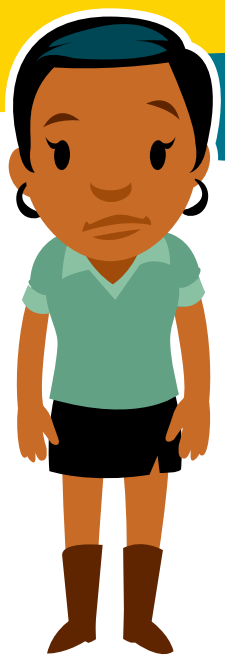




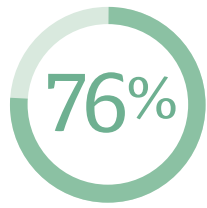
Want Better Outcomes for Your Legal Matters? ARAG® Is Your Best Bet

Chances are good that you will encounter a legal issue at some point in your life; in fact, seven out of 10 working Americans experience a legal issue in a year!¹ With these odds, wouldn't you want to make sure that your experience with legal matters results in the best possible outcome that minimizes stress and cost? **See how working with an attorney and having legal insurance provides better outcomes.**



Without an Attorney

If you had a legal problem would you seek an attorney for help? Many people say "no."



In fact, 76% of people with civil justice problems do not seek an attorney for help.²

Here's why: ▶▶▶

Meanwhile, research tells us that attorney representation does affect case outcomes.²

1 in 3 people believe working with an attorney *would have*:⁴

- ▶ improved their **outcome** or
- ▶ decreased their **stress** or
- ▶ saved them **time**



Reasons for Not Seeking Assistance with Civil Justice Matter³

- 46% No need for advice
- 24% Wouldn't make any difference
- 17% Cost too much
- 9% Don't know who to ask
- 4% Too stressful

With an Attorney

96% of people who worked with an attorney to resolve a legal matter believe the attorney⁴:



- ▶ **Provided** them the best **outcome** or
- ▶ decreased their **stress** or
- ▶ saved them **time**



People who worked with an attorney perceived they received an additional



\$2,700 on average (in settlements) because of the attorney's assistance.⁴

However, these improved results come with a **high price tag** for you, with average hourly attorney rates at **\$347/hour.**⁵



With an Attorney + ARAG Legal Insurance



People with **ARAG legal insurance** feel *even better* about their legal outcomes because they receive the benefits of working with an attorney while saving time, stress and money.

As you can see, having ARAG legal insurance can save you time and money, decrease your stress and can provide you with better outcomes than finding an attorney on your own or not using an attorney at all.



ARAG plan members feel that their legal insurance plan **saves them an average of 8.5 hours** when dealing with legal issues.⁶



90% of ARAG plan members feel that having legal insurance **reduces their stress** overall.⁶



ARAG plan members **save an average of \$3,550** in attorney fees.⁵

Get Legal Help Whenever You Need It
There are many situations when you could benefit from an attorney's assistance. Sign up for ARAG legal insurance and when you experience a legal issue, ARAG pays 100 percent of Network Attorney fees for covered matters.

¹ Measuring the Effects of Employee Financial and Legal Woes. ARAG. March 2012.
² National Center for State Courts and State Justice Initiative, Civil Justice Initiative: The Landscape of Civil Litigation in State Courts (2015).
³ Sandefur, Rebecca. Accessing Justice in the Contemporary USA: Findings from the Community Needs and Services Study. University of Illinois at Urbana-Champaign: American Bar Foundation, August 8, 2014.
⁴ "How the Use of an Attorney Impacts Legal Outcomes." Russell ResearchSM for ARAG. January 2016.
⁵ Average attorney rate in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, The Survey of Law Firm Economics: 2015 Edition, The National Law Journal and ALM Legal Intelligence, September 2015. Average amount saved based upon top ARAG claims.
⁶ 2016 ARAG Plan Member Satisfaction Survey.

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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.