



UltimateAdvisor®



**Legal protection at any life stage.**  
Protect your family, finances and future.

# A legal plan for all the stages of your life.

Ultimate Advisor

In today's world, no matter where you are in your life – starting your first job, retiring, or somewhere in between – you are almost certain to experience legal life events that have potential legal ramifications.

In fact, 7 out of 10 Americans have experienced one or more legal events in the past year, yet only 1 in 4 Americans has a plan to pay for legal expenses that occur.<sup>1</sup> Where can you prevent a legal matter from impacting your life? Who will you turn to when an unexpected legal matter happens to you or your family?

With a legal plan from ARAG® you have the professional legal help you need to **prevent** and **resolve** legal and financial matters. This empowers you to protect your family, finances and future.

## What is a Legal Plan?

A legal plan, often referred to as legal insurance, is based on traditional healthcare insurance. Employees enroll directly through their employer or association and pay an affordable premium to receive quality, affordable and accessible resources – including Network Attorneys – to resolve everyday legal matters.

## A Lifelong Benefit for You<sup>2</sup>

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover the everyday legal matters of each generation and lifestyle.<sup>2</sup>



### In Your 20s...

- You are getting married, but want to keep your maiden name.
- Your former landlord sues you for damages they claim you made.
- You fell behind in your debt payments and want debt collectors to quit harassing you.
- You receive a fifth speeding ticket in a year and want to contest it so you don't lose your license.



### In Your 30s...

- You decide to adopt a child.
- You made an offer on a house and have three days to review the proposed contract for the sellers.
- You get married and buy a new home, but your landlord will not return your security deposit from your rental property.
- You want to sell your car and need to create a Bill of Sale to complete the transaction.



### In Your 40s...

- You want to create a Will and name the executor of your estate.
- You decide to remodel your children's rooms and need someone to review the contract or agreement before you sign it.
- You receive an audit notice from the IRS and would like legal advice and consultation.
- Your teenage child has three moving violations in one month and is at risk to lose his/her license.



### In Your 50s and beyond...

- You want to assume guardianship of your grandchild.
- A newly purchased washing machine breaks down and the manufacturer won't honor the warranty.
- You realize your identity has been stolen and need legal assistance to recover your assets and identity.
- You purchase a new car that turns out to be a "lemon."

Find out which legal matters may impact your life. Go to the Legal Life Events Profile at [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com), Access Code: 10180cot

<sup>1</sup> "Legal Needs of Today's Multi-Generational Workforce," a national study conducted by Russell Research and commissioned by ARAG, September 2008.

<sup>2</sup> Legal matters covered by the legal plan vary. For specific coverage information on your legal plan, speak with an ARAG Customer Care Specialist at 800-247-4184.

# Legal Representation

## UltimateAdvisor is there to protect you...wherever you are in life.

When you have a legal matter that requires legal advice, document review and preparation, or representation, you can meet with an attorney to get the legal help and protection you need. Attorney fees for the following benefits are **100% paid-in-full** when you work with a Network Attorney (unless otherwise stated). To locate a Network Attorney in your area, call our toll-free number **800-247-4184**, or visit the Attorney Finder at [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com), **Access Code: 10180cot**

### Standard Will Preparation

Preparation of an individual Standard Will or husband and wife Standard Will(s), which include(s) distribution of assets and support trust provisions for dependent children.

### Complex Will Preparation

Preparation of an individual Will or husband and wife Will(s) that include(s) trust provisions beyond a testamentary trust for minor children. Services for estate and tax planning unrelated to the trust document are not covered.

### Codicil (Amendment to a Will)

Make an amendment or change to an existing Will.

### Living Will Preparation

Create a document that explains your wishes if you are put on life support.

### Powers of Attorney

Create a document that gives someone power or rights to make certain decisions for you in the event that you are unable to mentally or physically make them for yourself.

### Court Adoption Proceedings

Representation to adopt a child.

### Guardianship and Conservatorship Proceedings

Representation in court for appointing a legal guardian of another person or a conservator over another person's assets.

### Legal Name Change Proceedings

Representation to petition the court to change a name.

### Uncontested Divorce

Representation in a divorce, legal separation and/or annulment, that has no outstanding issues to be resolved. Coverage includes document preparation and review, filing of petition and/or answer and final hearing.

