



Benefiting Employees & Employers

Legal insurance means peace of mind for employees and a more productive workforce for you. See how offering a legal insurance plan can create a win-win situation for all involved.

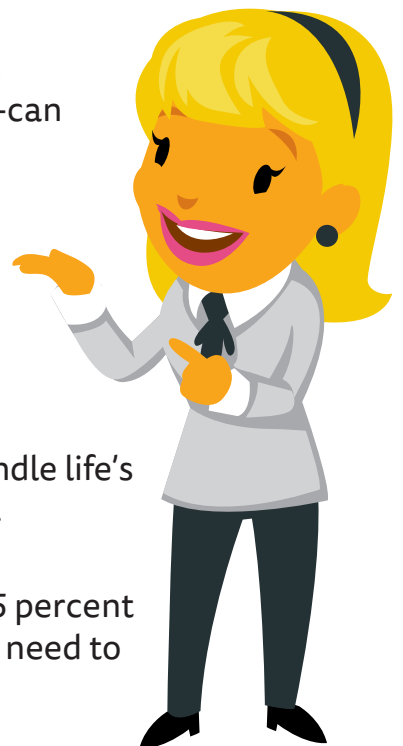
Employee Wins

1. **Financial savings.** Avoids high initial consultation fees or excessive retainers. By working with a Network Attorney, fees for covered services are 100% paid-in-full, with the attorney generally offering reduced rates for any non-covered services.
2. **Time savings.** Reduces the need to take time off from work to deal with a legal issue, including finding a suitable, affordable attorney. Plan network typically offers thousands of individually credentialed attorneys located throughout the country.
3. **Educational resources.** Free access to online educational legal resources and tools allows many employees to handle minor matters on their own.
4. **Health benefits.** Promotes employee's overall well-being by offering the ability to consult an attorney regarding legal issues which, in turn, helps lower employee stress levels and lessen frustrations commonly associated with unwelcome legal situations.
5. **Job satisfaction.** Having a choice in benefits—as well as a place to turn when needs arise—are critical components of job satisfaction.



Employer Wins

1. **Employee retention.** A robust benefits package — one that includes unique benefits that deal with common situations—can help reduce employee turnover.
2. **Talent acquisition.** With an attractive voluntary benefits package, employers can gain a competitive edge over other companies, attracting the best candidates for hard-to-fill positions.
3. **Employee wellness.** Legal plans give employees a tool to handle life's legal events—thereby reducing stress and improving wellness.
4. **Greater workplace productivity.** Reduces absenteeism: 85 percent of ARAG® plan members report they have the resources they need to avoid taking more time off work than necessary.¹
5. **All-in-one benefit for multi-generational legal issues.** For instance, some ARAG legal plans give employees access to credit monitoring, identity theft restoration, internet surveillance, financial counselors, tax services and caregiving services.



About ARAG

ARAG (www.ARAGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

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¹ "The De-Stress Zone: How a Legal Plan Can Ease Stress, Boost Wellness," conducted by Russell Research and commissioned by ARAG, April 2013.

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