

UltimateAdvisor®

Affordable and Trusted Legal Protection for You



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Protect Yourself from the Uncertainty in Life

As you go through life, chances are you'll experience a life event or unexpected occurrence that comes with personal challenges, legal implications or financial impact. **In fact, 7 out of 10 employees experience one or more legal events in a year.**¹ When life happens, where will you turn for help?

Save Time and Money with a Legal Plan from ARAG®

When you need legal help, don't waste time looking for the right attorney or paying high-cost attorney fees, which currently average **\$294 per hour.**² Turn to ARAG for help. We'll help you identify your legal options and choose which approach works best for you and your situation. Available legal services include:



Online Resources

The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues **on your own**.

- **Education Center** helps you understand your legal situation and provides:
 - The Law Guide
 - Guidebooks and Videos
 - *LawExpresso*® (e-newsletter)
- **DIY Docs™** offers the convenience and control of creating state-specific, legally valid documents online on your own.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.



Telephone Advice

Talk to a knowledgeable professional when you need information and direction to address your legal and financial matters.

- **Legal Hotline** offers you unlimited legal advice from Network Attorneys to help you address everyday legal issues. Legal services also include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Preparing a Standard Will
- **Identity Theft Services** provided by Certified Identity Theft Case Managers who can help you protect or recover your identity.
- **Financial Wellness Hotline** includes guidance and education on a wide range of financial topics from a Financial Counselor.



In-Office Services

Meet with an experienced attorney who can advise and represent you when you need **an attorney on your side**.

- **Attorney Services** available include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Providing legal advice and consultation
 - Representation in court
- **Comprehensive Coverage** protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. (*See reverse side of flyer for details.*)
- **Reduced Fee Benefits** are available for non-covered personal legal matters. You can receive at least 25% off a Network Attorney's normal hourly rate.

Your Opportunity to Enroll is Limited – Take Control Today!

We're proud to offer you UltimateAdvisor – at an affordable cost – to protect your family, finances and future from everyday legal issues. Simply visit ARAGLegalCenter.com and enter Access Code 15621one or call us toll-free at 800-247-4184 to find out how to enroll.

Family: \$15.25 Per Month

Questions about your plan? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 15621one.

Comprehensive Coverage You Can Trust

With UltimateAdvisor® you have access to a wide-range of covered legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit ARAGLegalCenter.com and enter Access Code 15621one.

■ Civil Damage Claims (Defense)

- Civil Damage
- Pet-Related Matters

■ Consumer Protection Issues

- Auto Repair
- Buying a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods or Services

■ Criminal Matters

- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

■ Debt-Related Matters

- Debt Collection Matters

■ Family Law

- Adoption
- Guardianship/Conservatorship
- Name Change

■ Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposit
- Tenant Disputes with a Landlord

■ Real Estate Matters

- Buying/Selling a Home
- Foreclosure
- Home Improvement/Contractor Issues

- Neighbor Disputes/Easements
- Promissory Note

■ Small Claims Court

- Small Claims Court Issues

■ Tax Issues

- IRS Audit Protection
- IRS Collection Defense

■ Traffic Matters

- Drivers License Suspension, Revocation and Restoration without DUI

■ Wills and Estate Planning

- Codicil (amendment to a Will)
- Complex Will
- Durable/Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will
- Standard Will

Give Us a Call. We're Here to Help You.

When you have questions about the solutions available to you, call the ARAG Customer Care Center toll-free at **800-247-4184** or visit ARAGLegalCenter.com and enter **Access Code 15621one**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

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

² Average attorney rates in the United States of \$294 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 2010.

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