

You've worked hard to get where you are

Protect it all with a legal plan administered by ARAG®.

A Legal Plan You Can Rely On

You never know when legal issues can create serious problems in your life, even threaten everything you've worked so hard for...your home, your income, your assets and more.

With a legal plan administered by ARAG®, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you need legal help:

- You need to create a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a contractor issue.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with an ARAG legal plan, you can protect yourself, your family and everything you've worked for. You'll have **peace of mind** that comes from having an attorney on your side.

How much can you save?

Basic Legal Need	Average Number of Hours*	Average Cost Without Plan**
Standard Will Preparation	2	\$480
Driving Privilege Protection	6	\$1,440
Juvenile Misdemeanor	7	\$1,680
Real Estate Issues	7	\$1,680
Consumer Protection	12	\$2,880

Legal Services – A Quick Summary

Online Legal Services

Some legal issues can be solved quickly with the right information from the start. It can be as simple as going online to find everything you need.

- **The Law Guide** contains hundreds of articles on various legal matters written in consumer-friendly terms and available 24 hours a day.
- **Do-It-Yourself Legal Documents** contain more than 100 legally valid documents that you can create.

Telephone Legal Services

Telephone legal advice gives you easy and non-intimidating access to the legal system. It's like having an attorney on call without the cost of a retainer. Telephone legal services include:

- Toll-free Telephone Legal Advice
- Telephone Standard Will Preparation
- Follow-up Calls and Letters
- Document Review and Preparation
- Telephone Small Claims Assistance

Identity Theft Services

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

Immigration Assistance

Toll-free access to an Immigration Case Manager who will assess the situation and determine appropriate steps to meet the need.

Financial and Tax Planning Services

Financial planning isn't just for the wealthy. It's about protection to help you find the right balance in life and help secure your financial future. You have access to professional financial planners who can help you set up and achieve your long-term financial goals.

*Average attorney hours for each matter based on ARAG Network Attorney estimates, 2003.

**Law Firm Economics Study, Altman Weil Publications, 2004.

Your benefits at a glance

UltimateAdvisor® is legal help...and much more!

You can benefit from the following features by becoming a member. Benefits are 100% paid-in-full when using a Network Attorney unless otherwise stated. To locate a Network Attorney in your area call **800-247-4184**.

Will Preparation

- Individual or husband and wife standard will(s).
- Partial reimbursement for the preparation of an individual complex will or husband and wife will(s).
- Coverage to make a change to an existing will.
- Coverage to create a living will.
- Durable powers of attorney.

Court Adoption Proceedings

Coverage for legal representation to adopt a child.

Guardianship and Conservatorship Proceedings

Coverage for legal representation to become a legal guardian of another person or a conservator over another person's assets.

Legal Name Change

Coverage for name change proceedings.

Divorce Proceedings

- Uncontested divorce, legal separation or annulment.
- Contested divorce, legal separation or annulment through the issuance of the final decree. Up to 15 hours paid. Additional hours needed are available at a reduced fee.

Consumer Protection and Consumer Debt Collection

Coverage for disagreements or misunderstandings about a product you have purchased or service you have hired to be completed. This coverage includes 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. This coverage also provides legal representation when you are charged criminally in juvenile court regarding your parental responsibility for a dependent child who is covered under the plan. (*Does not include traffic matters*).

Criminal Misdemeanor

Coverage for representation when you have been charged with a criminal misdemeanor. (*Criminal misdemeanors involving motor vehicles are not covered*).

Tenant Rental Issues

Coverage for disagreements with your landlord about your rights, agreement or obligations as a renter/tenant. You also have coverage for tenant eviction defense for your primary residence.

Plan Exclusions

This is a partial list of limitations and exclusions. Contact ARAG for a complete list. The plan will not provide coverage for:

- Legal services for matters against us, the policy holder, and/or your employer.
- Legal services arising out of named insured's profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, occupation or relocation required by an employer, patents or copyrights.
- Matters which are not expressly listed under the "Benefits" section of this policy.
- Pre-existing conditions: any legal matter that occurs or is initiated prior to the effective date of the member will be excluded and no benefits will apply. ARAG defines "initiated" as the date the infraction occurs, the date a document is filed with the court or the date an attorney is hired, whichever occurs first.

Driving Privilege Protection Without DUI

Protection of your driver's license privileges when you receive a traffic violation that will cause your license to be suspended or revoked if you are found guilty. This coverage includes advice and representation at an administrative revocation or reinstatement hearing.

Personal Property Issues

- Coverage for disagreements about a written or spoken agreement when buying, selling or financing your home.
- Coverage for disagreements or misunderstandings with a neighbor about your residential property rights.
- Coverage for the preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

Real Estate Issues

- Coverage for the preparation and review of deeds and mortgages of your property when you are transferring them to another property.
- Coverage for the review of documents, preparation of final contract and attendance at closing.
- Coverage for the enforcement of a defense against contracts for purchase, sale or financing of primary residence.
- Coverage for the enforcement of property rights and titles related to your primary residence.

IRS Issues

- Partial coverage for legal representation when you receive notice of an audit by an agent of the IRS.
- Partial coverage for legal representation when you receive written notice that the IRS intends to collect past taxes.

Reduced Fee Benefit

Have a legal need that's not covered? For non-excluded items, you can receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for in-office legal advice and representation.

Reduced Contingency Fees

Receive reduced contingency fees for In-Office Network Attorneys.

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Of West Des Moines Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC, or Advisory Communication Systems Inc. Some products are only available through membership in the ARAG Association LC. This document is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, visit our web site or call our toll-free number.