

# UltimateAdvisor®

## Affordable Legal Counsel for Everyday Life Matters



### Get Freedom and Control to Embrace Life's Opportunities

As you go through life, personal distractions and time-consuming situations – a dispute over a cell phone contract, refinancing your home – can come with legal implications or financial impact. Now there's somewhere to turn to for help with UltimateAdvisor. When you need legal help, don't waste time looking for the right attorney or paying costly attorney fees, which currently average **\$323 per hour.**<sup>1</sup> ARAG offers the top-performing legal insurance designed around a credentialed nationwide attorney network, and features:



**Online Resources:** The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues.

**Education Center™** helps you understand your legal situation and provides:

- The Law Guide
- Guidebooks and Videos
- *LawExpresso*® (e-newsletter)

**DIY Docs®** offers the convenience and control of creating state-specific, legally valid documents online.

**Online Financial Tools** including a self-guided money management tool and an online chat feature to help you map out a solid financial strategy.



**Telephone Advice:** Talk to a knowledgeable professional when you need information and direction.

**Legal Hotline** offers you unlimited legal advice from Network Attorneys to help you address everyday legal issues. Legal services also include:

- Reviewing and preparing documents
- Making follow-up calls and writing letters
- Preparing a Standard Will

**Financial Education and Counseling Services** with guidance and answers from highly-trained Financial Counselors on a variety of topics.



**In-Office Services:** Meet with an experienced attorney who can advise and represent you.

**Attorney Services** include:

- Reviewing and preparing documents
- Making follow-up calls and writing letters
- Providing legal advice and consultation
- Representation in court

**Comprehensive Coverage** protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. (See reverse side of flyer for details.)

**Reduced Fee Benefits** are available for matters not fully covered or excluded. You can receive at least 25% off a Network Attorney's normal hourly rate.

**New for 2015!** Your new Identity Theft Protection provides an even stronger front line of defense against identity theft with:

- ✓ **Identity Theft Insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.<sup>2</sup>
- ✓ **Full-Service Identity Restoration:** Specialists will guide you to help clear your name and restore your identity.
- ✓ **Lost Wallet Services:** Specialists will help you cancel and reissue credit cards, driver's license, etc.
- ✓ **Credit Monitoring:** Monitors and informs members of changes to their credit report.
- ✓ **Internet Surveillance:** Monitors websites and other data points to alert you if your personal information is being traded or sold.
- ✓ **Child Monitoring:** Monitors your minor's identity to alert you if their personal information is being traded and/or sold.

### Your Opportunity to Enroll is Limited – Take Control Today!

UltimateAdvisor offers you comprehensive legal insurance at an affordable cost. Protect your family, finances and future from everyday legal issues without the high cost of attorney fees.

- **Retiree:** \$12.10 per month
- **Retiree plus adult:** \$16.24 per month
- **Retiree plus child(ren):** \$16.24 per month
- **Retiree plus adult plus child(ren):** \$17.64 per month

**Questions about your insurance?** Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 14822ret.

# UltimateAdvisor®

With UltimateAdvisor, we say “yes” to more legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 14822ret.

