

Legal Now®

Immediate Access to Legal Resources



Legal Now®

When you partner with ARAG® to offer legal solutions, you'll provide customers with a new way to address legal matters – and make their lives much easier than trying to handle issues on their own. Get legal protection tailored to your customer's needs, available whenever and wherever they need it. You choose the plan options that best meet the needs of your customers.

Optional Services to be Selected:



DIY Docs®: This convenient tool allows members to easily and quickly create, edit, store and print state-specific legal documents, like trusts, wills, powers of attorney and more – empowering them to proactively plan for the future.



Immediate-Advice Attorneys: Members can be quickly connected to speak with a state-specific network attorney for advice, guidance, document review and preparation, follow-up calls and letters.



Reduced Fee Benefits: When a member faces a legal matter, they can work with a network attorney and receive 25% off their normal rate for legal advice and representation. It's a benefit that truly delivers added value by reducing costs – and members will be matched to attorneys with experience in the area of law they need help with.



Additional Services: We know that sometimes life comes with challenges, like credit or debt problems, tax audits or identity theft issues – and many times these situations can turn into a legal one. That's why we offer services in addition to our legal plan for even greater value and protection – including financial education and counseling, tax services and Identity Theft Protection.

Services Automatically Included:



Award-Winning Customer Care Team: Members can speak with a highly trained ARAG Customer Care specialist whose goal is to help remove stress when navigating a legal situation. They can help members better understand their plan benefits, start a case and get connected to network attorneys.



Online Learning Center: The learning center is a trusted resource for understanding today's legal and financial matters. Members have unlimited access to our collection of educational articles, guidebooks and videos. These are all designed to help them learn more about managing essential legal and financial matters, like estate planning, consumer protection, financial planning and more.



ARAG Legal App: The app provides members access to legal help on the go. They can easily start a case, create legal documents, search for network attorneys, view attorney ratings and reviews, contact ARAG Customer Care and more.

**For more information or to request a meeting visit ARAGlegal.com/partners
or email partnerships@ARAGlegal.com.**

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Rev 4/26 600043

A Closer Look at DIY Docs

Online access to attorney-reviewed state specific documents like trusts, wills, powers of attorney, residential lease agreements or a vehicle bill of sale – all of which can be easily customized for the members specific needs.

Here's a breakdown of the documents available on DIY Docs – and how they can help members protect what's important in life:

Standard Will

Helps members express their plans for the care of family, distribute assets according to their wishes and appoint people to handle affairs after their death.

Living Will

States the specific types of health care treatment to receive if a member is in an end-of-life situation or is permanently unconscious.

Specific or Durable Power of Attorney

Appoints another person to act on your member's behalf to handle their medical or financial affairs, as well as property, if they're unable.

Power of Attorney for Health Care

Names one person to make health care decisions for members if they're unable to make decisions for themselves.

Trust with Pour-Over Will

An estate planning strategy to avoid probate and control distribution upon death. Assets are managed by a Trust and a Will directs any remaining assets at death into your Trust to simplify administration, maintain privacy and keep your wishes clear.

Medical Records Release (HIPAA)

Designates a person (known as a personal representative) to be able to access to your member's health information if they become physically and/or mentally incapable of accessing this information.

Authorization for Minor's Medical Treatment

Authorizes medical personnel to treat a child in case your member is not present. It's a critical document because children can't receive medical treatment without parental or guardian consent unless it is a matter of life and death.

Residential Lease Agreement

Used to rent a residential dwelling to a tenant or tenants for a certain period of time.

Vehicle Bill of Sale

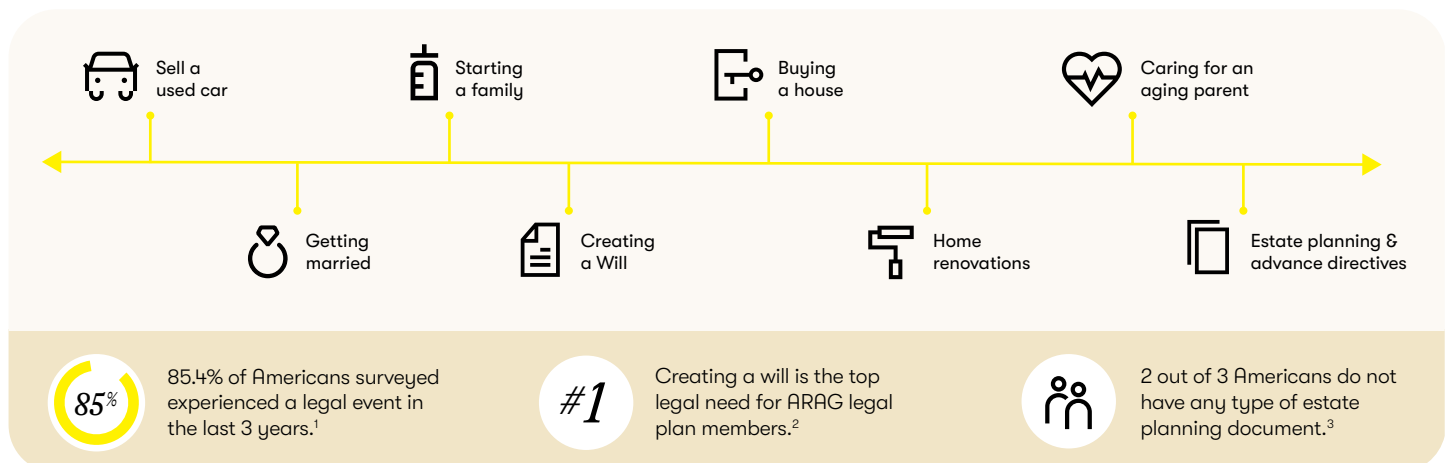
Serves as an agreement for the price, payment and sale of a vehicle.

