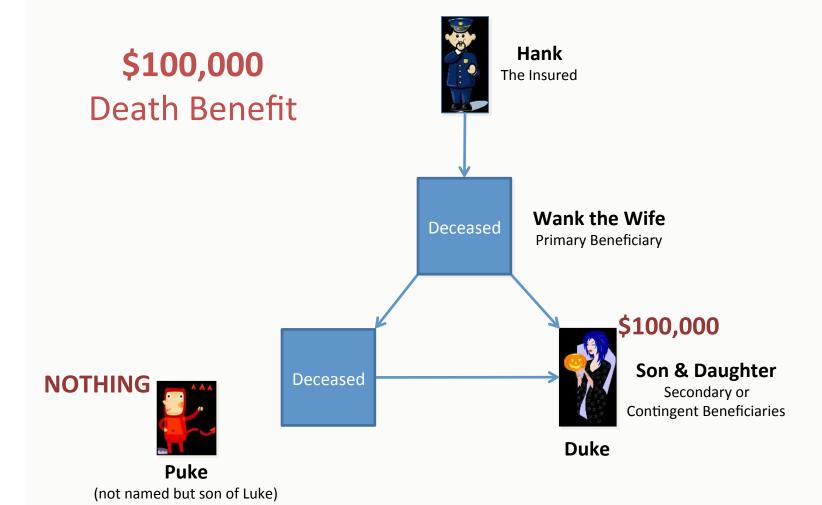
Per Capita



But, if Wank, the primary, & Luke one of the secondary beneficiaries die before Hank, all the money is paid to the NAMED beneficiary. Luke's share will be paid to Duke, per capita, in this case Duke.