

Legal Insurance Plan



The Freedom and Control to Embrace Life's Opportunities

We want you to embrace life's opportunities with fewer worries. That's why we're excited to provide you with Legal Insurance from ARAG®. It's affordable legal counsel for everyday life matters – like a dispute with a contractor, buying or selling a home or the need for estate planning. The plan provides you with peace of mind knowing that attorney fees for most covered legal matters are 100 percent paid in full when you work with a Network Attorney. That means you'll avoid paying high-cost attorney fees, which currently average \$347 an hour*.

Resolve Your Legal Issues with a Network Attorney by Your Side

When a life event turns into a legal issue, ARAG® will be there for you, backed by a nationwide network of more than 13,000 credentialed attorneys. They can review or prepare documents, make follow-up calls or write letters on your behalf, provide legal advice and consultation, and represent you in court. Rely on legal help and protection with a wide range of covered services. For additional details regarding your plan's specifically-covered services, visit

ARAGlegal.com/myinfo and enter Access Code 18107cfl to learn more about what these plans offer, research specific legal topics and more.

Pre-existing And Personal Legal Matters

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

Call for Questions or Legal Assistance

You can also get assistance from trusted professionals and an award-winning Customer Care Center, with dedicated representatives who will help you navigate your legal issues. Call 800-247-4184 to speak with an ARAG Customer Care Specialist.

Premium Rates (post-tax)

BI-WEEKLY Premiums		
Coverage	UltimateAdvisor	UltimateAdvisor Plus
Family	\$7.61	\$10.15

* Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015.

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	✓	✓
Consumer Protection for Goods or Services	✓	✓
Home Improvement/Contractor Issues	✓	✓
Personal Property Protection	✓	✓
Criminal Matters		
Habeas Corpus	✓	✓
Juvenile Matters	✓	✓
Misdemeanor Matters		✓
Debt-Related Matters		
Bankruptcy (Chapter 7 & 13)	✓	✓
Debt Collection Matters	✓	✓
Garnishment	✓	✓
Family Law		
Adoption	✓	✓
Domestic Violence	✓	✓
Guardianship/Conservatorship	✓	✓
Incapacity	✓	✓
Name Change	✓	✓
Parental Responsibilities	✓	✓
Pre-Marital Agreements	✓	✓
Divorce/Annulment/Separation Uncontested	✓	✓
Divorce/Annulment/Separation Contested (up to 10 hours)	✓	

Legal Insurance Plan

	UltimateAdvisor	UltimateAdvisor Plus
Divorce/Annulment/Separation Contested (up to 15 hours)		✓
Defense of Alimony Modification (Up to 8 hours)		✓
Child Custody Modification Defense (Up to 8 hours)		✓
Enforcement of Child Support (Up to 8 hours)		✓
Caregiving (annual check-up)		✓
School Issues		✓
Government Benefits		
Medicare/Medicaid Disputes	✓	✓
Social Security Disputes	✓	✓
Veterans Benefits Disputes	✓	✓
Landlord/Tenant Matters		
Contracts/Lease Agreements	✓	✓
Eviction	✓	✓
Security Deposits	✓	✓
Tenant Disputes with a Landlord	✓	✓
Preventative Legal Services		
Document Preparation of Deeds, Mortgages, Affidavits, Demand Letters, Promissory Notes	✓	✓
Other Coverage (up to 4 hours per year)		✓
Real Estate Matters		
Building Codes/Zoning Variances	✓	✓
Buying/Selling a Home (primary residence)	✓	✓
Buying/Selling a Secondary Home	✓	✓
Foreclosure (primary residence)	✓	✓
Home Improvement/Contractor Issues	✓	✓
Neighbor Disputes/Easements (primary residence)	✓	✓
Neighbor Disputes/Easements (secondary residence)	✓	✓
Real Estate Disputes (primary residence)	✓	✓
Real Estate Disputes (secondary residence)	✓	✓
Refinancing (primary residence)	✓	✓
Small Claims Court		
Small Claims Court Issues	✓	✓
Tax Issues		
IRS Audit Protection	✓	✓
IRS Collection Defense	✓	✓
Traffic Matters without DWI		
Drivers License Suspension, Revocation and Restoration	✓	✓
Traffic Tickets (1x per year)	✓	
Traffic Tickets (unlimited)		✓
Wills and Estate Planning		
Codicil	✓	✓
Complex Will	✓	✓
Durable/Financial Power of Attorney	✓	✓
Estate Administration (Up to 9 hours)	✓	✓

Legal Insurance Plan

	UltimateAdvisor	UltimateAdvisor Plus
Health Care Power of Attorney	✓	✓
Irrevocable Trust		✓
Living Will	✓	✓
Revocable Trust		✓
Standard Will	✓	✓

Pre-existing and personal legal matters not listed above

For any legal matters not covered and not excluded, you can still receive at least 25 percent 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:

	UltimateAdvisor	UltimateAdvisor Plus
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, federal tax information and more - from a certified Financial Counselor.		✓
With Immigration Services , you can always speak with a Network Attorney over the phone who can offer legal advice and consultation, file and process applications or petitions, 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 for legal advice from Network Attorneys who focus on Elder Law issues, as well as caregiving services from Eldercare Specialists to assist you with your parents' and grandparents' everyday lives.		✓

Legal Insurance Plan

Go online to learn more about legal issues

Your path to legal protection starts with easy-to-use online resources at ARAGlegal.com/myinfo and enter Access Code 18107cfl to help you handle legal issues on your own, including:

	UltimateAdvisor	UltimateAdvisor Plus
The Education Center™ contains Guidebooks, hundreds of articles, newsletters and more to help you learn more about everyday legal issues.	✓	✓
DIY Docs® offer the convenience and control of creating your own state-specific, legally-valid documents online.	✓	✓
Online Financial Tools help you map out a solid financial strategy with a self-guided money management tool, online chat feature with a Financial Counselor, educational articles, calculators and more.		✓
Caregiving Resources inform you about the financial, legal and emotional aspects of caring for your parents and grandparents.		✓

Identity Theft Protection provides a formidable **front line of protection** against identity theft. This service includes:

	UltimateAdvisor	UltimateAdvisor Plus
Identity Theft Insurance: Coverage up to \$1 million for expenses associated with restoring your identity.		✓
Full-Service Identity Restoration: Specialists will guide you to help clear your name and restore your identity.		✓
Lost Wallet Services: Specialists will help you cancel and reissue credit cards, driver's license, etc.		✓
Credit Monitoring: Monitors and informs members of changes to their credit report.		✓
Internet Surveillance: Monitors websites and other data points to alert you if your personal information is being traded and/or sold.		
Child Monitoring: Monitors your minor's identity to alert you if their personal information is being traded and/or sold.		✓

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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.