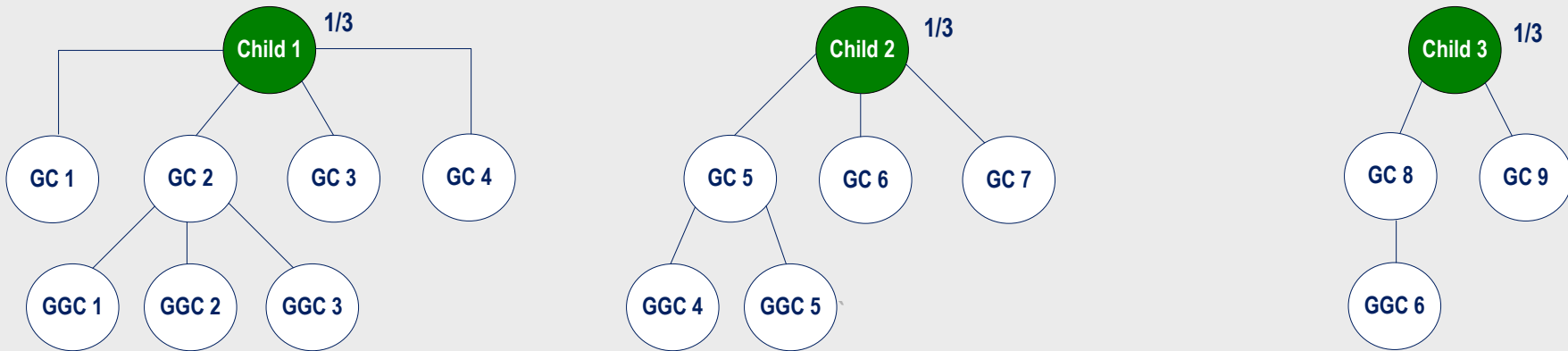


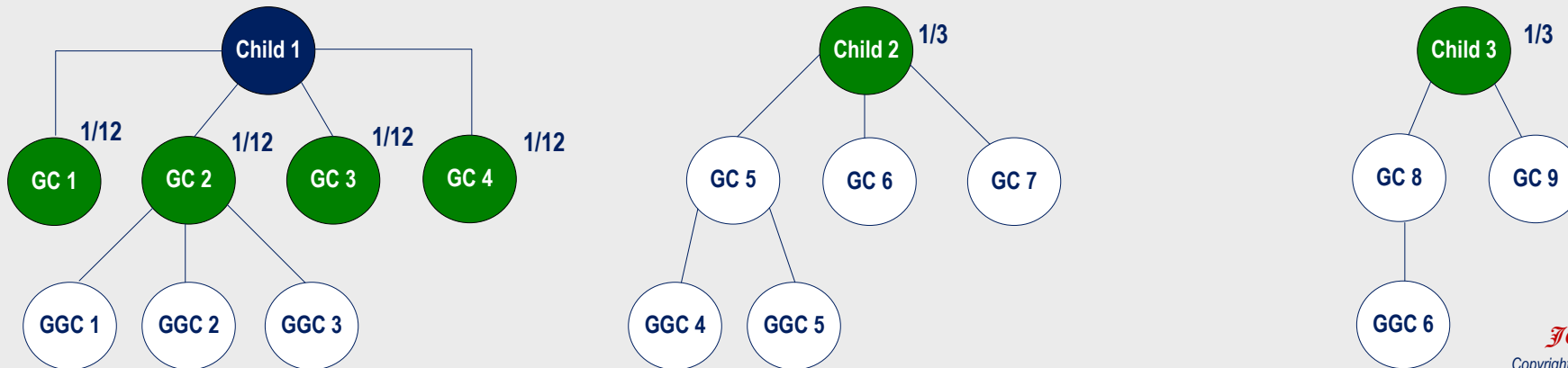
## “Descendants, Per Stirpes” – What in the World Does It Mean?

Henry is a widower. His Living Trust provides that upon his death, all remaining Living Trust assets will be distributed to his surviving “descendants, per stirpes.” Henry presently has 3 adult children, 9 grandchildren, and 6 great grandchildren—i.e., he has 18 descendants. The identity of the descendants who will inherit the Trust assets depends upon which of them survive Henry. To illustrate how distributions will be made when applying this phrase, here are 4 of the many Scenarios that are possible.

**Scenario 1** All 18 Descendants survive Henry. Each Child will receive 1/3 and no one else will receive anything:



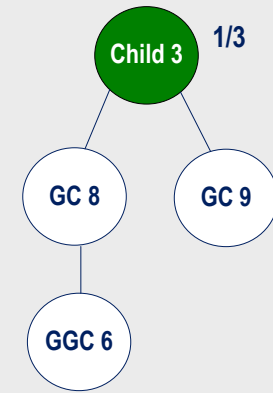
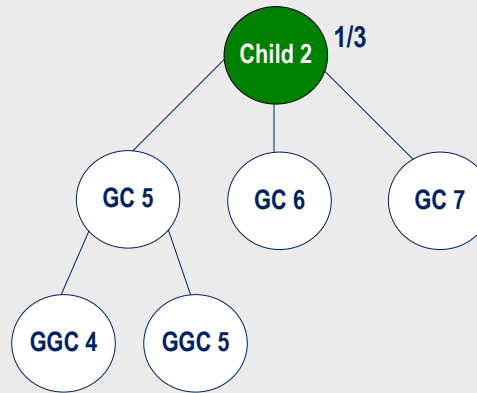
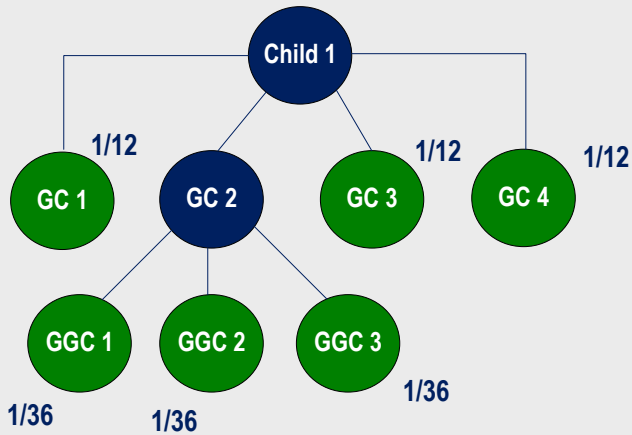
**Scenario 2** Child 1 does not survive Henry, but all other Descendants survive Henry: Same Result as in Scenario 1, EXCEPT each of Child 1's children—each of GC1, GC2, GC3, and GC4—will receive an equal 1/4 share of the 1/3 share that would have been paid to their parent, Child 1:



*“Descendants, Per Stirpes” – What in the World Does It Mean? (continued)*

**Scenario 3**

Child 1 and Grandchild 2 (GC 2) do not survive Henry, but all other Descendants survive Henry. Same Result as in Scenario 2, EXCEPT each of GC 2's children—each of GGC1, GGC2, and GGC3—will receive an equal 1/3 share of the 1/12 share that would have been paid to their parent, GC2:



**Scenario 4**

The following Descendants of Henry do not survive him: Child 1, Grandchild 2, Child 3, Grandchild 8, Grandchild 9, and Great Grandchild 6. All other Descendants do, in fact, survive Henry. Same Result as in Scenario 3, EXCEPT the 1/3 share that would have been distributed to Child 3 (or his children and grandchildren) will instead be added equally to the separate shares provided for Child 1's Descendants and for Child 2:

