

Real Life Scenarios

Scenario	Primary	Contingent	Tertiary
Spouse Children equally NO Gr grandchildren Charity	My Spouse (SS#) 100%	<ul style="list-style-type: none"> Child #1 (SS#) 50% Child #2 (SS#) 25% Child #3 (SS#) 25% <i>Note-if one child predeceases the insured, that share is redistributed among the living children and not passed to the grandchildren</i>	My Favorite Charity Address TIN#
Spouse Children, Grandchildren Per Stirpes, Charity	My spouse (SS#) 100%	<ul style="list-style-type: none"> My child #1 (SS#) 50% if living, otherwise, his lineal descendants per stirpes. My child #2 (SS#) 50% if living, otherwise her lineal descendants per stirpes. 	My Favorite Charity Address TIN#
Spouse, unequal distribution to children, Grandchildren Charity	My spouse (SS#) 100%	<ul style="list-style-type: none"> My child #1 (SS#) 49% if living, otherwise, 75% to his lineal descendants, 25% to Child #3 (SS#) living children. My child #2 (SS#) 49% if living, otherwise, 75% to his lineal descendants, 25% to Child #3 (SS#) living children. My child #3 (SS#) 2% if living, otherwise her lineal descendants, per stirpes. 	My Favorite Charity Address TIN#
Spouse, Disinherit child with disinherited child's share to his/her children, per stirpes, Charity	My spouse (SS#) 100%	<ul style="list-style-type: none"> My Child #1 (SS#) 50% if living, otherwise, his lineal descendants, per stirpes. My child # 2 (SS#) shall be deemed to be deceased. My child #2's (SS#) lineal descendants, per stirpes. 	My Favorite Charity Address TIN#
Spouse, Children, Children's Spouse, Grandchildren per stirpes, Charity	My Spouse (SS#) 100%	<ul style="list-style-type: none"> My child #1 (SS#) 50% if living; otherwise his spouse if he is married; otherwise, his lineal descendants, per stirpes. My child #2 (SS#) 50% if living; otherwise his spouse if he is married; otherwise, his lineal descendants, per stirpes. 	My Favorite Charity Address TIN#