

# Legal is everywhere. Protect yourself and your family with legal insurance.

Have you ever stopped to think about how many events in your life have a legal element to them? There are the joys — like getting married or buying the house of your dreams. And the challenges — like when true love doesn't work out or you find yourself fighting a speeding ticket.

With ARAG<sup>®</sup> legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

## What does legal insurance cover?

Count on a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and home ownership
- Traffic tickets and license suspension
- Disputes with a landlord
- Family law matters
- Small claims court
- Consumer fraud

- Personal property disputes
- Student loan debt
- Bankruptcy
- Tax audit
- Divorce
- Criminal matters
- And more!

To see a full list of coverages available under your plan, visit ARAGlegal.com/myinfo and enter access code 18959ab. For any legal matters not covered and not excluded under the plan, you are eligible to receive at least 25% off the network attorney's normal rate.

### How legal insurance benefits you

- Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when you work with a network attorney.
- On average, save \$368 per hour on attorney fees.<sup>1</sup>
- Access a nationwide network of more than 15,000 attorneys who average 20 years of experience.
- Address your covered legal situations with a network attorney for legal help and representation.
- Use DIY Docs<sup>®</sup> to create legally valid documents, including state-specific templates.

### UltimateAdvisor<sup>®</sup> Legal Insurance:

• \$18.25 per month

#### **UltimateAdvisor Plus Legal Insurance:**

• \$21.00 per month

#### Learn more and enroll

- <u>Watch a video to learn more about the benefits of legal insurance.</u>
- Visit <u>ARAGlegal.com/myinfo</u> and enter access code 18959ab.



- Visit ARAGlegal.com https://www.araglegal.com/plans?access code=18959ab
- Call ARAG Customer Care at **800-247-4184**, Monday through Friday, 7:00 a.m. to 7:00 p.m.
  Central time.
  Legal Insurance

1. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years' experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

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, call **800-247-4184.**