

# Legal Insurance from ARAG®

Designed for Client Name Here

ARAG

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## Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees. ARAG offers top-performing legal insurance for you and your family.

## What Do I Get for My Money?



**In-Office Services:** You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare personal documents, letters or a will.



**Online Resources:** ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 300+ state-specific, legally valid documents online.



Most covered  
legal matters are  
**100% paid-in-full**  
when you work with a  
Network Attorney.



Common Legal Issues:	Attorney Fees @ 343/hr. <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,573<sup>3</sup></del>	\$0
Neighbor Dispute	<del>\$2,230<sup>3</sup></del>	\$0
Purchase a Home	<del>\$2,144<sup>3</sup></del>	\$0
Standard Will Preparation	<del>\$1,458<sup>3</sup></del>	\$0
Bankruptcy	<del>\$3,087<sup>3</sup></del>	\$0
Minor Traffic Offense	<del>\$1,115<sup>3</sup></del>	\$0

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## What Does it Cost?

UltimateAdvisor®

**Option 1:** \$XX.XX per month

**Option 2:** \$XX.XX per month

**Option 3:** \$XX.XX per month



**800-247-4184**

**ARAGLegalCenter.com**, access code **12345abc**

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## UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code **12345abc**.

### Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors
- Insurance Disputes

### Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

### Debt

- Bankruptcy
- Debt Collection
- Garnishments

### Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

### Small Claims Court

- Case Assistance

### Family

- Adoption
- Divorce
- Domestic Violence
- Elder Law
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

### Real Estate

- Buy/Sell a Home
- Home Equity Loan
- Building Codes
- Zoning and Variances
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

### Taxes

- IRS Tax Audit
- IRS Tax Collection

### Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

### Traffic without DUI

- Suspension/Revocation
- Restoration
- Traffic Tickets

### Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

### Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

### General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

## Top Plan Uses:

1

### Estate Planning

Meet with an attorney to protect your life's work with a will, living will or the appropriate powers of attorney.

2

### Family Law

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.

3

### Traffic Tickets

Our Network Attorneys will provide resources and assistance to help you defend a traffic offense. The Network Attorney can even represent you in court if needed.

4

### Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

5

### Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

But wait, there's more!

When you select **UltimateAdvisor**, you'll also receive:

- Member access to [ARAGLegalCenter.com](http://ARAGLegalCenter.com) for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.
- **Caregiving Services** direct from eldercare experts.
- Coverage for **Child Support, Child Custody and Alimony**
- Coverage for **Criminal Misdemeanor**
- **Additional Coverage for Divorce**
- **Financial Education and Counseling Services.**
- **Identity Theft Protection** with Credit Monitoring, ID Theft Restoration and \$1,000,000 of Identity Theft Insurance.\*
- **Certified Identity Theft Case Managers** can help you protect or recover your identity.

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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.

<sup>1</sup>Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016.

<sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.