

Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Friday, October 19, 2012 12:32 PM
To: Robert Spallina; Pam Simon
Subject: RE: Update

Robert,

We believe we have a solution to the life insurance policy which provides the desired result. We would like to discuss this with you at your earliest convenience. Until we have this conversation, please do not process anything further with the insurance company as we would like to avoid any unnecessary confusion for them. Pam, her husband Scooter, and I would like to have this initial conversation with you.

Let me know what is good for you and I can coordinate with Pam and Scooter.

Take care...

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

From: Robert Spallina [mailto:rspallina@tescherspallina.com]
Sent: Friday, October 19, 2012 7:19 AM
To: Pam Simon
Cc: Ted Bernstein
Subject: Re: Update

Pam - My office is processing the claim as your father was the owner of the policy and the proceeds will likely be paid to the estate in the absence of finding the trust. As I mentioned previously there was a discussion with the carrier about possibly using the 2000 trust (the one you are carved out of but would be split 5 ways according to Ted) but I'm not sure that we will achieve that result. 11:00 on Tuesday your time is my lunch hour. I am out of the office all day and will reach out to you on Monday as my calendar is fairly packed next week and a status call will have to be later in the day sometime next week. Have a nice weekend.

Sent from my iPhone

On Oct 19, 2012, at 6:32 AM, "Pam Simon" <pambsimon@me.com> wrote:

> Hi Robert - I have the ss4 on the 1995 irrevocable trust so we should be able to take care of getting the payment. If you already have the death claim package from the carrier can you overnight it to me and we will take care of the payout? If you don't have the package, can you send me an original death certificate and I will request it from the carrier?

> Also, we would like to do a family status call Tuesday at 11 am
> chicago time. Pls let us know if that works for you? Have a nice
> weekend - Pam Simon

>

> Thanks

> Pam

>

> On Oct 15, 2012, at 10:12 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

>

>> Call me now

>>

>> -----Original Message-----

>> From: Pam Simon [mailto:pambsimon@me.com]

>> Sent: Monday, October 15, 2012 11:11 AM
>> To: Robert Spallina
>> Subject: Re: Call 10/ 16/12 Tuesday 3:30 pm Chicago time
>>
>> I have some on the trust - should only be a few minutes
>>
>> On Oct 15, 2012, at 8:36 AM, Robert Spallina
>> <rspallina@tescherspallina.com> wrote:
>>
>>> There are no updates at this time
>>>
>>> Sent from my iPhone
>>>
>>> On Oct 15, 2012, at 8:40 AM, "Pam Simon" <pambsimon@me.com> wrote:
>>>
>>>> Hi all - do you have time for status?

Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Saturday, March 16, 2013 5:26 PM
To: Robert Spallina
Cc: Pam Simon; David (Scooter) Simon; lisa.friedstein@gmail.com; Donald Tescher; Jill Iantoni
Subject: RE: Simon Bernstein Trust - Policy #1009208

Robert > Pam, Scooter, Jill, Lisa and I will be discussing several related issues over the weekend. I think one of my previous emails asked you to hold off doing anything concerning the life insurance policy after a specific date. Please continue to work with the insurance company on our behalf.

Thank you,

Ted

From: Robert Spallina [mailto:rspallina@tescherspallina.com]
Sent: Friday, March 15, 2013 1:30 PM
To: Ted Bernstein
Cc: Pam Simon; David (Scooter) Simon; lisa.friedstein@gmail.com; Donald Tescher; Jill Iantoni
Subject: RE: Simon Bernstein Trust - Policy #1009208

Ted -- please respond to Jill's inquiry. There still seems to be some confusion on what the course of action is despite our conversations last Friday and Monday this week, and the emails I forwarded from the carrier last Friday and yesterday.

From: Jill Iantoni [mailto:jilliantoni@gmail.com]
Sent: Friday, March 15, 2013 1:11 PM
To: Robert Spallina
Cc: Pam Simon; David (Scooter) Simon; Ted Bernstein; lisa.friedstein@gmail.com; Donald Tescher
Subject: Re: Simon Bernstein Trust - Policy #1009208

Robert,

what do you mean in your email that we will be using your trust account? Are you referring to where the proceeds get paid out?

Thank you,

Jill

On Fri, Mar 15, 2013 at 11:03 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

All - The carrier is in control of things at this point. When title/beneficiary designation is cleared then we can discuss venue. Having said that, we have had discussions with Ted on Friday last week and Monday of this

week and he would like for things to continue as discussed here in Palm Beach County and using our trust account.

