

UltimateAdvisor®



ARAG

The Top Performing Legal Insurance Plan in the Marketplace

ARAG® has designed and built the top performing legal insurance plan designed around a credentialed attorney network. Plan members can easily address everyday legal issues in any of the following ways:



Consult with an Attorney:

Meet with an attorney in-person or by telephone to address legal issues.



Call an Attorney with Questions:

Speak with a dedicated, state-specific attorney over the telephone for legal advice.



Access Online Resources:

Search a collection of articles, guidebooks, newsletters, videos and legal documents to learn more about specific legal matters.

UltimateAdvisor® Most coverages listed below are 100% paid-in-full when a member chooses to work with a Network Attorney.

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
 - Contracts and Financial Disputes
- Insurance Disputes

Criminal Matters

- Habeas Corpus
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection
- Garnishment
- Personal Bankruptcy

Family Law

- Adoption
- Conservatorship/Guardianship
- Elder Law
- Dissolution of Marriage
 - Contested Divorce (up to 10 hours)
 - Uncontested Divorce
- Domestic Violence
- Incapacity
- Name Change
- Prenuptial Agreements
- School Issues

General Matters

- Document Preparation and Review
 - Affidavits
 - Demand Letters
 - Promissory Notes
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Real Estate Matters

- Building Codes
- Home Improvement/Contractor Issues
- Deeds and Mortgages
- Easements
- Eminent Domain
- Foreclosure
- Home Equity Loan (Primary and Secondary Residence)
- Neighbor Disputes (Primary and Secondary Residence)
- Purchase/Sale of House (Primary and Secondary Residence)
- Real Estate Disputes (Primary and Secondary Residence)
- Refinancing (Primary and Secondary Residence)
- Zoning and Variances

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS Audit Protection
- IRS Collection Defense

Traffic Matters

- Drivers License Suspension and Revocation
- Drivers License Restoration
- Minor Traffic Ticket

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (up to 9 hours)
- Health Care Power of Attorney
- Living Will
- Standard/Complex Will

Additional Services

- Identity Theft Services
- Immigration Assistance
- DIY Docs®
- Education Center™
- Reduced Fee Benefits

UltimateAdvisor Plus™

(includes UltimateAdvisor, PLUS these additional coverages):

- Alimony (up to 8 hours)
- Child Custody (up to 8 hours)
- Child Support (up to 8 hours)
- Child Visitation Rights (up to 8 hours)
- Contested Divorce (up to 15 hours)
- Credit Records Correction
- Criminal Misdemeanor
- Irrevocable Trust
- Property Tax (Primary and Secondary Residence)
- Revocable Trust
- State and Local Tax Audit
- State and Local Tax Collection Defense
- Supplemental Legal Coverage (4 hours per year)

+ Even More Additional Services

- Caregiving Services
- Financial Counseling Services
- Identity Theft Protection
- Tax Services

UltimateAdvisor[®]

Unique ARAG[®] Legal Plan Features — Unlike Other Legal Plans in the Marketplace

- ✓ **Greater Choice and Flexibility:** We're the only provider who offers dual legal plans — UltimateAdvisor and UltimateAdvisor Plus™ — so your employees can choose the coverage that best meets their needs.
- ✓ **Coverage for Plaintiff and Defense:** ARAG covers personal property, real estate disputes, tenant disputes and administrative hearings for both plaintiff and defense — unlike other legal plan providers who may only cover defense or offer reduced fee benefits.
- ✓ **Contested and Uncontested Coverage:** ARAG covers contested and uncontested legal matters (including divorce), which is especially important when legal matters change unexpectedly.
- ✓ **Consumer Protection Coverage:** ARAG covers written, verbal or implied contracts relating to consumer protection issues, yet other legal plan providers may only cover written contracts. Plus, we cover contractor and insurance disputes, which others may not cover at all.
- ✓ **Supplemental Legal Coverage¹:** For personal legal matters not covered or excluded, members have access to up to four additional hours of legal services per year from a Network Attorney.
- ✓ **Reduced Fee Benefits:** Members will receive at least 25% off a Network Attorney's normal hourly rate for any personal legal matter not covered or excluded by the plan — including immigration assistance.
- ✓ **Education Center™:** Free access to a collection of online resources and tools to **empower all employees** — regardless of plan membership — on specific legal matters that may impact them and their families.
- ✓ **DIY Docs[®]:** Online access to 350+ state-specific legal documents (15x more than other providers) that can be customized to help members take control of legal matters on their own.
- ✓ **Network Attorney Guarantee:** If a Network Attorney isn't located within 30 miles of a member's home, ARAG will work with a Non-Network Attorney to provide full plan benefits for covered matters.
- ✓ **Identity Theft Protection¹:** Access to single-bureau credit monitoring, full-service identity restoration, internet surveillance, lost wallet services, child identity monitoring, change of address monitoring and a \$1 million identity theft insurance policy*.
- ✓ **Caregiving Services¹:** Access to legal advice from attorneys as well as caregiving services from eldercare specialists to address members' parents and grandparents' everyday needs.
- ✓ **Financial Education and Counseling Services¹:** Access to financial counselors and online financial tools that can offer guidance on a variety of financial matters. Services include general financial planning counseling sessions, cash and debt management, negotiation with creditors, bill consolidation, savings and budgeting, mortgage education and more.
- ✓ **Tax Services¹:** Unlimited access to experienced tax specialists, where members can call for a one-on-one consultation and receive advice regarding personal tax matters such as IRS audits and notifications, tax law changes, review of the previous year's tax return and discounted personal tax return preparation.
- ✓ **Out-of-Network Indemnity Benefit:** The non-network indemnity benefit gives members added flexibility when trying to address and resolve their legal issues. Members can select a non-network attorney to work with and pay for his or her legal services. The member is then reimbursed for attorney fees up to the scheduled amount.
- ✓ **Waiver of Premium:** There are different life events and scenarios where ARAG can continue coverage or waive the premium to help members and their dependents stay protected through our legal plan such as military service and death of insured.
- ✓ **Conversion and Termination Policy:** Members have the convenient option of continuing legal protection through the ARAG conversion plan or if the plan is terminated, ARAG will provide coverage for legal services for up to one year after the insured event.



For more information call 800-758-2860
or visit ARAGlegal.com.

¹Plan features only available with UltimateAdvisor Plus™.

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

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne[®] Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West 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, call 800-758-2860.