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Permanent or whole life insurance pays out in full when the policyholder passes away, while term life insurance pays out if death occurs during the policy's specified term. Beneficiaries can claim a payout by filing a claim with the insurance company after the policyholder passes away.

How Life Insurance Payouts Work | Bankrate

For example, you place a \$200 bet on a horse to win a race, and it finishes in a dead heat for first place with one other horse. We know we have one place up for grabs with two participants in the dead heat. So for this scenario, we divide our original stake (\$200) by two to make an adjusted stake of \$100.

Dead Heat Betting What is a Dead Heat and How Does it Work?

techopedia : gambling-guides : dead-heat-betting

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