Ted - please confirm by reply email our conversation regarding the above and your desire to have us continue handling this matter until resolution in light of the email you sent us last Wednesday night on behalf of you and your siblings.

Regards,

Robert L. Spallina, Esq.

TESCHER & SPALLINA, P.A.

4855 Technology Way, Suite 720

Boca Raton, Florida 33431

Telephone: 561-997-7008

Facsimile: 561-997-7308

E-mail: rspallina@tescherspallina.com

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at www.tescherspallina.com

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From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Friday, March 15, 2013 9:09 AM
To: David (Scooter) Simon
Cc: Robert Spallina; Ted Bernstein; Jill Iantoni; lisa.friedstein@gmail.com

Subject: Re: Simon Bernstein Trust - Policy #1009208

Ok - who decides this?

On Mar 15, 2013, at 8:04 AM, "David (Scooter) Simon" <dsimon@stpcorp.com> wrote:

My only concern is forum. We should make sure we pick the venue for an inter pleader action. Lets also decide a time frame for the carrier.

On Mar 15, 2013, at 7:07 AM, "Robert Spallina" <rspallina@tescherspallina.com> wrote:

There is a break in title and beneficiary designation prior to getting where the confirmation letters state where we are today - Si as owner and the trust as beneficiary. They do not want to name every owner and beneficiary in a pleading and inter plead the funds as it will be costly and timely for them and everyone involved. Let's hope they are are able to piece it together.

Sent from my iPhone

On Mar 15, 2013, at 7:59 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

Robert > Do we know exactly what he is trying to accomplish? If we know that, maybe we can be more helpful.

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Thursday, March 14, 2013 10:35 PM
To: Robert Spallina
Cc: Ted Bernstein; Jill Iantoni; lisa.friedstein@gmail.com; dsimon@stpcorp.com
Subject: Re: Simon Bernstein Trust - Policy #1009208

Is this after you sent the info scooter sent you Robert? Thx

On Mar 14, 2013, at 3:01 PM, Robert Spallina
<rspallina@tescherspallina.com> wrote:

FYI – this is from legal on the status of their search
to clear up title on the policy

From: Welling, Scott
[<mailto:scott.welling@jackson.com>]
Sent: Thursday, March 14, 2013 1:10 PM
To: Robert Spallina
Subject: RE: Simon Bernstein Trust - Policy
#1009208

Hey Bob,

Haven't forgotten about you. Am out tomorrow but
will touch base early next week. So far we have not
found much that is helpful.

From: Robert Spallina
[<mailto:rspallina@tescherspallina.com>]
Sent: Wednesday, March 06, 2013 5:32 PM
To: Welling, Scott
Subject: Simon Bernstein Trust - Policy #1009208

Scott – I understand you are out of the office until
tomorrow. We sent this to you previously and in
error addressed it to the wrong email address. We
would like to file this on Monday so if you could
take a few minutes to review it would be greatly
appreciated. We have not attached a copy of the
Order but it will obviously be in the form of the
relief requested.

Thanks,

Robert L. Spallina, Esq.

TESCHER & SPALLINA, P.A.

4855 Technology Way, Suite 720

Boca Raton, Florida 33431

Telephone: 561-997-7008

Facsimile: 561-997-7308

E-mail: rspallina@tescherspallina.com

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Robert Spallina

From: Pam Simon [pambsimon@me.com]
Sent: Monday, October 29, 2012 9:00 PM
To: Robert Spallina
Cc: Bernstein Ted
Subject: Re: Simon Bernstein SS-4

They said a few more weeks as of today - however the carrier doesn't care Thx

On Oct 29, 2012, at 3:33 PM, Robert Spallina <rspallina@tescherspallina.com> wrote:

The death certificates we have say pending investigation as to cause of death. Has this been cleared up?

From: Pam Simon [<mailto:pambsimon@me.com>]
Sent: Monday, October 29, 2012 9:57 AM
To: Robert Spallina; Bernstein Ted
Subject: Re: Simon Bernstein SS-4

Was the insurance claim filed yet? Do you need an original death certificate?

