

Legal needs are in your future.

You can't predict the future, but you can plan for it – with legal insurance. This type of insurance isn't just for serious issues, it's for your everyday needs, too. It helps you address common situations like creating wills, buying a home or dealing with a traffic ticket.

With ARAG® legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

What does legal insurance cover?

Count on a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and home ownership
- Traffic tickets and license suspension
- Disputes with a landlord
- Family law matters
- Small claims court
- Consumer fraud
- Personal property disputes

- Student loan debt
- Bankruptcy
- Tax audit
- Divorce
- Criminal matters
- Services for parents/grandparents
- And more!

To see a full list of coverages available under your plan, visit <u>ARAGlegal.com/myinfo</u> and enter access code 19126edr. For any legal matters not covered and not excluded under the plan, you are eligible to receive at least 25% off the network attorney's normal rate.

How legal insurance benefits you?

- Work with a network attorney and attorney fees are 100% paid in full for most covered matters, saving you hundreds, possibly thousands, of dollars on legal matters by avoiding costly legal fees.
- Contact Customer Care who will promptly connect you to a telephone attorney who is familiar with your state's laws to get general advice, help determine if your situation needs further action and document preparation and review.
- Choose a local attorney easily in ARAG's network many who average 20+ years of experience.
- Work virtually, over the phone or in person with a local network attorney who can provide legal advice, review and draft documents and represent you, even in court if needed.
- Use DIY Docs® to create a variety of legally valid documents, including state-specific templates.
- Take advantage of services for parents and grandparents that include caregiving services, legal advice, wills, power of attorney, document preparation and review and a reduced fee benefit for most elder law issues.

UltimateAdvisor® Legal Insurance:

• \$20.90 monthly

ARAG

Learn more and enroll

- Watch a video to learn more about the benefits of legal insurance.
- Visit <u>ARAGlegal.com/myinfo</u> and enter access code 19126edr

Legal Insurance

• Call ARAG Customer Care at 800-247-4184, Monday through Friday, 7 am - 7 pm Central time.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact ARAG.

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