

## GROUP LEGAL PROGRAM

### UltimateAdvisor®

These days, life is full of legal issues. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or getting your deposit back from a difficult landlord.

Legal insurance makes it affordable to get the professional legal help you need. As a legal plan member, you benefit from a wide range of coverage and services to help address a wide range of situations in life that come with legal or financial challenges. For example:

- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with a legal plan, you'll have the **peace of mind** that comes from having an attorney on your side. Plus, when you work a network attorney, the attorney fees are 100% paid in full – with no co-pays – for most covered legal matters. This can save you hundreds, if not thousands of dollars, as attorney fees currently average \$368 per hour.

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 personal documents.
- Make follow-up calls or write letters on your behalf.
- Represent you.

\* Average attorney rates in the United States of \$368 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, October 2018.

Enrollment in this plan is for the entire calendar year. If you enroll in UltimateAdvisor, your per pay period cost of coverage will be paid on an after-tax basis.

To start using the UltimateAdvisor legal insurance plan:

- Visit [www.ARAGlegal.com/myinfo](http://www.ARAGlegal.com/myinfo) and type in access code 18027pi for detailed information on plan benefits and how to use the plan.
- Talk to an ARAG Customer Care specialist at 800-247-4184 for information about plan-specific benefits or for help getting connected with a network attorney. Specialists are available from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday.
- Email an ARAG Customer Care specialist for assistance or questions at [service@ARAGLegal.com](mailto:service@ARAGLegal.com).

## How to obtain in-office legal services and court representation

### Network Attorney Services

There are network attorneys throughout your state. To obtain a list of network attorneys you can:

1. Call 800-247-4184 and a Customer Service Specialist will assist you by:
  - Describing how the plan benefits work and what types of situations are covered. Providing you a listing of network attorneys specific to your need.
  - Providing a Case Confirmation Number that outlines your coverage.

- Visit our Web site at [www.ARAGlegal.com/myinfo](http://www.ARAGlegal.com/myinfo) and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When you call, identify yourself as a member of your group's legal plan. If you have a Case Confirmation Number, you should provide it to the attorney. If not, the attorney may call us to confirm your coverage and then proceed to provide services. If you choose a network attorney to provide covered legal services, the network attorney will bill us directly for his/her attorney fees.

- Network Attorney Guarantee- If there is not a network attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.

### Non-Network Attorney Services

If you choose a non-network attorney, we will pay your attorney fees for covered legal services according to the non-network attorney indemnity benefits schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or you can download a form from our Web site [www.ARAGlegal.com/myinfo](http://www.ARAGlegal.com/myinfo) and log on as a member.

### UltimateAdvisor - Covered Services

	Network Provider
<b><u>Learning Center</u></b>	
<p>Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:</p> <ul style="list-style-type: none"> <li>Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.</li> <li>Understand how the legal insurance plan works and the coverages, services and resources it provides.</li> </ul>	Paid-in-full
<b><u>Do-It-Yourself Legal Documents</u></b>	
You have online access to more than 350 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states.	Paid-in-full
<b><u>Identity Theft Services</u></b>	
<p>Identity Theft Services helps you protect your privacy, identity, reputation and your property. Services include:</p> <ul style="list-style-type: none"> <li>Legal Advice and Representation: You can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters – including IRS Audit Protection, IRS Collection Defense and Debt Collection – are 100% paid-in-full when you work with a Network Attorney (coverage may vary by plan).</li> <li>Prevention and Recovery Tools: You have access to several online tools to help you prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Personal Information Organizer, Identity Theft Prevention and Victim Action Guidebooks and more.</li> <li>Assisted Identity Restoration: Identity Theft Case Specialists are available to help you assess your situation and identify your objectives. They'll assist you with tracking activities and progress until the conclusion of each case.</li> </ul>	Paid-in-full

	Network Provider
<b><u>Identity Theft Protection</u></b>	
<ul style="list-style-type: none"> <li>• Full-Service Identity Restoration: Available 24/7, Identity Theft Restoration Specialists use a Limited Power of Attorney to restore your identity with lenders, credit bureaus, the state, county courts and more.</li> <li>• Lost Wallet Services: Identity Theft Restoration Specialists help you cancel and replace all personal documents commonly carried in a wallet, such as credit and debit cards, driver's license, Social Security Cards, checkbooks, insurance cards and more.</li> </ul>	Paid-in-full
<ul style="list-style-type: none"> <li>• Identity Theft Insurance: Provides up to \$1 million in coverage for expenses associated with restoring your identity, including legal costs, the cost of replacing documents, loss of income and fraudulent withdrawals.</li> </ul>	Up to \$1,000,000
<p>In order to use the following services, you will need to log in and activate an online monitoring account.</p> <ul style="list-style-type: none"> <li>• Single-Bureau Credit monitoring: Stay informed of changes to your credit file — including loan applications, credit card applications, delinquencies and more.</li> <li>• Internet Surveillance: Reduce the potential risk of identity theft with this service that monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online. This also includes monitoring up to two medical (e.g. health care) ID numbers.</li> <li>• Child Identity Monitoring: This service monitors your minor child's personal information and Social Security number for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with their identity.</li> <li>• Change of Address: Services that monitors address change requests with the United States Postal Services.</li> </ul>	Paid-in-full
<b><u>Financial Education and Counseling Services</u></b>	
<p>This service provides you toll-free telephonic access to Financial Counselors. Financial Counselors are available to assist you with questions and guidance on a variety of financial planning matters or provide instructions on how to use the financial tools such as Cash and Debt management, Budgeting, General Financial Planning Information and Guidance, Federal Tax Information and Education, Retirement Planning, Individual Retirement Accounts (IRAs) and Investment Planning.</p>	Paid-in-full
<p>You can also access a financial planning web site, where you can manage a secure, easily updateable record of your progress toward goals (such as a down payment on a house, reduction of debt or college funding for a child). This web site includes a comprehensive suite of financial modeling tools as well as an online reference library that can be used to create a personalized financial plan. You can always call or chat with a Financial Counselor for personalized guidance on implementation action items.</p>	Paid-in-full
<p>Financial Counselors will help you consolidate bill payments and negotiate with creditors to lower payments – in some cases reducing or eliminating interest and fees. Consolidating bills can help you repay your unsecured debt in three to five years.</p>	Paid-in-full

