Disability isn’t always all or nothing. And neither should your client’s income protection be.

Financial advisors often think about disability in terms of whether a client can work or not. But the reality is, many disabilities don’t completely stop someone from working.

It may be:

- A back injury that makes it difficult to work a full schedule.
- A shoulder injury that limits the ability to perform certain duties.
- An illness that causes fatigue, pain, or cognitive challenges.
- A condition that allows someone to keep working—but at a reduced capacity and income.

That’s where **Residual Disability** becomes so important.

A client may still be working, but if their ability to work—and their income—is reduced because of a covered illness or injury, a residual disability benefit can help replace a portion of that lost income.

For financial advisors, this is why I believe **Residual Disability should be part of the conversation when designing every individual DI policy.**

It’s not just about protecting the client if they can't work.

It’s about protecting them when they **can work, but can't work the way they did before.**

When you're reviewing an individual DI policy, don't just ask:

“What happens if my client can't work?”

Also ask:

“What happens if they can work, but their income drops because they can't perform at the same level?”

That’s where the value of a strong residual disability provision can really show up.

Protect the paycheck—not just the ability to work.

At NCDI, we're here to help. Please email us at 3mark@northcentraldi.com

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