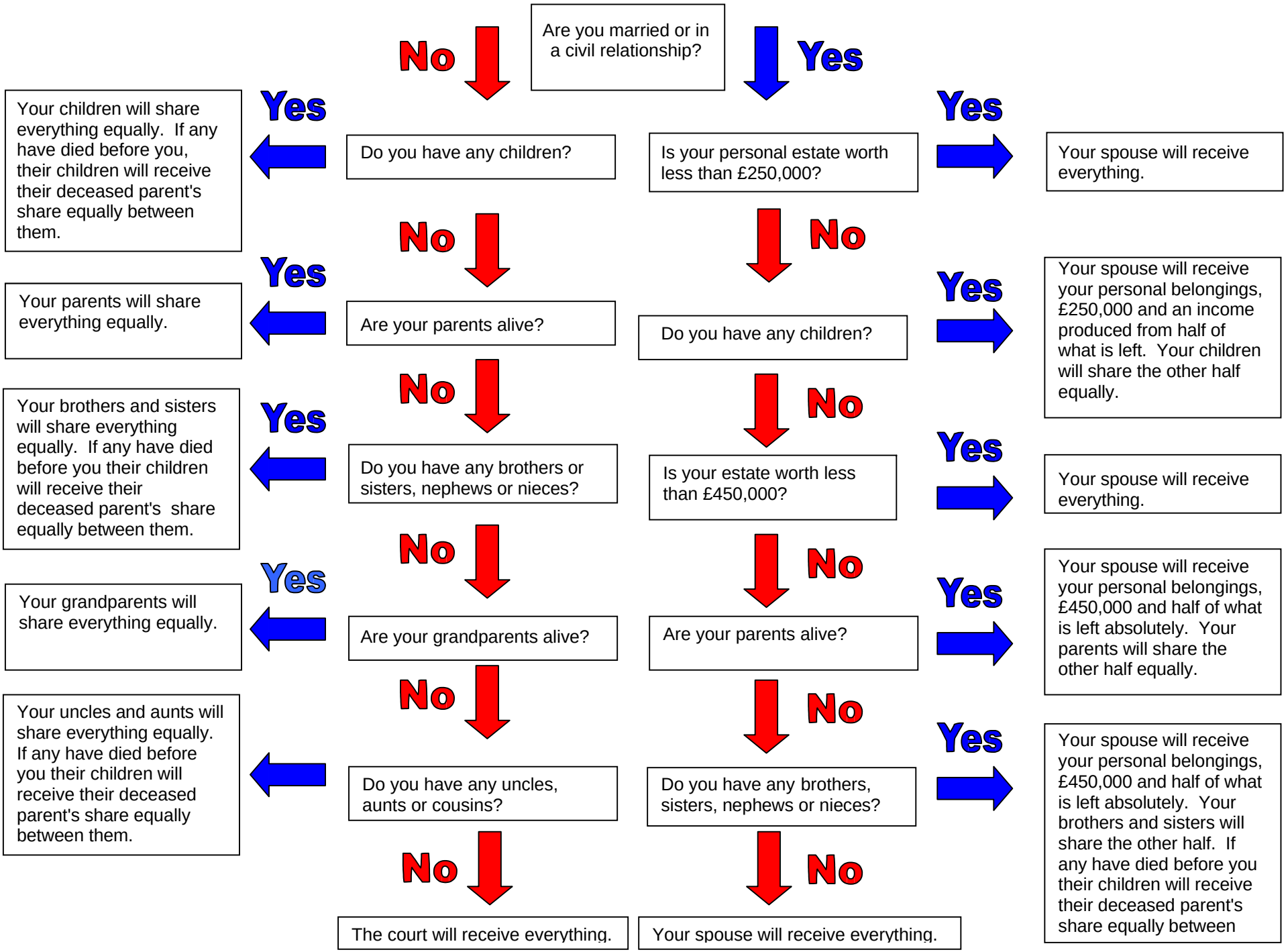Where your estate is paid if you do not make a Will