

# Dividend Options “CRAPO”

- **Cash** - Take dividend in cash (not taxable).
- **Reduce the premium** – Apply the dividend toward next year’s premium.
- **Accumulate at interest** - Leave the dividend with the company and the company will pay you interest (interest is taxable).
- **Paid-up Insurance** - Use the dividend to buy paid-up insurance for small amounts, this increases the death benefit.
- **One Year Term** – The dividend will buy as much annual renewable term as it can, not to exceed the cash value in a given year. This actually protects the death benefit against any loans on the policy, if any.