



Simplifying a complicated world.®

# What is Your Level of Legal Risk?

Take two minutes to find out – simply answer YES or NO to the following questions to help determine your current level of legal exposure:

- |  | <b>YES</b>            | <b>NO</b>             |
|--|-----------------------|-----------------------|
| 1) Do you need to create or update your Will?<br>(Marriage, divorce, children and a move can mean it's time to update your Will.)  | <input type="radio"/> | <input type="radio"/> |
| 2) Do you feel it is important to guard yourself against identity theft and would you like assistance if your identity is stolen?<br>(Approximately 5 million people within the year discovered they were victims of identity theft when they accurately monitored their accounts.)*                   | <input type="radio"/> | <input type="radio"/> |
| 3) Would you like the ability to ask an attorney legal questions over the phone without worrying about the cost?   | <input type="radio"/> | <input type="radio"/> |
| 4) Do you think you might ever need help with IRS-related issues?  | <input type="radio"/> | <input type="radio"/> |
| 5) Are you at risk for losing your driver's license?   | <input type="radio"/> | <input type="radio"/> |
| 6) Might you have a need for any of the following legal documents?<br><ul style="list-style-type: none"> <li>■ Healthcare Authorization   ■ Challenge to a Creditor   ■ Bad Check Notification   ■ Bill of Sale of Personal Property</li> <li>■ Promissory Note   ■ Childcare Authorization</li> </ul> | <input type="radio"/> | <input type="radio"/> |
| 7) Can you foresee any reason (such as a marriage or divorce) to legally change your name?   | <input type="radio"/> | <input type="radio"/> |
| 8) Do you have any children under age 18 living in your household?   | <input type="radio"/> | <input type="radio"/> |
| 9) Are you thinking about adopting a child?  | <input type="radio"/> | <input type="radio"/> |
| 10) Might you ever be legally named a guardian or conservator of an estate?  | <input type="radio"/> | <input type="radio"/> |
| 11) Is there a chance you'll do any of the following in the next year?<br><ul style="list-style-type: none"> <li>■ Hire a contractor   ■ Purchase a large appliance   ■ Purchase a car   ■ Use an auto mechanic   ■ Use a moving company</li> </ul>  | <input type="radio"/> | <input type="radio"/> |
| 12) Is the average attorney fee of <u>\$240 per hour</u> ** more than you'd like to pay every time you simply wanted to talk with an attorney about a legal issue?   | <input type="radio"/> | <input type="radio"/> |
| 13) Are you currently renting or plan to rent?   | <input type="radio"/> | <input type="radio"/> |
| 14) Would you like to have an attorney review documents before you sign them?  | <input type="radio"/> | <input type="radio"/> |
| 15) Would you like to have access to a pre-established list of attorneys who have agreed to provide a reduced rate of at least 25 percent off their normal hourly rates?   | <input type="radio"/> | <input type="radio"/> |

## Your Personal Risk Assessment: How many questions did you answer "Yes" to?

# of "Yes" Answers	Risk Level	Analysis
2-4:	MODERATE	Your level of legal exposure is at a stage where you should consider an affordably-priced legal plan to help.
5-7:	HIGH	You now have a high level of exposure, and would likely use the benefits of a comprehensive legal plan very soon.
8+:	IMMEDIATE	Your legal exposures are such that you should not risk being without a legal plan to help with numerous legal issues.

With a legal plan administered by ARAG®, you have legal help on your side, whenever you need it. Learn more about how a legal plan can help you. Call **800-247-4184** or visit **www.ARAGgroup.com** today!

This is for illustrative purposes only and is not a contract. Some of the above issues may not be covered under your plan. For terms, benefits or exclusions call our toll-free number.

\*Federal Trade Commission, September 3, 2003

\*\*Survey of Law Firm Economics, Altman Weil Publications, 2005

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