



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.

With legal insurance you can avoid paying *legal fees that on average cost \$368 an hour. 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. 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.

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](https://www.araglegal.com/myinfo) and enter Access Code 18107cfl to learn more about what these plans offer, research specific legal topics, and more.

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.

PRE-EXISTING 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.



ARAG LEGAL INSURANCE PLAN

PLAN BENEFITS

	UltimateAdvisor	UltimateAdvisor Plus
Consumer Protection Issues		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	✓	✓
Insurance Disputes	✓	✓
Estate Planning		
Wills and Powers of Attorney	✓	✓
Revocable Living Trusts	✓	✓
Irrevocable Living Trusts	✓	✓
Estate Administration & Closing (9 Hours)	✓	✓
Family		
Adoption	✓	✓
Alimony/Child Custody/Visitation/Child Support (8 Hours)		✓
Initial Child Custody/Child Support Agreements (8 Hours)		✓
Contested Divorce (30 Hours)	✓	✓
Uncontested Divorce	✓	✓
Domestic Partnership Agreement	✓	✓
Domestic Violence Protection	✓	✓
Restraining/Protective Order	✓	✓
Egg/Sperm/Embryo Donation Agreement	✓	✓
Elder Law - Member Support	✓	✓
Funeral Directive	✓	✓
Gender Identifier Change	✓	✓
Guardianship/Conservatorship	✓	✓
Hospital Visitation Authorization	✓	✓
Mental Incompetency or Infirmity	✓	✓
Name Change	✓	✓
Pre-Birth/Post-Birth Parentage Order	✓	✓
Prenuptial Agreements	✓	✓
Postnuptial Agreements	✓	✓
Surrogacy Agreement	✓	✓
School Administrative Hearings	✓	✓
Real Estate — Primary and Secondary Residence		
Buy/Sell	✓	✓
Home Equity Loan	✓	✓
Refinance	✓	✓
Foreclosure	✓	✓
Real Estate Disputes	✓	✓
Neighbor Disputes	✓	✓
Easements	✓	✓
Zoning and Variances	✓	✓
Building Codes	✓	✓
Traffic and Vehicle		
Driving Privilege Protection	✓	✓
Driving Privilege Restoration	✓	✓
Minor Traffic (Excluding DWI)	✓	✓
Minor Traffic – Non-Moving ¹	✓	✓



ARAG LEGAL INSURANCE PLAN

PLAN BENEFITS (CONTINUED)

	UltimateAdvisor	UltimateAdvisor Plus
Services for Tenants		
Disputes with a Landlord — Contracts, Lease, Eviction, Deposits	✓	✓
Financial Services		
Financial Education and Counseling Services		✓
Immigration		
Immigration Services	✓	✓
Government Benefits		
Social Security/Veterans/Medicare	✓	✓
Identity Theft		
Identity Theft Services	✓	✓
Full-Service Identity Restoration		✓
\$1 Million Theft Insurance ²		✓
Single-Bureau Credit Monitoring		✓
Internet Surveillance		✓
Change of Address Monitoring		✓
Child Identity Monitoring		✓
Lost Wallet Services		✓
Taxes		
Tax Services		✓
IRS Audit Protection	✓	✓
IRS Collection Defense	✓	✓
State and Local Tax Audit	✓	✓
State and Local Tax Collection Defense	✓	✓
Property Tax — Primary and Secondary Residence	✓	✓
Debt		
Bankruptcy	✓	✓
Defense of Debt Collection	✓	✓
Defense of Garnishment	✓	✓
Mechanic's Lien	✓	✓
Student Loan Debt Collection	✓	✓
Services for Parents/Grandparents		
Annual Legal Checkup, Advice and Caregiving Services		✓
Criminal		
Criminal Misdemeanor Defense		✓
Habeas Corpus	✓	✓
Parental Responsibilities	✓	✓
Juvenile Court	✓	✓
Civil Damage Defense		
Libel/Slander, Pet-Related Matters and More	✓	✓
General Coverages		
Credit Record Correction	✓	✓
Small Claims Court	✓	✓
Miscellaneous Services (4 Hours per Year)		✓
Document Preparation and Review	✓	✓
Personal Property Protection	✓	✓



ARAG LEGAL INSURANCE PLAN

PRE-EXISTING AND PERSONAL LEGAL MATTERS NOT LISTED ABOVE

For any legal matters not covered and not excluded, you may be eligible to 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. Call 800-247-4184 for assistance. 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.		✓

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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.