

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.

A residual disability rider is required in California.