Contractor Agreement

Used when hiring an individual or company as an independent contractor to remodel or perform work on your member's home.

Legal Events Are Part of Everyday Life

Individuals face legal events throughout their lives, often spending their own time and money trying to resolve them.



¹ARAG Stress Research Study, October 2022. ²ARAG Plan Usage Data, 2023. ³<https://www.caring.com/caregivers/estate-planning/wills-survey>

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Access to Immediate Advice and Reduced Fee Attorney Services

Members enjoy exclusive savings with access to professional legal assistance for over 100 common legal matters, including estate planning, traffic violations, consumer protection, and more.

Administrative Hearings

- Medicare/Medicaid
- Social Security
- Veterans Benefits

Bankruptcy and Debt

- Bankruptcy – Chapter 7/13
- Debt Collection
- Garnishment
- Mechanic's Lien
- Student Loan Debt Collection

Civil (Other)

- Car Accidents
- Civil Damage (Libel/Slander)
- Internet Law
- Medical Malpractice
- Personal Injury Claims
- Personal Property Dispute
- Pet Related Matters
- Small Claims/Representing Yourself

Consumer Protection

- Airline/Travel Dispute
- Auto Repair Dispute
- Car Dealership Dispute
- Insurance Dispute
- Warranty Dispute

Criminal

- Expungement
- Habeas Corpus
- Misdemeanor

Custody and Support Matters

- Alimony
- Child Custody/Visitation
- Child Support
- Guardianship/Conservatorship
- Paternity
- Representative Payee

Divorce

- Annulment
- Divorce
- Separation
- Qualified Domestic Relations Order

Drivers License and Traffic Tickets

- DWI/DUI
- Suspension/Revocation
- Restoration
- Traffic Tickets

Family

- Adoption
- Domestic Partnership Agreement
- Domestic Violence (Restraining Order)
- Gender Identifier Change
- Name Change
- Parenting/Parental Responsibilities
- Pre/Post-Marital Agreement
- Reproductive Assistance
- School Issues
- Surrogacy Agreement

Services for Tenants

- Contracts/Lease Agreement
- Eviction
- Security Deposit
- Dispute with a Landlord

Real Estate and Home Ownership

- Bank/Mortgage Company Dispute
- Boundary/Property Line Dispute
- Builder/Developer Dispute
- Buyer/Seller Dispute
- Deeds
- Easement Dispute
- Foreclosure
- Home Equity Loan
- Home Improvement/Contractor Dispute
- Lien/Property Title Dispute
- Loan Modification
- Neighbor Dispute
- Noise/Visible Nuisance Dispute
- Real Estate Agent/Realtor Dispute
- Real Estate Dispute
- Refinancing
- Water Rights Dispute
- Zoning/Variance/Eminent Domain

Tax Issues

- Collection Defense
- Audits
- Property Tax
- Tax Services

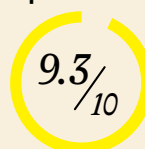
Wills, Trusts and Estate Planning

- Durable/Financial Power of Attorney
- Estate Administration (Probate)
- Executor Appointment
- Healthcare Power of Attorney
- Inheritance Rights
- Irrevocable Trust
- Living Will
- Revocable Trust (Living Trust)
- Will/Codicil

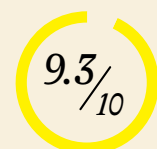


We have over **10,000** **network attorneys** across the country who are ready to provide advice, counsel and representation.

Accessibility and responsiveness¹:



Professionalism¹:



¹2025 Member Satisfaction Survey

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Additional Services

The following services may be added to any Legal Now® plan providing even greater value to customers.

Tax Services

Members can stress less about taxes with this service that provides year-round access to experienced tax specialists. They can call for a one-on-one consultation if they have questions or need advice regarding personal, non-business related tax matters.

Services include:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex personal tax matters
- Advice regarding IRS Audits and notifications
- Review of previous year's personal tax return
- Discounted personal tax return preparation

Financial Education and Counseling Services

With this added service, members can call a financial counselor who will consult with them on financial issues, including:

- General Financial Planning
- Information and Counseling
- Cash and Debt Management
- Savings and Budgeting
- Asset Allocation
- Credit Reports
- Insurance
- Individual Retirement Accounts
- (IRAs) and 401(k)s
- Student Debt
- Mortgage Education
- Investments and Risks

Plus, financial counselors will help consolidate bill payments and negotiate with creditors to lower payments for members as part of a debt management plan. Members can also access online financial tools via [ARAGlegal.com](https://www.araglegal.com) to help them establish a personalized money management plan for reaching their financial goals, such as a down payment on a house, reduction of debt or college funding for a child.

Identity Theft Services

Identity Theft Services help your employees protect their privacy, identity, reputation and their property. Services include:

- **Legal Advice and Representation:** Members can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters - including IRS audit protection, IRS collection defense and debt collection - are paid in full when a member works with a network attorney (coverage may vary by plan).
- **Prevention and Recovery Tools:** Members have access to several online tools to help them prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Stuff Happens Organizer, Identity Theft Prevention and Victim Action Guidebooks and more.
- **Assisted Identity Restoration:** Customer Care specialists are available to help members assess their situation and identify their objectives.