

UltimateAdvisor® Legal Plan

Protect your family, finances and future.



In today's world, no matter where you are in life – starting your first job, thinking about retirement, or somewhere in between – you are almost certain to experience 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 out of 4 Americans has a plan to pay for legal expenses.¹ How will you handle your legal matters – planned or unplanned – when they happen to you or your family?

With UltimateAdvisor, a comprehensive 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.

A Lifelong Benefit for You

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover your everyday legal matters – planned or unplanned.

In your 20s... You might have a dispute with your landlord, fall victim to identity theft or change your name.

In your 30s... You might buy a house, lose your license due to a traffic violation or sort out debt collection issues.

In your 40s... You might need to prepare a Will, resolve a dispute with a contractor or have an underage child who is in trouble with the law.

In your 50s and beyond... You might want to assume guardianship of your grandchild, have an issue with a manufacturer not honoring a warranty or want to downsize your home.

Your Legal Plan... At a Glance

Telephone Legal Advice and Consultation

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

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

Online Legal Tools and Resources

Less complex legal matters may be prevented or resolved through the tools and resources available on the ARAG Legal Center.

- I **The Law Guide** – A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.
- I **Do-It-Yourself Legal Documents™** – This online legal library provides hundreds of documents, which give you the convenience and control of preparing legally valid documents yourself.

Identity Theft Services

You'll get toll-free access to a Certified Identity Theft Case Manager who will explain what identity theft is and how to prevent it, provide resources to minimize and recover from identity theft, explain relevant plan coverages, and monitor and follow-up on the situation.

Immigration Assistance

To assist you in the immigration process, you'll receive toll-free legal advice, educational materials and reduced fee services for specific covered matters.

Financial Education and Counseling Services

As a member of the legal plan, you have toll-free access to professional financial counselors to assist you with many financial topics from general financial planning information and guidance to cash and debt management to retirement and investment planning.

You also gain access to an interactive web site with a wide range of tools that include online courses, calculators, a personalized financial plan and a step-by-step action plan.

800-247-4184

www.ARAGLegalCenter.com, Access Code: 10180cot

Legal Representation

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

For only **\$15.74 per month for individual coverage** or **\$20.10 per month for family coverage**, you can enroll in UltimateAdvisor. When you have a legal matter that requires legal advice, document review and preparation, or legal 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, Access Code: 10180cot

Estate Planning

- Individual or husband and wife Standard Will(s).
- Preparation of an individual or husband and wife Complex Will(s).
- Make a change to an existing Will.
- Create a Living Will.
- Durable Powers of Attorney.

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.

Divorce Proceedings

- Uncontested divorce, legal separation and/or annulment, that has no outstanding issues to be resolved.
- Contested divorce, legal separation and/or annulment, through the issuance of the final decree. Up to 15 hours paid.

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.

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 Issues

- Representation when you receive notice of an audit by an agent of the Internal Revenue Service.
- Representation when you receive written notice that the Internal Revenue Service intends to collect past 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.

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.

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 matter not listed?

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

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

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, LLC, ARAG Services, LLC or Advisory Communication Systems, Inc., depending on the product and state. Some products are only available through membership in the ARAG Association LC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.