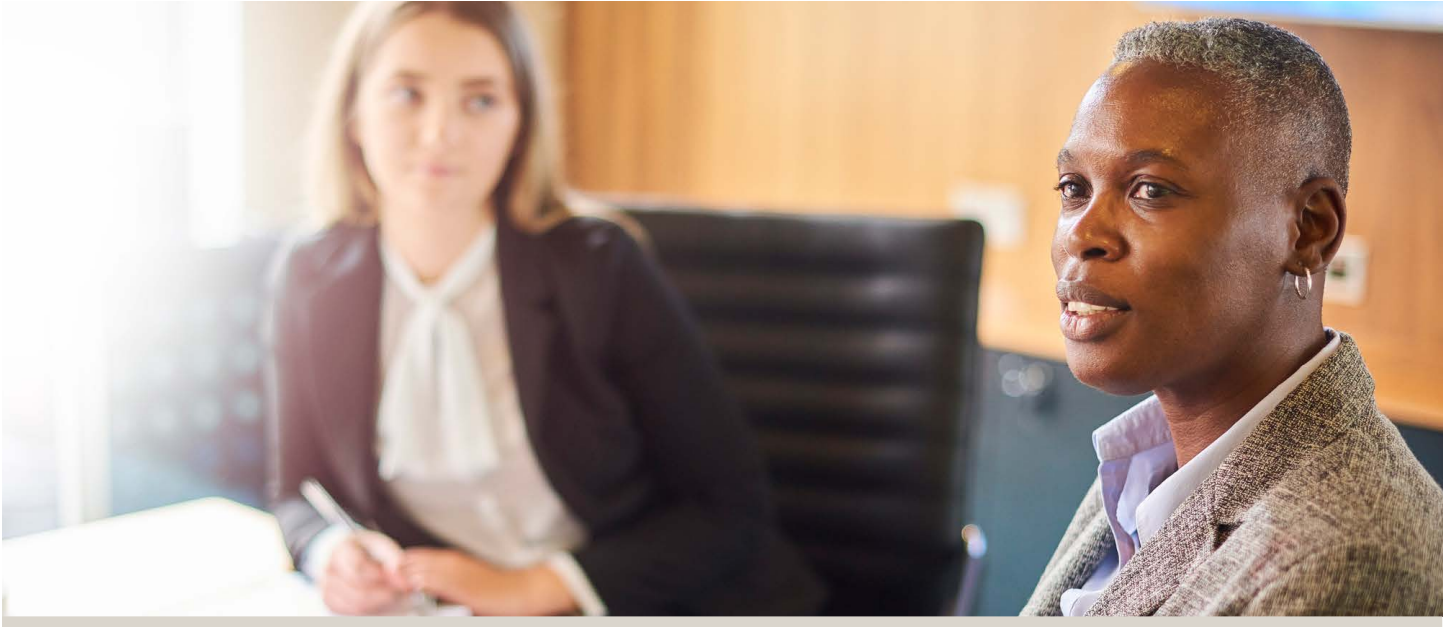


ARAG Legal Insurance Plan



Legal Is Everywhere

Life is full of legal situations. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or getting your deposit back from a difficult landlord.

Legal insurance from ARAG® makes it affordable to get the legal help you need - as network attorney fees are 100% paid-in-full for most covered matters. The plan provides peace of mind knowing that attorney fees for most covered legal matters are taken care of when you work with a network attorney. That means you'll avoid paying high-cost attorney fees, which currently average \$368 an hour.*

Benefit from a wide range of coverage and services to protect your family and receive the peace of mind that comes with knowing you've got a place to turn for legal help. Enroll today.

Get Connected to Affordable, Professional Legal Help

When something in life comes with legal issues, ARAG will help you get connected to an attorney who is part of a nationwide network of more than 14,000 attorneys.

They can provide legal advice and counsel, make calls or write letters on your behalf, review and create documents, even represent you if needed. For additional details when something in life comes with legal issues, visit ARAGlegal.com/myinfo and enter Access Code 18107cfl to learn more about what these plans offer, research specific legal topics, and more.

