



What is Legal Insurance? Click [here](#) for a short video to find out!

Enjoy Life with Fewer Worries – with Legal Insurance from ARAG®

Legal insurance from ARAG gives you a place to turn to help address and resolve life’s legal or financial issues – like disputing a contractor’s charges, getting your will done or receiving a traffic ticket.

For \$14.50 per month, you’ll have access to a nationwide network of attorneys who can:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you if needed.
- Work with you in-person, over the phone or online or to help resolve the matter.

Save Time and Money on Legal Matters

Attorney fees for most covered legal matters are 100% paid in full when you work with a Network Attorney. That means you’ll avoid paying high-cost attorney fees (which currently average \$347 an hour*). It’s like having an attorney on retainer whenever you have a question or need guidance regarding a legal matter.

How Much Can You Save?

Common Legal Issues:	Fees without ARAG*	Fees with ARAG
Debt Collection Issues	\$2,603	\$0
Neighbor Dispute	\$2,256	\$0
Purchase a Home	\$2,169	\$0
Will Preparation	\$1,475	\$0
Bankruptcy	\$3,123	\$0
Traffic Ticket	\$1,128	\$0

*Average attorney rates in the United States of \$347 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 2015.
*Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter.
*Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11 to 15 years of experience.
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Face Life’s Legal Issues with More Confidence

Count on a wide variety of benefits and services to help protect you when you encounter situations in life that could result in legal issues such as:

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|--------------------------------------|-------------------------|
| Consumer and Fraud Protection Issues | Debt-Related Matters |
| Wills and Estate Planning | Dispute with a Landlord |
| Real Estate Matters | Government Benefits |
| Family Law | Small Claims Court |
| Civil Damage Claims (Defense) | Traffic Matters |

For any legal matters not covered and not excluded under the plan (including Immigration Assistance), you are eligible to receive at least 25% off the Network Attorney’s normal rate.

Protect What’s Important – Enroll Now!

Take a proactive step and you enroll in:

UltimateAdvisor Legal Insurance:

- Family: \$14.50 per month

Be sure to enroll during the open enrollment period and take advantage of all of these valuable legal benefits! If you have any questions, call **800-247-4184** to speak with an ARAG Customer Care Specialist. For complete plan coverage details, visit ARAGLegalCenter.com and enter access code 18314com.

*Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, The Survey of Law Firm Economics: 2014 Edition, The National Law Journal and ALM Legal Intelligence, July 23, 2015.

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