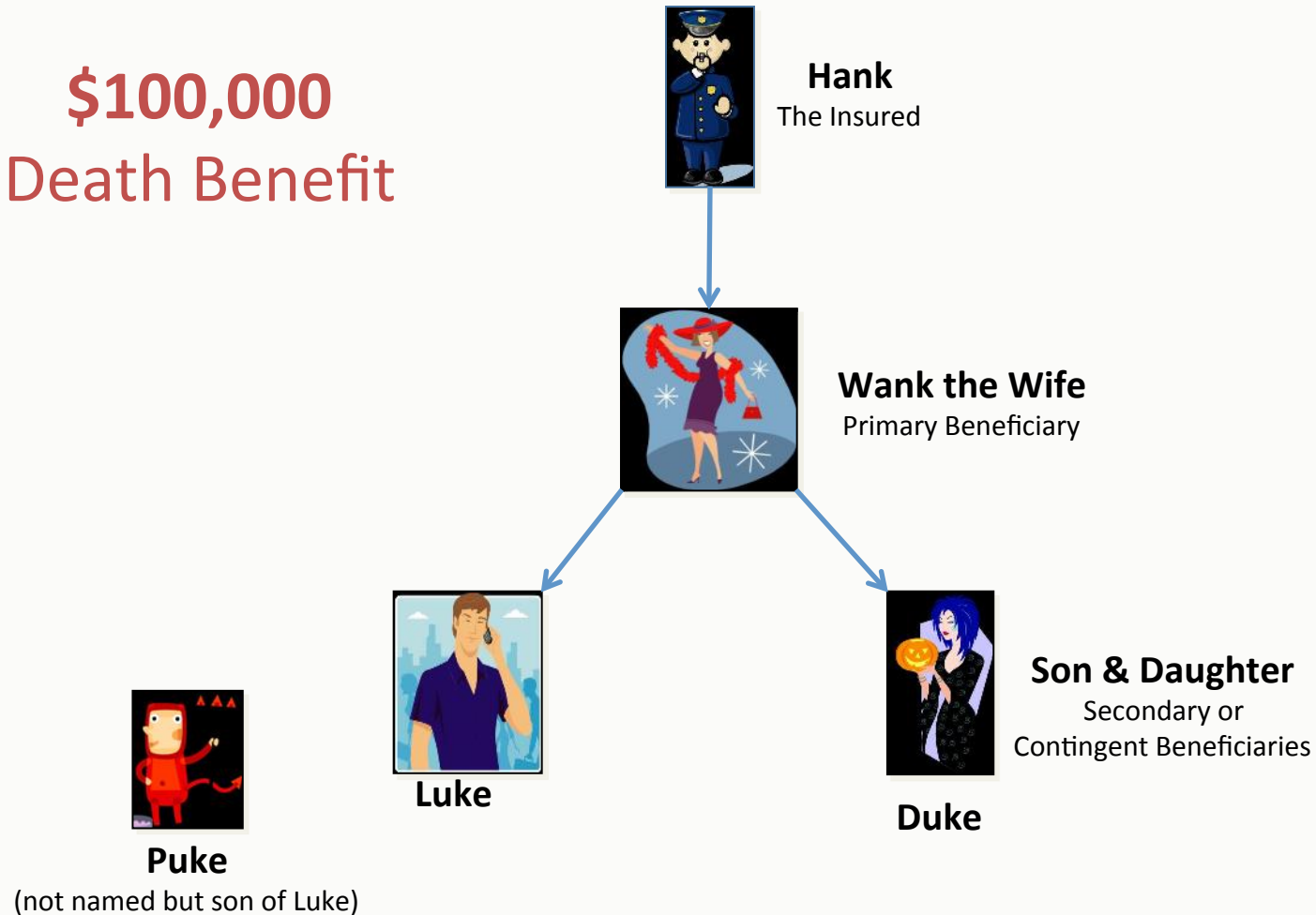


Beneficiary Designations

\$100,000
Death Benefit



If Wank dies before Hank, the money will be paid to the secondary beneficiaries. But, if Wank, the primary, & Luke one of the secondary beneficiaries die before Hank, what happens to Luke's share?