Preexisting And Personal Legal Matters

For any legal matters not covered and not excluded, you may be eligible to receive a minimum 25% reduced fee off a network attorney's normal hourly rate.

Call for Questions or Legal Assistance

When you have a question about plan benefits or not sure what the next step is, call a specialist in our award-winning Customer Care Center. They can walk you through plan-specific coverage, offer next steps, and help you get connected with a local network attorney in your area. Call 800-247-4184 to speak with an ARAG Customer Care Specialist.

Premium Rates (post-tax)

| BI-WEEKLY PREMIUMS | | |
|--------------------|-----------------|----------------------|
| Coverage | UltimateAdvisor | UltimateAdvisor Plus |
| Family | \$8.42 | \$10.15 |

*The national average hourly rate for attorneys with 11 to 15 years of experience is \$368. "The Survey of Law Firm Economics: 2018 Edition." The National Law Journal and ALM Legal Intelligence, October 2018.

ARAG Legal Insurance Plan

Plan Benefits

| | UltimateAdvisor | UltimateAdvisor Plus |
|--|-----------------|----------------------|
| Civil Damage Claims (Defense) | | |
| Civil Damage | ✓ | ✓ |
| Pet-Related Matters | ✓ | ✓ |
| Consumer Protection Issues | | |
| Auto Repair | ✓ | ✓ |
| Buying a New or Used Vehicle | ✓ | ✓ |
| Consumer Fraud - New Benefit | ✓ | ✓ |
| Consumer Protection for Goods or Services | ✓ | ✓ |
| Home Improvement/Contractor Issues | ✓ | ✓ |
| Insurance Disputes | ✓ | ✓ |
| Criminal Matters | | |
| Habeas Corpus | ✓ | ✓ |
| Juvenile Matters | ✓ | ✓ |
| Misdemeanor Matters | | ✓ |
| Parental Responsibilities | ✓ | ✓ |
| Debt-Related Matters | | |
| Bankruptcy (Chapter 7 & 13) | ✓ | ✓ |
| Debt Collection | ✓ | ✓ |
| Garnishment | ✓ | ✓ |
| Mechanic's Lien - Enhanced | ✓ | ✓ |
| Student Loan Debt Collection - Enhanced | ✓ | ✓ |
| Family Law | | |
| Adoption | ✓ | ✓ |
| Alimony (up to 8 hours) - New Benefits | | ✓ |
| Child Custody (up to 8 hours) - New Benefits | | ✓ |
| Child Support (up to 8 hours) - New Benefits | | ✓ |
| Child Visitation (up to 8 hours) - New Benefits | | ✓ |
| Divorce/Annulment/Separation - Contested (up to 20 hours) - Enhanced | ✓ | ✓ |
| Divorce/Annulment/Separation - Uncontested | ✓ | ✓ |
| Domestic Violence/Restraining Order - New Benefit | ✓ | ✓ |
| Elder Law - New Benefit | ✓ | ✓ |
| Guardianship/Conservatorship | ✓ | ✓ |
| Incapacity | ✓ | ✓ |
| Name Change | ✓ | ✓ |
| Pre-marital Agreements | ✓ | ✓ |
| School Issues | ✓ | ✓ |
| Government Benefits | | |
| Medicare/Medicaid Disputes | ✓ | ✓ |
| Social Security Disputes | ✓ | ✓ |
| Veterans Benefits Disputes | ✓ | ✓ |

