



Legal issues are all around us. They can create serious problems at any stage of your life and even threaten everything you've worked so hard for.

In today's world, no matter where you are in your life – starting your first job, thinking about retirement, or somewhere in between – you are almost certain to experience life events that have potential legal ramifications.

With a legal plan from ARAG® you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

A Lifelong Benefit for You

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover the everyday legal needs of each generation and lifestyle.

In your 20's... you might have a dispute with your landlord, fall victim to identity theft or change your name.

In your 30's... you might adopt a child, lose your license due to a traffic violation or want to buy or sell a house.

In your 40's... you might need to prepare a will, resolve a dispute with a contractor or have an underage child who is in trouble with the law.

In your 50's and beyond... you might need to update your will, collect inheritance or purchase a second home.

Your Legal Plan... At a Glance

Telephone Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone. You can consult with Network Attorneys over the phone as often as necessary – as long as necessary – for any of the following needs:

- General Legal Advice
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review; up to 4 pages

Legal Tools and Resources

Some legal issues can be solved quickly with the right information. It can be as simple as going online to find resources.

- **The Law Guide** – A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.
- **Do-It-Yourself Legal Documents™** – This online legal library provides hundreds of documents, which give you the convenience and control of preparing legally valid documents yourself.

Identity Theft Services

You'll get toll-free access to a Certified Identity Theft Case Manager who will explain what identity theft is and how to prevent it, provides resources to minimize and recover from identity theft, explain relevant plan coverages, and monitor and follow up on the situation.

Immigration Assistance

You'll receive toll-free access to an Immigration Case Manager who will assess your situation and determine appropriate steps to meet your needs.

Financial Education and Counseling Services

With the Financial Education and Counseling Services available through your legal plan, you have toll-free access to professional financial counselors to assist you with many financial topics from Cash and Debt Management to Retirement and Investment Planning.

You also gain access to an interactive web site with tools that include online courses, calculators, a personalized financial plan and a step-by-step action plan to meet your financial goals.

Legal Representation

UltimateAdvisor®

UltimateAdvisor is there to protect you... wherever you are in life.

For only **\$21.58 per month**, you can be enrolled in UltimateAdvisor and know you have the protection you need. Attorney's fees for these coverages are **100% paid-in-full** when you use a Network Attorney (unless otherwise stated). To locate a Network Attorney in your area, call our toll-free number **800-247-4184** or visit the Attorney Finder at <http://members.ARAGgroup.com/wakeforest>.

Estate Planning

- Individual or husband and wife standard will(s).
- Coverage for the preparation of an individual or husband and wife complex will(s).
- Coverage to make a change to an existing will.
- Coverage to create a living will.
- Durable powers of attorney.

Estate Administration and Closing

Legal assistance in the administration of a deceased plan member's estate in which you are the administrator and inherit an asset. This is a partially paid benefit.

Court Adoption Proceedings

Coverage for legal representation to adopt a child.

Guardianship and Conservatorship Proceedings

Coverage for legal representation in court to become a legal guardian of another person or a conservator over another person's assets.

Legal Name Change Proceedings

Coverage for legal representation to petition the court to change your name.

Uncontested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment that has no outstanding issues to be resolved. Coverage includes document preparation and review, filing of petition and/or answer and final hearing.

Contested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment, through the issuance of the final decree. Coverage includes advice, negotiations, office work and court representation. Up to 15 hours paid. (Additional hours needed for the divorce benefit are available at a reduced fee.)

Consumer Protection/Consumer Debt Collection

Coverage for disagreements or misunderstandings about a product you have purchased, or about the terms of a service you have hired to be completed. This coverage also provides protection for a debt collection action against you, regarding a product or service you have purchased.

Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This coverage also provides legal representation when you are charged criminally in juvenile court regarding your parental responsibility for a dependent child who is covered under the plan. The juvenile court coverage does not include traffic matters.

Criminal Misdemeanor

Coverage for representation when you have been charged with a criminal misdemeanor. Criminal misdemeanors involving motor vehicles are not covered.

Tenant Rental Issues

Coverage for disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

Driving Privilege Protection Without DUI

Protection of your driver's license privileges when you receive a traffic violation that will cause your license to be suspended or revoked if you are found guilty. This coverage includes advice and representation at an administrative revocation or reinstatement hearing. Charges of driving while impaired by, or under the influence of, drugs or alcohol are not covered.

Personal Property Issues

- Coverage for disagreements or misunderstandings about the transfer of your personal property or the enforcement of your personal property rights.
- Coverage for the preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

Tenant Rental Issues

Coverage for disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

Real Estate Issues

- Coverage for the preparation and review of deeds and mortgages of your property when you are transferring them to another individual.
- Coverage for the review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- Coverage for the enforcement of and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- Coverage for the enforcement of property rights and titles related to your primary residence.

IRS Audit Protection

Coverage for legal representation when you receive notice of an audit by an agent of the Internal Revenue Service.

IRS Collection Defense

Coverage for legal representation when you receive written notice that the Internal Revenue Service intends to collect past taxes.

Have a legal need not listed?

Reduced Fee Benefit

For non-excluded items, you can receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for in-office legal advice and representation.

Reduced Contingency Fees

Network Attorneys will represent you under a contingency fee arrangement. In a contingency fee arrangement, the fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded.

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 LLC, ARAG Services LLC or Advisory Communication Systems Inc, depending on the product and state. Some products are only available through membership in the ARAG Association LC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.