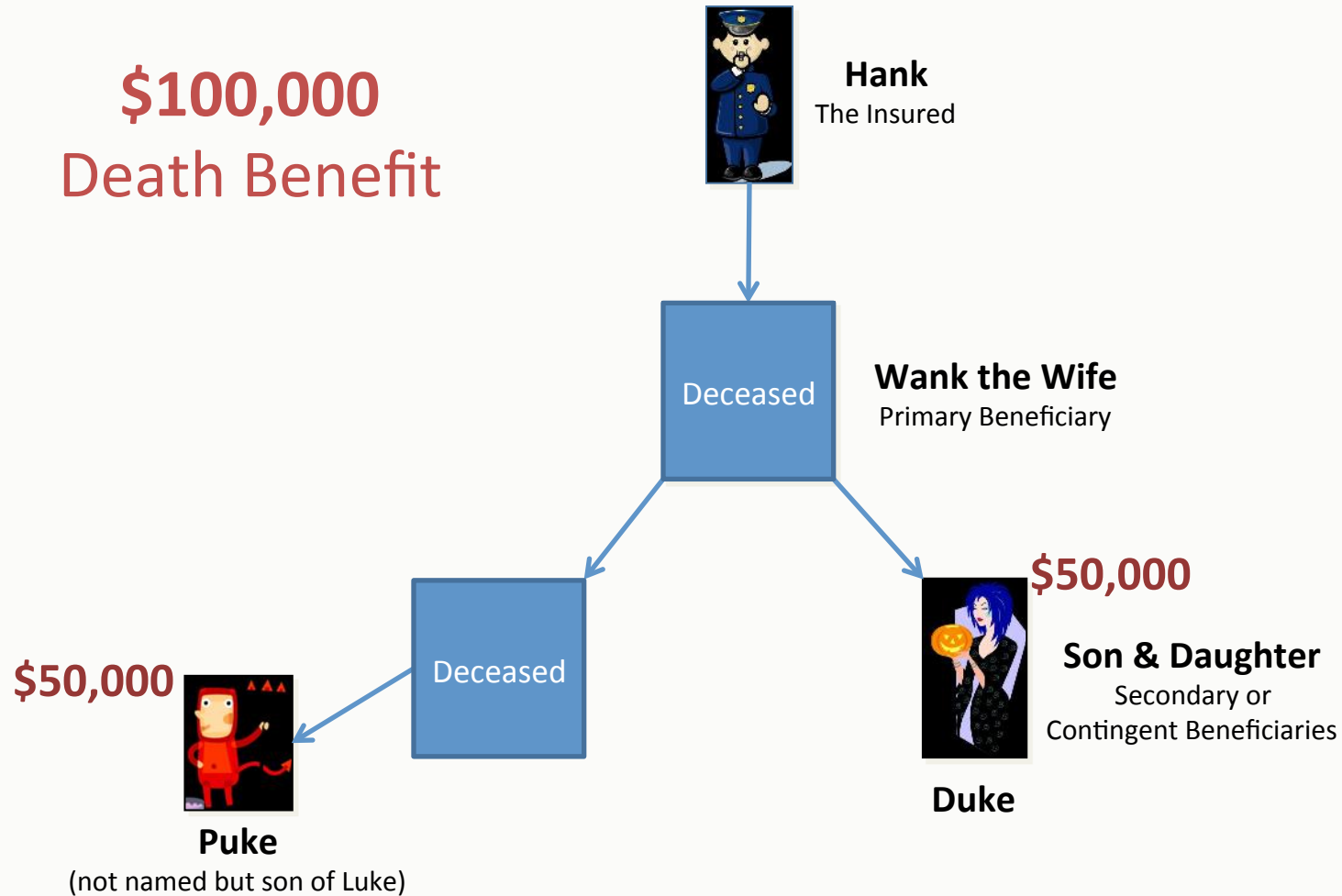


Per Stirpes

\$100,000
Death Benefit



But, if Wank, the primary, & Luke one of the secondary beneficiaries die before Hank, Luke's share will pass through his blood, per stirpes, in this case, to Puke. Duke get \$50,000 & Puke gets \$50,000.