On Oct 28, 2012, at 6:40 AM, Pam Simon <psimon@stpcorp.com> wrote:

Begin forwarded message:

From: "Pam Simon" <psimon@stpcorp.com>
Date: October 24, 2012, 2:58:46 PM CDT
To: "Robert L. Spallina" <rspallina@tescherspallina.com>
Cc: "Ted Bernstein" <TBernstein@lifeinsuranceconcepts.com>
Subject: Simon Bernstein SS-4

Dear Mr. Spallina,

Here is the SS-4 on the Simon Bernstein Irrevocable Insurance Trust dated 1995. The # is 65-6178916. I understand you have spoken with the Carrier and the proceeds are being paid out to the beneficiary as the Simon Bernstein Irrevocable Insurance Trust which I believe Ted Bernstein is getting the wire transfer instructions for the Carrier to send the proceeds to, as Trustee.

Thanks so much,

Pamela B. Simon

Pam Simon
STP Enterprises, Inc.
"A.L.P.S.™ (A.L.P.S.™ = Arbitrage Life Payment System)
The nation's only client-driven life insurance payment plan"

Robert Spallina

From: Pam Simon [pambsimon@me.com]
Sent: Tuesday, October 30, 2012 1:15 PM
To: Robert Spallina
Cc: Bernstein Ted
Subject: Re: Simon Bernstein SS-4

No but we process death claims as part of our business. Thx

On Oct 30, 2012, at 6:50 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

Are you speaking to the carrier?

Sent from my iPhone

On Oct 29, 2012, at 9:00 PM, "Pam Simon" <pambsimon@me.com> wrote:

They said a few more weeks as of today - however the carrier doesn't care Thx

On Oct 29, 2012, at 3:33 PM, Robert Spallina <rspallina@tescherspallina.com> wrote:

The death certificates we have say pending investigation as to cause of death. Has this been cleared up?

From: Pam Simon [mailto:pambsimon@me.com]
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To: Robert Spallina; Bernstein Ted
Subject: Re: Simon Bernstein SS-4

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<psimon@stpcorp.com>
Date: October 24, 2012, 2:58:46 PM
CDT
To: "Robert L. Spallina"
<rspallina@tescherspallina.com>
Cc: "Ted Bernstein"
<TBernstein@lifeinsuranceconcepts>

com>

Subject: Simon Bernstein SS-4

Dear Mr. Spallina,

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Thanks so much,

Pamela B. Simon

Pam Simon

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www.stpcorp.com

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Robert Spallina

From: Robert Spallina
Sent: Tuesday, November 13, 2012 10:16 AM
To: 'Pam Simon'
Cc: Bernstein Ted; Kimberly Moran
Subject: RE: Update

No need for a status call. We will follow-up on the claims later this week and report back

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

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Monday, November 12, 2012 9:05 PM
To: Robert Spallina
Cc: Bernstein Ted
Subject: Re: Update

hi robert - should we do a quick status call ? how is the insurance claim going? do you want our claims personnel to follow up? thanks pam

On Oct 19, 2012, at 5:32 AM, Pam Simon <pambsimon@me.com> wrote:

> Hi Robert - I have the ss4 on the 1995 irrevocable trust so we should be able to take care of getting the payment. If you already have the death claim package from the carrier can you overnight it to me and we will take care of the payout? If you don't have the package, can you send me an original death certificate and I will request it from the carrier?

> Also, we would like to do a family status call Tuesday at 11 am
> chicago time. Pls let us know if that works for you? Have a nice
> weekend - Pam Simon

>
> Thanks
> Pam

> On Oct 15, 2012, at 10:12 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

>
>> Call me now
>>

>> -----Original Message-----

>> From: Pam Simon [mailto:pambsimon@me.com]
>> Sent: Monday, October 15, 2012 11:11 AM
>> To: Robert Spallina
>> Subject: Re: Call 10/ 16/12 Tuesday 3:30 pm Chicago time

>>
>> I have some on the trust - should only be a few minutes

>>
>> On Oct 15, 2012, at 8:36 AM, Robert Spallina
>> <rspallina@tescherspallina.com> wrote:

>>
>>> There are no updates at this time

>>>
>>> Sent from my iPhone

>>>
>>> On Oct 15, 2012, at 8:40 AM, "Pam Simon" <pambsimon@me.com> wrote:

>>>
>>>> Hi all - do you have time for status?

Robert Spallina

From: Robert Spallina
Sent: Thursday, November 15, 2012 8:13 AM
To: lisa friedstein
Subject: Re: trust document and disbursements

I don't share your concern as everyone will be signing a release as is typical when a distribution is made.