### Contested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment, through the issuance of the final decree. (Up to 15 hours paid. Additional hours needed for the divorce benefit are available at a reduced fee.)

### Consumer Protection/Debt Collection

Enforcement and defense against disputes about a product you have purchased, or about the terms of a service you have hired to be completed. This also provides protection for a debt collection action against you, regarding a product or service you have purchased.

### Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This also provides a legal defense for you regarding your parental responsibility for a dependent child who is covered under the plan. (Does not include traffic matters).

### Criminal Misdemeanor

Representation when you have been charged with a criminal misdemeanor. Criminal misdemeanors involving motor vehicles are not covered.

### Driving Privilege Protection without DUI

Protection of your driving privileges when you receive a traffic violation which will directly cause your license to be suspended or revoked if you are found guilty. This includes advice and representation at an administrative revocation or reinstatement hearing. (Charges while driving while impaired by, or under the influence of, drugs or alcohol are not covered.)

### Personal Property Issues

- Enforcement and defense against disputes about the transfer of your personal property or the enforcement of your personal property rights.
- Preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

### Tenant Rental Issues

Enforcement and defense against disputes with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

### Civil Damage Claims

Defense against someone suing you for damages you allegedly caused another. Damages caused by an automobile, boat or any other types of motor vehicles are not covered. Claims that are covered by another insurance plan, such as homeowners insurance or auto insurance, are not covered.

### Real Estate Issues – Primary Residence

- Preparation and review of deeds and mortgages of your real property when you are transferring them to another individual, except those related to refinancing of real estate property.
- Review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- Enforcement and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- Enforcement and defense against disputes about property rights and titles involving a dispute with your neighbor related to your primary residence.

### IRS Audit Protection

Representation when you receive written notice of an audit by an agent of the Internal Revenue Service.

### IRS Collection Defense

Representation when you receive written notice that the Internal Revenue Service intends to collect past due taxes.

### Prenuptial Agreement

The preparation of a written agreement, prior to marriage, detailing how assets will be divided if a divorce or separation should occur.

### Motions to Modify Decrees

(Up to 8 Hours Paid)

- Defend a legal action filed against you to change an existing decree regarding alimony, child custody or child visitation rights.
- Defend an action filed against you to enforce an existing decree regarding alimony, child custody or child visitation rights.
- Representation in your action to enforce an existing decree regarding child support.

### Small Claims Court

- Advice and counseling in the filing and presentation of a claim as a plaintiff in a Small Claims Court.
- Advice and counseling in the defense of a claim in a Small Claims Court.
- Representation of an insured as a defendant in a Small Claims Court, which permits a party to be represented by an attorney in proceedings.

**Have a legal need not listed here? See the “Reduced Fee Benefit” section on the next page.**

# Legal Services

## Telephone Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone like a hotline. You can consult with a Network Attorney over the phone as often as necessary – and as long as necessary – for any of the following needs:

- General Legal Advice
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

## Additional Legal Representation

Your plan can help you save money even if your legal situation is not fully covered.

### Reduced Fee Benefit

Network Attorneys provide reduced fees of at least 25% off their normal rate for any legal situations that are not excluded.

### Reduced Contingency Fees

Network Attorneys will represent you under a contingency fee arrangement. In a contingency fee arrangement, the fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded. Under your plan, the contingent fee cannot exceed 25% of the amount awarded before or after trial, or cannot exceed 30% of the amount awarded if successfully resolved only after an appeal.

## Online Legal Tools and Resources

Some legal matters can be solved quickly with the right information. As a member, you will have access to a wide range of educational tools and resources through the ARAG Legal Center at [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com), Access Code: 10180cot, including:

### The Law Guide

A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.

### Do-It-Yourself Legal Documents™

This online legal library provides hundreds of documents, which give you the convenience and control of preparing state-specific, legally valid documents yourself – such as a childcare power of attorney.

### Attorney Finder

Use the Attorney Finder to locate a Network Attorney who can assist you with a specific legal matter in your geographical area.

# Make sure you have the protection you need.

## Can You Afford Not to Have Legal Protection?

According to a recent study, employees who experienced a legal life event spent \$1,300 and an average of nearly 13 days off work to resolve their legal matters.<sup>3</sup> Do you have adequate savings and vacation time to handle such events? Given that attorneys charge an average of \$286 per hour<sup>4</sup> the plan can protect you from unbudgeted legal expenses.

