

Per Capita

\$100,000
Death Benefit



Hank
The Insured



Wank the Wife
Primary Beneficiary



\$100,000
Son & Daughter
Secondary or
Contingent Beneficiaries

Duke

NOTHING



Puke

(not named but son of Luke)

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.