Sent from my iPhone

On Nov 15, 2012, at 8:10 AM, "lisa friedstein" <lisa@friedsteins.com> wrote:

Robert... jeff and I never heard from you about this...could you please respond...thanks...lisa and jeff

----- Forwarded message -----

From: "lisa friedstein" <lisa@friedsteins.com>
Date: Oct 23, 2012 8:36 PM
Subject: Re: trust document and disbursements
To: <rspallina@tescherspallina.com>

Robert,

We do not know what the 1995 trust says but are concerned about repercussions to us and the trustee if the insurance policy is distributed equally among the children and eventually the trust is found and it states the policy should be split among 4 of the 5 children or something similar.
What are your thoughts

Thank you
Lisa

Cc: Robert Spallina
Subject: Re: Proceeds

Pls send the executed trust document before u
respond to heritage

On Nov 19, 2012, at 9:13 AM, Ted Bernstein
<tbernstein@lifeinsuranceconcepts.com> wrote:

Highly unlikely they will use another
trust - what is SOP when doc can't be
found?

Ted Bernstein
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----
Subject: RE: Proceeds
From: Robert Spallina
<rspallina@tescherspallina.com>
To: Pam Simon
<pambsimon@icloud.com>
CC: RE: Proceeds

Heritage responded back that they need a
copy of the trust instrument.
We do not have a copy and the only
executed trust document that we have
in which the policy is listed as an asset is the
2000 trust prepared by
Al Gortz.

-----Original Message-----
From: Pam Simon
[<mailto:pambsimon@icloud.com>]
Sent: Friday, November 16, 2012 2:35 PM
To: Robert Spallina
Cc: Bernstein Ted
Subject: Proceeds

Hi Robert - any word on the proceeds ?
Need help? Pam

Robert Spallina

From: Robert Spallina
Sent: Monday, December 03, 2012 1:36 PM
To: 'Pam Simon'
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: RE: Proceeds

Yes – but Eliot's counsel will probably hold things up

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Monday, December 03, 2012 12:12 PM
To: Robert Spallina
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: Re: Proceeds

Hi Robert - scooter will send you but can you send out for signatures? Thanks

On Dec 3, 2012, at 9:48 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

Please have him send me the document for my review and copy all. I want to make sure we have an agreement among all before I speak to the carrier.

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Sunday, December 02, 2012 7:39 AM
To: Robert Spallina
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: Re: Proceeds

Hi Robert - can you call Scooter as he has a copy of the document you can circulate for signatures to release the proceeds. 312-909-0369 Thx

On Nov 19, 2012, at 12:14 PM, "David (Scooter) Simon" <dsimon@stpcorp.com> wrote:

May be available to achieve Si's intended results through waiver and settlement agreement.

Please have Mr. Spallina call my cell phone 312 909 0369

On Nov 19, 2012, at 1:11 PM, "Pam Simon" <pambsimon@icloud.com> wrote:

Is the 2000 trust an irrevocable trust?

On Nov 19, 2012, at 11:57 AM, Robert Spallina
<rspallina@tescherspallina.com> wrote:

We are not responding to them with the document from 2000. We discussed that and you are carved out under that document. We need to find the 1995 trust ASAP

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Monday, November 19, 2012 12:56 PM
To: Ted Bernstein

Ted

From: Pam Simon
[mailto:pambsimon@icloud.com]
Sent: Wednesday, February 27, 2013 7:04 AM
To: Ted Bernstein
Cc: Simon David Scooter
Subject: Proceeds

Theo- I've been thinking that maybe we should use another firm on Dad's life insurance proceeds as it seems Robert may have a difficult time with Eliot and other lawsuits in the mix getting this done. Maybe if we remove it entirely from the firm and separate it, it will be less likely to get caught up in what we see is happening. I think it was said that the insurance company is waiting for a court order and Robert is working on a draft to get pre-approved from the carrier first. Then Robert would file it in palm beach and then have the proceeds paid to his trust account. Again having the funds at that firm where they are executors of some of the estates makes me nervous as the money will be at the same firm as "creditors " and trouble makers having nothing to do with the proceeds.

Also, please get a bill from Robert up to this point - he had said he wasn't charging for the insurance stuff earlier but we should know where we stand at this point. Unless you having been paying his bills all along in your course of managing this nightmare, I think we need to know.