Worldwide Coverage Per Family, Once Per Calendar Year	Network Attorney	Non-Network Attorney
<b>Attorney Office Work</b>		
Simple wills and simple trusts (including Power of Attorney) <sup>4,5</sup>	Paid-In-Full	\$175 <sup>3</sup>
Codicils to wills, living wills <sup>4</sup>	Paid-In-Full	\$70 <sup>3</sup>
Durable Power of Attorney <sup>4</sup>	Paid-In-Full	\$70 <sup>3</sup>
Protection of Inheritance Rights	Up to 6 Hours	\$420 <sup>3</sup>
Advice, negotiation and service for legal matters that are not listed as a covered benefit or exclusion under the plan. The benefit covers such matters as sale or purchase of a residence or non-covered immigration matters.	Up to 8 Hours <sup>8</sup>	\$560 <sup>3</sup>
<b>Domestic</b>		
Uncontested divorce (for self use only)	Paid-In-Full	\$525 <sup>3</sup>
Contested divorce (for self use only) <sup>5</sup>	Up to 15 Hours	\$700 <sup>3</sup>
Child support, visitation, and/or alimony in conjunction with a modification of divorce decree or a separation or annulment agreement.	Up to 8 Hours	\$280 <sup>3</sup>
Child custody/child support not in conjunction with a modification of a divorce decree or a separation or annulment agreement.		
– Legal services required for the creation of a child custody, child support or visitation agreement	Up to 8 Hours	\$245 <sup>3</sup>
– Modification/enforcement of an uncontested child custody, child support or visitation agreement	Up to 8 Hours	\$294 <sup>3</sup>
– Modification/enforcement of a contested child custody, child support or visitation agreement	Up to 8 Hours	\$490 <sup>3</sup>
Establishment of guardianship/conservatorship	Paid-In-Full	\$420 <sup>3</sup>
Adoption proceedings <sup>6</sup>	Paid-In-Full	\$420 <sup>3</sup>
Name Change	Paid-In-Full	\$280 <sup>3</sup>
<b>Defensive</b>		
Criminal misdemeanor defense (except traffic violations)	Paid-In-Full	\$700 <sup>3</sup>
Habeas Corpus proceedings	Paid-In-Full	\$420 <sup>3</sup>
Juvenile court hearings – if juvenile is covered dependent <sup>10</sup>	Paid-In-Full	\$490 <sup>3</sup>
Defense of a lawsuit for the collection of a debt based on a contract or other written instrument <sup>6</sup>	Paid-In-Full	\$630 <sup>3</sup>
Personal bankruptcy	Paid-In-Full	\$560 <sup>3</sup>
Defense of traffic matter that could result in license suspension <sup>6</sup>	Paid-In-Full	\$350 <sup>3</sup>
Defense against civil damage(s) claims: advice, negotiation and office work <sup>7</sup>	Paid-In-Full	\$700 <sup>3</sup>
Defense against civil damage(s) claims including legal representation <sup>7</sup>	Paid-In-Full	\$3,100 <sup>9</sup>
<b>Consumer Protection</b>		
Consumer protection (except for disputes over real estate/construction matters) <sup>6</sup>	Paid-In-Full	\$350 <sup>3</sup>
Small Claims Court		
– Advice and consultation as a plaintiff	Paid-In-Full	\$140 <sup>3</sup>
– Advice and consultation as a defendant. Representation as defendant, where allowed by law.	Paid-In-Full	\$280 <sup>3</sup>
<b>IRS Coverages</b>		
IRS Collection Defense prior to trial	\$1,800 <sup>3</sup>	\$1,800 <sup>3</sup>
IRS Collection Defense Court representation at trial as a defendant	\$1,200 <sup>12</sup>	\$1,200 <sup>12</sup>
IRS Audit Advice, consultation and negotiation	\$420 <sup>3</sup>	\$420 <sup>3</sup>
Representation at IRS Audit	\$900 <sup>3</sup>	\$900 <sup>3</sup>
<b>Property Protection</b>		
Disputes about contracts or obligations for purchase, sale or financing of primary residence		
Neighbor disputes about property rights and titles related to primary residence		
Landlord disputes about your rights as a tenant - including eviction defense		
Disputes about contracts or obligations for transfer of personal property or about your personal property rights		
– Legal services and court representation prior to and without trial	Paid-In-Full	\$700 <sup>3</sup>
– Legal services and court representations prior to and including trial	Paid-In-Full	\$3,100 <sup>9</sup>
<b>Administrative Hearings</b>		
Administrative hearings for zoning, easements or building codes on primary residence		
– Legal services and court representation prior to and without trial	Paid-In-Full	\$420 <sup>3</sup>
– Legal services and court representations prior to and including trial	Paid-In-Full	\$2,820 <sup>9</sup>
Administrative hearings for Social Security, Veterans, Medicare or Medicaid benefits		
– Legal services and court representation prior to and without trial	Paid-In-Full	\$560 <sup>3</sup>
– Legal services and court representations prior to and including trial	Paid-In-Full	\$2,960 <sup>9</sup>
<b>Major Trial Representation</b>		
Representation at trial beginning on the 4th day of trial (\$400 per 1/2 day of trial time) in covered proceedings for which indemnity benefits are being provided	Included with Covered Benefits	\$100,000 <sup>11</sup>

<sup>1</sup> Average attorney rates in the United States of \$323 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 2014.

<sup>2</sup> Available exclusively with the UltimateAdvisor Plus plan. Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details. <sup>3</sup> Non-Network Attorney indemnity benefits are \$70 per hour up to the stated amount. <sup>4</sup> Benefits for estate planning, wills and trusts are limited to four claims per year. <sup>5</sup> In conjunction with this benefit, the eight hours allowed under the attorney office work may be used for more involved trust matters. <sup>6</sup> Four-day trial limitation. <sup>7</sup> Except claims involving motorized vehicle or claims which are covered by other insurance. <sup>8</sup> The 8 hours under attorney office work may be used for more involved trust matters and post-dissolution matters as a result of a bifurcated dissolution. <sup>9</sup> Trial Indemnity Benefits of \$2,400 for up to three days of Trial time are included in this amount (\$400 per 1/2 day of Trial time). <sup>10</sup> Legal services only apply if you are enrolled in self plus child(ren), self plus adult, or self plus adult plus child(ren) coverage. <sup>11</sup> This coverage is paid at a rate of \$400 per 1/2 day of trial time. <sup>12</sup> This coverage is paid at a rate of \$200 per 1/2 day up to \$1,200.

Limitations and exclusions apply. 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 Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.