### Here's What You Could Pay WITHOUT A Legal Plan.

Basic Legal Need	Average Number of Hours <sup>4</sup>	Average Attorney Rates <sup>4</sup>
Estate Planning Preparation	6	\$1,716
Consumer Protection	4	\$1,144
Property Transfers	5	\$1,430
Property Protection	7	\$2,002

Coverage of legal needs may vary by legal plan.  
See **Legal Representation** and **Reduced Fee Benefit** for your coverage details.

<sup>3</sup> "Measuring the Effects of Legal Life Events on Employees," Conducted by Russell Research and commissioned by ARAG, April 2007. <sup>4</sup> "Average attorney rate in the United States of \$286 per hour for attorneys with 11 to 15 years of experience," Survey of Law Firm Economics, Altman Weil Publications, Inc., 2008. Average number of hours is based on 2007 ARAG Claims data. Average attorney rates calculated by multiplying average number of hours by the average attorney rate in United States of \$286.

## Enroll Today!

Can you really afford to go another year without valuable legal coverage? UltimateAdvisor provides peace of mind now and for the future.

For only **\$15.74 per month for individual coverage or \$20.10 per month for family coverage**, you can be enrolled in UltimateAdvisor and know you have the protection you need.



We understand legal matters can be complex, so call our award-winning Customer Care Center to learn more.

# 800-247-4184

Monday – Friday, 7:00 a.m. – 7:00 p.m., Central time

[www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com), Access Code: 10180cot

# Additional ARAG Services

As a part of your membership in an ARAG legal plan, you receive additional valuable services related to the legal needs you may have... services that can help you restore a healthy work/life balance.

## Financial Education and Counseling Services

With the Financial Education and Counseling Services available to you through the legal plan, you have access to professional financial counselors and an interactive financial planning web site to help secure your financial future. Financial counselors are available to answer questions and provide guidance on a range of financial topics including:

- General Financial Planning Information and Guidance
- Cash and Debt Management/Budgeting
- Retirement and Investment Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)

You also have access to an interactive financial planning web site that offers:

- A Personalized Financial Plan
- Online Courses
- A Step-by-Step Action Plan
- Financial Calculators
- Life Event Guides and Financial Articles
- Webcasts

## Identity Theft Services

You receive toll-free access to Certified Identity Theft Case Managers, who conduct a thorough six-step process to help you assess your situation, identify options to minimize and recover from any damage, and obtain legal services available to you including:

- Legal advice and representation from a Network Attorney for identity theft matters including defense of debt collection and drivers license restoration.
- Advice over the phone on credit agency issues, bankruptcy fraud, hospital/medical insurance fraud, Social Security fraud, investment fraud and more.
- Educational information and tools including online educational articles and Identity Theft Prevention and Victim Action Kits.

## Immigration Assistance

Your legal plan also includes these coverage benefits related to the immigration process:

- Toll-free telephone advice from an attorney on how immigration relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide reduced fee services of at least 25% off their normal hourly rate for specific covered matters.

## What Our Members Are Saying

*"If and when I am in need of your legal services, I have the peace of mind that you will be there for me."*

– Roland C., Spring, TX

*"Having ARAG has provided me the legal means to protect my family and saved me thousands of dollars."*

– Alexander R., Miami, FL

*"The law group we selected from the list provided by ARAG was AWESOME! It made a very difficult situation for us less stressful. Everyone was highly professional and courteous to us and our needs."*

– Edward G., Livermore, CA

*"[Network Attorney] was EXTREMELY helpful, courteous and timely in her resolving my problem/issue. She is wonderful! An asset to your ARAG family!"*

– Dennis B., Allentown, PA

*"Keep up the good work and thank you for the services you offer. They are a critical service to me as a single younger adult and it gives me a peace of mind to know I have a reliable resource in your company."*

– Lauren B., Sacramento, CA

## ARAG Contact Information

### ARAG

P.O. Box 93180

Des Moines, Iowa 50393-3180

800-247-4184 (or 800-383-4184 for TTY)

515-246-8710 for fax

Service@ARAGgroup.com

**www.ARAGLegalCenter.com, Access Code: 10180cot**