



Be protected when *legal happens.*

How Legal Happens in Your Life

Did you know that **3 out of 4** individuals have faced legal troubles in the past three years? Most people believe legal troubles are rare, once-in-a-lifetime events, but they're **far more common** than you think. A legal insurance plan from ARAG® covers a **wide range of legal needs** like the examples below to help you address life's legal situations.



Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Your child gets expelled from school.



Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.



A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.



Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.



Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

Plus 100+ more ways to use your plan!

How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.



Work with a network attorney and attorney fees are **paid in full** for most covered matters.



We help connect you with attorneys – many who average 20+ years of experience.



Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.



Address your covered legal situations with a network attorney who is **only a phone call away**.



Use DIY Docs® to create, edit and store **state-specific legal documents**, like wills or powers of attorney.



Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from ARAG is as simple as using your medical plan.



To get started, you can go online, use the ARAG Legal app or call Customer Care.



Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.



Then, meet with a network attorney virtually, over the phone or in person.

What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

UltimateAdvisor®

\$22.30 monthly



Want More Information?

Scan the QR Code and learn more about your legal insurance plan, like a list of all coverages, plan cost savings calculator or network attorneys in your area.

Or, visit ARAGlegal.com/myinfo and enter Access Code: **18188mc**

Or, call ARAG at **800-247-4184**

Putting Family First: *Expert Caregiving Guidance for Your Loved Ones*

Family is important – let your legal plan be there for those who matter most. You'll have a place to turn when you want to address legal or caregiving needs for parents/grandparents.

Get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your care education, medication and provider tracking and resources to assist with planning and managing care.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of 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, contact us.



Services for Parents and Grandparents with UltimateAdvisor Plus™

Additional Plan Protection for You and Your Loved Ones

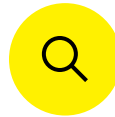
As your parents and grandparents age and deal with health issues, chances are you may play a part in providing care for them. That's why your plan, in addition to professional legal counsel, offers caregiving resources and referral services to help you be there for them.

Professional Legal Services from ARAG® Network Attorneys



Legal Advice

Your parents/grandparents can call a telephone network attorney to discuss elder law issues, such as Medicare eligibility, Social Security, estate planning and consumer protection issues.



Document Review

Your parents/grandparents can ask a network attorney to review their personal legal documents.



Miscellaneous Legal Services

Your parents/grandparents receive up to four hours per year to meet with a network attorney.



Wills & Powers of Attorney

Your parents/grandparents can work with a network attorney to create an estate plan and prepare related documents, such as a will and powers of attorney.



Document Preparation

Your parents/grandparents can receive help preparing documents like deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, bills of sale and HIPAA authorization.



Reduced Fee Services

Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for covered legal matters.

For more information, call 800-247-4184

Or visit [ARAGlegal.com/plans](https://araglegal.com/plans), Access Code: 18188mc



Legal Insurance

Caregiving Services

Get access to personalized guidance from expert Care Coaches, digital educational and support tools, along with an integrated care provider support network and community to help you with your caregiving needs.

Caregiving services assist you and your family in finding adult and senior care, empowering you to:



Work with a coach:

Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. They can help you:

- Understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
- Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.



Gain access to personalized content and digital resources:

Answer a few simple questions to optimize your experience with tailored insights, services and learning resources for informed caregiving decisions.



Plan and manage care:

Use the online tools and mobile app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team.

With these caregiving services, you can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.



Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of 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, contact us.