ARAG Legal Insurance Plan

Plan Benefits (continued)

| | UltimateAdvisor | UltimateAdvisor Plus |
|--|-----------------|----------------------|
| Landlord/Tenant Matters | | |
| Contracts/Lease Agreements | ✓ | ✓ |
| Eviction | ✓ | ✓ |
| Security Deposits | ✓ | ✓ |
| Tenant Disputes with a Landlord | ✓ | ✓ |
| Real Estate (Primary & Secondary Residence has been added) | | |
| Building Codes | ✓ | ✓ |
| Buying/Selling a Home | ✓ | ✓ |
| Easements | ✓ | ✓ |
| Foreclosure | ✓ | ✓ |
| Home Equity Loans | ✓ | ✓ |
| Neighbor Disputes | ✓ | ✓ |
| Real Estate Disputes | ✓ | ✓ |
| Refinance | ✓ | ✓ |
| Zoning/Variances/Eminent Domain | ✓ | ✓ |
| Small Claims Court | | |
| Small Claims Court Issues | ✓ | ✓ |
| Tax Issues | | |
| IRS Audit Protection | ✓ | ✓ |
| IRS Collection Defense | ✓ | ✓ |
| Property Tax (Primary & Secondary Residence) | ✓ | ✓ |
| State and Local Audit Protection | ✓ | ✓ |
| State and Local Collection Defense | ✓ | ✓ |
| Traffic Matters without DWI | | |
| Drivers License Suspension, Revocation, Restoration | ✓ | ✓ |
| Traffic Tickets | ✓ | ✓ |
| Wills and Estate Planning | | |
| Codicil | ✓ | ✓ |
| Complex Will | ✓ | ✓ |
| Durable/Financial Power of Attorney | ✓ | ✓ |
| Estate Administration (up to 9 hours) | ✓ | ✓ |
| Health Care Power of Attorney | ✓ | ✓ |
| Irrevocable Trust | ✓ | ✓ |
| Revocable Trust | ✓ | ✓ |
| Standard Will | ✓ | ✓ |
| General Coverages | | |
| Credit Record Correction - New Benefit | ✓ | ✓ |
| Document Preparation (Deeds, Mortgages, Affidavits, Demand Letters, Promissory Notes, HIPAA Authorization, Bill of Sale) | ✓ | ✓ |
| Document Review | ✓ | ✓ |
| General In-Office Services (up to 4 hours per year) | | ✓ |
| Personal Property Protection | ✓ | ✓ |

ARAG Legal Insurance Plan

Preexisting and Personal Legal Matters Not Listed Above

For any legal matters not covered and not excluded, you can still receive at least 25% off the network attorney's normal rates.

For additional details regarding your plan's specifically-covered services, visit ARAGlegal.com/myinfo and enter Access Code 18107cfl.

Call for Questions or Legal Assistance

You can also get assistance from trusted professionals and an award-winning Customer Care Center, with specialists who will help you navigate your legal issues. You'll benefit from the following services:

Plan Benefits (continued)

| | UltimateAdvisor | UltimateAdvisor Plus |
|--|-----------------|----------------------|
| Other Services | | |
| Call a network attorney who can provide legal advice and help you better understand your covered legal issues and how to address them. Plus, they can help you review or prepare documents, including a Standard Will. | ✓ | ✓ |
| Receive Financial Education and Counseling Services on a wide range of financial topics - cash and debt management, budgeting, retirement planning, student loan debt, and more - from a certified Financial Counselor. | | ✓ |
| With Immigration Services , you can speak with a network attorney over the phone who can offer legal advice and consultation about the filing and processing of applications or petitions, assist with document review and preparation, provide guidance regarding immigration benefits, asylum, business visas, and much more. | ✓ | ✓ |
| Rely on Identity Theft Services provided by Customer Care Specialists who have earned the Certified Identity Theft Risk Management Specialist (CITRMS)* designation. They can guide you through the steps of prevention and are there to assist you in recovery if your identity is stolen. | ✓ | ✓ |
| Look to Caregiving Services including legal advice, annual check-up, reduced fee and CareScout services from Eldercare Specialists to assist you with your parents' and grandparents' everyday lives. | | ✓ |
| With Tax Services , stress less about taxes - and the complicated legal and financial issues that often come with them - with this service that provides year-round access to experienced tax specialists. | | ✓ |

Visit ARAGlegal.com/myinfo and enter Access Code 18107cfl to learn more about what these plans offer, research specific legal topics, and more. Or call 800-247-4184 to speak with an ARAG Customer Care Specialist.

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits, or exclusions, call our toll-free number.