

If your clients become injured or sick but still work part time, how will they replace their lost income?

With a residual rider, a disabled policyowner may be eligible to work part time and still receive benefits.

The **Basic Residual Disability Rider** provides suitable coverage for most white-collar and medical professionals.

The **Enhanced Residual Disability Rider** is helpful for highly specialized professionals and business owners. Why? Because the policyowner isn't required to lose income to satisfy the waiting period.

The Basic Residual Disability Rider isn't available in California. The Enhanced Residual Disability Rider is required on most California policies.