Talk to you soon,

משלך

Pam פנינה

Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Wednesday, March 06, 2013 4:28 PM
To: Robert Spallina
Subject: call

Robert,

I am on call with Lisa, Jill, Pam and Scooter. It has been for the better part of 2 hours. They want me to send an email summarizing the concerns about the proceeds, the process, Eliot, etc. They are preparing it now and they will either send it to you or send it to me to. Scooter feels it should come from me since I will be the person you are representing. I am going to be in 2 meetings starting at 4. I won't be done until 7 or so. I think they are clarifying our understanding of our call today, your emails and procedure going forward.

Ted



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www.LifeInsuranceConcepts.com

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Robert Spallina

From: Robert Spallina
Sent: Thursday, March 14, 2013 4:01 PM
To: 'Ted Bernstein'; 'Pam Simon'; 'Jill Iantoni'; lisa.friedstein@gmail.com; dsimon@stpcorp.com
Subject: FW: Simon Bernstein Trust - Policy #1009208

FYI – this is from legal on the status of their search to clear up title on the policy

From: Welling, Scott [<mailto:scott.welling@jackson.com>]
Sent: Thursday, March 14, 2013 1:10 PM
To: Robert Spallina
Subject: RE: Simon Bernstein Trust - Policy #1009208

Hey Bob,

Haven't forgotten about you. Am out tomorrow but will touch base early next week. So far we have not found much that is helpful.

From: Robert Spallina [<mailto:rspallina@tescherspallina.com>]
Sent: Wednesday, March 06, 2013 5:32 PM
To: Welling, Scott
Subject: Simon Bernstein Trust - Policy #1009208

Scott – I understand you are out of the office until tomorrow. We sent this to you previously and in error addressed it to the wrong email address. We would like to file this on Monday so if you could take a few minutes to review it would be greatly appreciated. We have not attached a copy of the Order but it will obviously be in the form of the relief requested.

Thanks,

Robert L. Spallina, Esq.
TESCHER & SPALLINA, P.A.
4855 Technology Way, Suite 720
Boca Raton, Florida 33431
Telephone: 561-997-7008
Facsimile: 561-997-7308
E-mail: rspallina@tescherspallina.com

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Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Wednesday, December 05, 2012 6:01 PM
To: Robert Spallina; Pam Simon
Cc: Simon David Scooter; Simon Pam
Subject: RE: Proceeds

OK Robert, we understand and I will distribute the document to each of my siblings this evening if I can get to it, otherwise tomorrow morning for sure.

From: Robert Spallina [mailto:rspallina@tescherspallina.com]
Sent: Wednesday, December 05, 2012 10:24 AM
To: Pam Simon
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: RE: Proceeds

Eliot is represented and I can send nothing to him directly. If you all want to send it to him then by all means do so. Keep in mind that he is likely to send it to his attorney anyway. I will leave it to your discretion.

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Wednesday, December 05, 2012 9:58 AM
To: Robert Spallina
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: Re: Proceeds

Hi Robert Did you send to Eliot yet - prob a good start.

On Dec 3, 2012, at 1:35 PM, Robert Spallina <rspallina@tescherspallina.com> wrote:

Yes – but Eliot’s counsel will probably hold things up

From: Pam Simon [mailto:pambsimon@icloud.com]
Sent: Monday, December 03, 2012 12:12 PM
To: Robert Spallina
Cc: Ted Bernstein; Simon David Scooter; Simon Pam
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Sent: Sunday, December 02, 2012 7:39 AM
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Cc: Ted Bernstein; Simon David Scooter; Simon Pam
Subject: Re: Proceeds

Hi Robert - can you call Scooter as he has a copy of the document you can circulate for signatures to release the proceeds. 312-909-0369 Thx

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Sent: Monday, November 19, 2012 12:56 PM
To: Ted Bernstein
Cc: Robert Spallina
Subject: Re: Proceeds

Pls send the executed trust document before u respond to heritage

On Nov 19, 2012, at 9:13 AM, Ted
Bernstein
<[tbernstein@lifeinsuranceconcepts.c
om](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Highly unlikely they
will use another trust -
what is SOP when
doc can't be found?

Ted Bernstein
561-988-8984

Sent from my
Samsung Galaxy
Note™

----- Original
message -----
Subject: RE: Proceeds
From: Robert Spallina
<[rspallina@teschersp
allina.com](mailto:rspallina@tescherspallina.com)>
To: Pam Simon
<[pambsimon@icloud.
com](mailto:pambsimon@icloud.com)>
CC: RE: Proceeds

Heritage responded
back that they need a
copy of the trust
instrument.
We do not have a
copy and the only
executed trust
document that we
have
in which the policy is
listed as an asset is
the 2000 trust
prepared by
Al Gortz.

