



# UltimateAdvisor®

## Affordable and Trusted Legal Insurance For You

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, 3 out of 4 employees experience one or more legal events in a year.<sup>1</sup>**

### 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 **\$312 per hour.<sup>2</sup>** 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 guidance to address your legal and financial matters.

- **Legal Hotline** offers you unlimited legal advice from Network Attorneys to address legal issues. Additional services include:
  - Reviewing and preparing documents
  - Making follow-up calls and writing letters
  - Advice on immigration matters
  - Preparing a Standard Will
- **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.

## Identity Theft Protection!

Your **Identity Theft Protection** provides an even stronger front line of defense against identity theft with:

- **Identity Theft Insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.\*
- **Full-Service Identity Restoration:** A certified Identity Theft Restoration Specialist will guide you to help clear your name and restore your identity.
- **Lost Wallet Services:** Certified Identity Theft Restoration Specialists help you in canceling and reissuing credit cards, driver's license, etc.
- **Credit Monitoring:** Services that monitor and inform members of changes to their credit report.
- **Internet Surveillance:** Services that monitor websites and data points will alert you if your personal information is being traded and/or sold.
- **Child Monitoring:** Monitors your minor's identity to alert you if their personal information is being traded and/or sold.

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

**Questions about your plan?** Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 16742coa.



## 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](http://ARAGLegalCenter.com) and enter Access Code 16742coa.

### ■ 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

- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

### ■ Debt-Related Matters

- Bankruptcy (Chapter 7 & 13)
- Debt Collection Matters

### ■ Family Law

- Adoption
- Alimony (up to 8 hours)
- Child Custody (up to 8 hours)
- Child Support (up to 8 hours)
- Divorce/Annulment/Separation (up to 15 hours)
- Domestic Violence
- Guardianship/Conservatorship
- Incapacity
- 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
- Inheritance Rights (up to 6 hours)
- Living Will
- Standard Will

### Added Benefit

With **General In-Office Legal Services**, you can rely on paid-in-full coverage (up to 4 hours) for any personal legal matter not listed – and not excluded.

For any additional non-excluded personal legal matters not listed, you can receive **Reduced Fee Benefits**.

## Affordable Protection

UltimateAdvisor offers you all of these benefits and more – at an affordable cost – to protect your family, finances and future from everyday legal issues. Simply visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 16742coa or call us toll-free at 800-247-4184 to find out how to enroll.

**Individual:** \$8.63 Bi-weekly

**Two-Party:** \$10.75 Bi-weekly

**Family:** \$11.03 Bi-weekly

## 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 16742coa**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

<sup>1</sup> "Consumer Legal & Financial Woes Study," Conducted by Russell Research and commissioned by ARAG, March 2012.

<sup>2</sup> Average attorney rates in the United States of \$312 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 2011.

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