

## Rely on Legal Insurance from ARAG®

UltimateAdvisor® legal insurance from ARAG offers you affordable, reliable counsel when something in life turns into a legal issue, like a dispute with a contractor, a traffic ticket or the need for estate planning.

You can enroll in the plan and have a place to turn to for help, with access to a nationwide network of attorneys who will:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you, if needed.

## Save Time and Money

Attorney fees for most covered legal matters are 100% paid in full when you work with a Network Attorney, which means you'll avoid paying high-cost attorney fees.

It's like having an attorney on retainer whenever you have a question or need guidance regarding a legal matter.

## Face Life's Legal Issues with More Confidence

When you encounter situations in life that could result in legal or financial issues – like the examples shown below – count on a wide variety of benefits and services to protect you and resolve these matters:

- Consumer and Fraud Protection Issues
- Wills and Estate Planning
- Real Estate Matters
- Family Law
- Civil Damage Claims (Defense)
- Criminal Matters
- Debt-Related Matters
- Dispute with a Landlord
- Government Benefits
- Small Claims Court
- Tax Issues
- Traffic Matters
- Caregiving Services
- Identity Theft Protection
- Other in-office legal services (for non-excluded, yet non-covered matters)

To see a full list of coverages available under your plan, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and go to "Plan Details." For any legal matters not covered and not excluded under the plan (including Immigration Assistance), you are eligible to receive at least 25% off the Network Attorney's normal rate.

## Enjoy Life with Fewer Worries – Enroll Now!

Take a proactive step toward embracing life's opportunities with fewer worries when you enroll in:

Be sure to enroll during the open enrollment period to take advantage of all of these valuable legal benefits!

If you have any questions, call **800-247-4184** to speak with an ARAG Customer Care Specialist. For complete plan coverage details, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com).

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*How Much Can You Save?*

Common Legal Issues:	Fees without ARAG®	Fees with ARAG
Debt Collection Issues	<del>\$2,603</del>	\$0
Neighbor Dispute	<del>\$2,256</del>	\$0
Purchase a Home	<del>\$2,169</del>	\$0
Will Preparation	<del>\$1,475</del>	\$0
Bankruptcy	<del>\$9,123</del>	\$0
Traffic Ticket	<del>\$1,128</del>	\$0

\*Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015.  
\*Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter.  
\*Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.  
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