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

From: Pam Simon
[\[mailto:pambsimon@icloud.com\]](mailto:pambsimon@icloud.com)
Sent: Friday,
November 16, 2012
2:35 PM
To: Robert Spallina
Cc: Bernstein Ted
Subject: Proceeds

Hi Robert - any word
on the proceeds ?
Need help? Pam

Robert Spallina

From: Robert Spallina
Sent: Monday, February 04, 2013 11:48 AM
To: 'Lisa Friedstein'
Subject: RE: still not clear

I will get it distributed to my trust account and his share will sit there until he makes a decision and signs the waiver and release. He should be ashamed of how he has conducted himself. Christine Yates should be reprimanded for her poor counsel. They have turned this into a circus. An agreement must be among all the parties that are heirs/beneficiaries. The money would escheat to the State only if a claim is not filed which is not the case.

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

From: Lisa Friedstein [mailto:lisa.friedstein@gmail.com]
Sent: Monday, February 04, 2013 11:45 AM
To: Robert Spallina
Subject: still not clear

Robert,
Why do we need all five of us to sign...and if eliot decides not to sign where does the money go? i thought i heard you say "to the state"
Is that true?

Lisa Friedstein

Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Monday, March 04, 2013 10:14 AM
To: Robert Spallina
Subject: Re: Proceeds

How is after 4 today for quick call with sibs?

Ted Bernstein
561-988-8984

Sent from my Samsung Galaxy Note™

----- Original message -----

Subject: Re: Proceeds
From: Robert Spallina <rspallina@tescherspallina.com>
To: Ted Bernstein <tbernstein@lifeinsuranceconcepts.com>
CC: Re: Proceeds

I will reach out to you tomorrow.

Sent from my iPhone

On Mar 3, 2013, at 10:38 AM, "Ted Bernstein" <tbernstein@lifeinsuranceconcepts.com> wrote:

Robert,

I don't think any of us are thinking that you have taken too long. We realize what is causing delay.

Regarding where proceeds are paid, we cannot put them in jeopardy. It appears unwise to us to pay them to any receptacle connected to your firm. It is tempting fate. It impossible to predict all the things Eliot could allege so it seems prudent to separate them completely. We don't see any downside to directing them to an account unrelated to your firm.

It's probably a good idea to arrange a call with you and the 4 of us, Monday or Tuesday?

Ted
561-988-8984
tbernstein@lifeinsuranceconcepts.com

On Mar 1, 2013, at 5:49 PM, "Robert Spallina" <rspallina@tescherspallina.com> wrote:

We will be filing the declaratory action shortly. It needs approval from the carrier as does the judges order. There is no commingling issue and the delay rests with the missing trust and Eliot. We are almost there and Eliot is supposedly hiring

counsel for himself. As fast as everyone wants to move we will be on the courts schedule. We are almost there.

Sent from my iPhone

On Mar 1, 2013, at 1:56 PM, "Ted Bernstein"
<tbernstein@lifeinsuranceconcepts.com> wrote:

Robert?

From: Pam Simon [<mailto:pambsimon@icloud.com>]
Sent: Friday, March 01, 2013 11:18 AM
To: Ted Bernstein
Cc: Spallina Robert
Subject: Re: Proceeds

Theo- if Robert already has the 'form' approved by the carrier to file with the courts then why don't we just direct the proceeds to a lawyer outside of Roberts firm to avoid co-mingling. If Robert has not gotten this form, should we hire another attorney either in fla or illinois to get this done immediately. It has been nearly 6 months and there is too much at stake. What are your thoughts?

On Mar 1, 2013, at 8:23 AM, Ted Bernstein
<tbernstein@lifeinsuranceconcepts.com> wrote:

פנינה

I think this a point very well taken. We should not do anything that would have a remote chance of placing the life insurance proceeds in jeopardy. I have not received any kind of invoice from Robert's firm relating to the insurance policy or their work as estate reps. I am not sure what the billing procedure is and I agree that we should ask Robert to explain how they work so there are no misunderstandings.

I do think we should move as soon as possible at this point. There is no reason to delay this process and we should be pressing to get into court and get the document needed to pay those proceeds.