

Legal Insurance from ARAG



What does legal insurance cover?

An UltimateAdvisor legal insurance plan from ARAG® **covers a wide range of legal needs** like the examples shown below — and many more — to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes

Criminal Matters

- ✓ Criminal misdemeanor
- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ License restoration
- ✓ Traffic tickets

Family

- ✓ Adoption
- ✓ Alimony
- ✓ Child support
- ✓ Child custody/visitation
- ✓ Divorce
- ✓ Domestic partnership agreements - *NEW!*
- ✓ Elder law
- ✓ Funeral directive - *NEW!*
- ✓ Gender identifier change - *NEW!*
- ✓ Guardianship/conservatorship
- ✓ Hospital visitation authorization - *NEW!*

- ✓ Insanity/infirmity
- ✓ Name change
- ✓ School administrative hearings

Government Benefit Disputes

- ✓ Medicare/Medicaid
- ✓ Social Security
- ✓ Veterans

General Coverages

- ✓ Immigration assistance
- ✓ Miscellaneous services (4 hours per year)

Real Estate & Home Ownership

- ✓ Building codes
- ✓ Buying a home
- ✓ Contractor issues
- ✓ Deeds
- ✓ Easements
- ✓ Foreclosure
- ✓ Home equity loan
- ✓ Mechanic's lien
- ✓ Promissory notes
- ✓ Refinancing
- ✓ Selling a home
- ✓ Zoning/variances

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Wills & Estate Planning

- ✓ Codicil
- ✓ Living Wills
- ✓ Powers of attorney
- ✓ Wills

What does it cost?

UltimateAdvisor®
\$13.60 monthly



What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.



More details, please! See the complete list of what your plan covers at:

ARAGlegal.com/myinfo Employee Access Code: **10287m**ds Retiree Access Code: **10287ret**

Let's Talk! Call ARAG at 800-360-5567

Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save thousands of dollars on average, for legal matters by avoiding costly legal fees.*



Find a local attorney easily in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Next, you'll answer a few questions to confirm coverage and receive a list of local network attorneys who can help you.
- 3** Then, meet with a network attorney over the phone, virtually or in person.

Reviews from plan members

"ARAG legal insurance has helped me so much – it's taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services."

– Nestor Los Angeles, CA



Legal needs are in your future™

You can't predict your future, but you can plan for it, thanks to legal insurance.

Legal insurance provides a benefit you can use to plan for it all – the expected and unexpected times in your life.

Visit ARAGlegal.com/future or scan the QR code.



Services for Parents/Grandparents

You'll have a place to turn when you want to address a legal need for parents/grandparents.

Consult with a network attorney about elder law matters such as Medicare eligibility, estate planning and consumer protection, as well as receive assistance from eldercare advocates.

*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2019 or 2020 and paid by December 31, 2021, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to "The Survey of Law Firm Economics: 2018 Edition."

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of 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, contact us.