street  
Wilmington, DE 19890

**Re: Simon L. Bernstein Irrevocable Trust Agreement**

Ladies and Gentlemen:

This letter is written to you in connection with my creation of the above-captioned trust (the "Trust"), which I will create after delivery of this letter.

I am aware that under certain circumstances assets held in the Trust may not be reached by my personal creditors. I have been advised by you that a personal creditor of mine could reach assets held in the Trust if the creditor could prove that my transfer of assets to the Trust was a fraudulent transfer. I also understand that no assurance can be given that the law of Delaware would apply to the determination as to whether a transfer of assets to the Trust is a fraudulent transfer. Accordingly, I have, to the extent I deem advisable, consulted with counsel in Delaware and in other states including my state of residence, regarding the laws pertaining to fraudulent transfers in those states. You have not advised me in any manner with respect to the fraudulent transfer laws, or law of similar import, in any state.

I have no intent to hinder, delay or defraud any creditor of mine in connection with the transfer of assets to the Trust or otherwise.

I am not now engaged in, nor do I have any intent or plan to engage in, any business or transaction for which my assets remaining after the completion of my intended transfer of assets to the Trust would be unreasonably small in relation to the business or transaction.

I do not intend to incur, nor do I have any belief or reason to believe that I will incur, debts beyond my ability to pay when due.

I am not presently involved in, nor am I aware of, any pending or threatened litigation in which any person is directly or indirectly seeking damages against me. I am not involved in any

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\* Under Delaware law, a transfer is fraudulent if (i) made by the debtor with actual intent to hinder, delay or defraud a creditor, (ii) the debtor engages in a business or transaction for which his assets remaining thereafter are unreasonably small in relation to the business or transaction, or (iii) the debtor intended or should have known that he would incur debts beyond his ability to pay when due. See 6 Del. C. § 1304(a). The fraudulent transfer laws of other states may be more or less restrictive.

administrative proceeding under the jurisdiction of a federal, state or municipal government as of this date.

Upon the completion of my intended transfer of assets to the Trust, I will not have made a transfer to the Trust of substantially all of my assets.

To the best of my knowledge, I am not liable for, or indebted to, any person who suffered death, personal injury or property damage on or before the date upon which I create and fund the Trust, whose death, personal injury or property damage may be determined at any time to have been caused in whole or in part either by my act or omission or by the act or omission of another person for whom I am vicariously liable.

I am not presently in arrears on account of any agreement or court order for the payment of support or alimony in favor of my spouse, my former spouse or my children, nor have I failed to comply with any agreement or court order providing for the division of property in favor of my spouse or former spouse.

I have no intent to abscond.

No part of my intent in creating the Trust is to conceal assets.

I am not currently insolvent, nor have I incurred debts I am unable to pay when due. I do not currently contemplate filing for relief under the provisions of the U.S. Bankruptcy Code, nor am I involved in any situation that I reasonably anticipate would cause me to file for relief thereunder in the future.

Following the completion of my intended transfer of assets to the Trust, I will remain solvent and the value of my assets will substantially exceed my debts. To the best of my knowledge, I will remain able to pay my debts as they come due.

When I state that my assets will exceed my debts, I am referring to all of my property that is not encumbered by a valid lien except to the extent it is generally exempt under nonbankruptcy law, and except for property held in tenancies by the entirety when it is not subject to process by a creditor holding a claim against only one tenant.

I am not about to incur substantial debt, nor have I already incurred a substantial debt in relation to the value of my assets.

I have full right, title and authority to make the intended transfer of assets to the Trust. None of the assets that I intend to transfer to the Trust have been pledged or otherwise promised in satisfaction of any debt nor are any of those assets subject to any lien, encumbrance, or security interest of any type.

The assets intended to be transferred to the Trust were not derived from unlawful activities.

Whenever in this letter I refer to my "creditors" or my "debts," I mean to include both my direct creditors and direct debts and those creditors to whom, and those debts for which, I am, or may be, jointly and severally liable or indirectly liable such as, for example, those creditors to whom, and debts for which, I am, or may be, liable on account of my status as a general partner in a partnership or guarantor of the debt of another.

I intend that each person now or hereafter serving as Trustee or Advisor for the Trust may rely upon this letter in agreeing to act as a fiduciary of the Trust. You, along with any other Trustee of the Trust, may rely upon it for any purpose including assisting in any defense in any legal proceeding that may be brought against you in your corporate or fiduciary capacity.

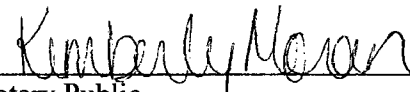
Very truly yours,



SIMON L. BERNSTEIN

SUBSCRIBED AND SWORN to before me

This 20 day of May, 2008

  
Notary Public

NOTARY PUBLIC-STATE OF FLORIDA  
Kimberly Moran  
Commission # DD766470  
Expires: APR. 28, 2012  
BONDED THRU ATLANTIC BONDING CO., INC.

**William E. Stansbury  
Life Insurance Concepts  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487**

May 20, 2008

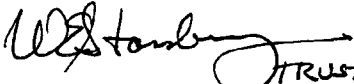
Wilmington Trust Company  
1100 North Market Street  
Wilmington, DE 19890  
Attn: Jeffrey C. Wolken

**Re: Acceptance of Appointment as the Protector for the Simon L.  
Bernstein Irrevocable Trust Agreement.**

Dear Mr. Wolken:

Please know that I hereby accept my appointment as the protector of The Simon L. Bernstein Irrevocable Trust Agreement under Section 14 of said Trust. Under this Section, I am given the power to remove and replace the trustee of said Trust.

Regards,

  
WILLIAM E. STANSBURY, ~~Investment Advisor~~ TRUST PROTECTOR

SIMON & SHIRLEY BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

May 20, 2008

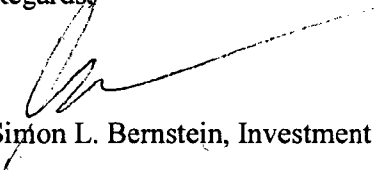
Wilmington Trust Company  
1100 North Market Street  
Wilmington, DE 19890  
Attn: Jeffrey C. Wolken

**Re: Acceptance of Appointment as the Investment Advisor for the Simon L.  
Bernstein Irrevocable Trust Agreement**

Dear Mr. Wolken:

Please know that I hereby accept my appointment as the Investment Advisor of The Simon L. Bernstein Irrevocable Trust Agreement under Section 7 of said Trust. I agree that all powers conferred upon me as the Investment Advisor will be exercised in a fiduciary capacity for the exclusive interest of the beneficiaries.

Regards,



Simon L. Bernstein, Investment Advisor