	Network Provider
<b>Telephone Legal Services</b>	
Toll free telephone advice on how the law relates to your personal legal matter and which action may be taken.	Paid-in-full
Follow-up correspondence and telephone calls to third parties regarding your personal legal matter.	Paid-in-full
Specific document preparation and review.	Paid-in-full
You will receive legal assistance for the preparation or review of a Standard Will or Codicil.	Paid-in-full
<b>Immigration Services</b>	
<p>You have access to network attorneys over the phone for:</p> <ul style="list-style-type: none"> <li>• Legal advice and consultation on: <ul style="list-style-type: none"> <li>○ Immigration processes and guidelines.</li> <li>○ Filing and processing of applications and petitions.</li> <li>○ Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.</li> <li>○ Deportation and removal proceedings.</li> </ul> </li> <li>• Document review of any immigration forms.</li> <li>• Document preparation of affidavits and powers of attorney.</li> <li>• Preparation for immigration hearings.</li> </ul>	Paid-in-full
For additional immigration services, network attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network attorneys will bill you directly.	At least a 25% reduced rate
<b>Reduced Fee Legal Services</b>	
<p>If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a network attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the network attorney. Access to a network attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a network attorney within legal practice areas.</p> <p>For matters that include a cap on the number of hours ARAG will pay a network attorney, and where your legal matter will exceed the cap set, the network attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.</p>	At least a 25% reduced rate
For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the network attorney.	At least a 25% reduced rate

	<b>Network Provider</b>
<b>Reduced Contingency Fees</b>	
If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney for a legal matter the network attorney deems to be appropriately handled through the use of a contingency fee. The network attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a network attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.	Reduced Rate
<b>Tax Services</b>	
This service provides you with year-round access to experienced tax specialists. You can call toll-free for a one-on-one consultation whenever you have questions or need advice regarding your personal, non-business-related tax matters. Services include: <ul style="list-style-type: none"> <li>• Tips for state or federal filing of personal taxes</li> <li>• Explanation of tax law changes</li> <li>• Research on complex personal tax matters</li> <li>• Advice regarding IRS Audits and notifications</li> <li>• Review of last year’s personal tax return</li> </ul>	Paid-in-full
<ul style="list-style-type: none"> <li>• Discounted state and federal personal tax return preparation</li> </ul>	Discounted Rate
<b>Services for Parents and Grandparents</b>	<b>Network Attorney/ Eldercare Advocate</b>
You will have access to ARAG network attorneys and eldercare specialists to protect and care for your parents and grandparents.	
Caregiver Support Services You have toll-free access to a Care Advocate who will: <ul style="list-style-type: none"> <li>• Answer your eldercare-related questions, assess elder care needs and help develop care plan</li> <li>• Send you a customized information guide that contains lists of assisted living facilities, nursing homes or healthcare agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies – along with helpful eldercare information.</li> <li>• Give you access to the nation’s most comprehensive eldercare database with more than 90,000 long term care providers.</li> <li>• Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home healthcare agencies and adult day care providers. Advocate will also negotiate discounts when available.</li> </ul>	Paid-in-full
Access to the ElderAnswers Website which provides you online access to quality-of-care ratings and reports, direct access to the provider database and a wide range of eldercare information.	Paid-in-full
Caregiving Guidebook- access to a “go-to” guidebook provides you with the tools and resources to take a pro-active approach in your caregiving role.	Paid-in-full

<b><u>Services for Parents and Grandparents</u></b>	<b><u>Network Attorney/ Eldercare Advocate</u></b>
Telephone access for your parents/grandparents to obtain legal advice and consultation on how the law relates to their legal matters and which actions may be taken.	Paid-in-full
Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, network attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the reduced fee network attorney. Access to a reduced fee network attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a reduced fee network attorney within legal practice areas.	At least a 25% reduced rate

## **In-Office Legal Services**

<b><u>Services for Parents and Grandparents</u></b>	<b><u>Network Attorney/ Eldercare Advocate</u></b>	<b><u>Non-Network Attorney</u></b>
Annual Legal Check-Up for Parents and Grandparents Legal services for your parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parent/grandparent and discuss any changes in their situation and potential legal implications.  This benefit is limited to one usage per family per certificate year.	Paid-in-full	\$80*

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b><u>Name Change</u></b>		
Legal services for you to legally change your name.	Paid-in-full	\$240*
<b><u>Uncontested Adoption</u></b>		
Legal services in an uncontested adoption for you to become an adoptive parent(s).  In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.	Paid-in-full	\$400*
<b><u>Contested Adoption</u></b>		
Legal services in a contested adoption for you to become an adoptive parent(s).  In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Uncontested Guardianship/Conservatorship</b>		
Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.	Paid-in-full	\$480*
<b>Contested Guardianship/Conservatorship</b>		
Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Elder Law – Member Support</b>		
Initial advice for you on the impact of your parent's/grandparent's personal legal matter on you.	Paid-in-full	\$25
Legal services for you for the preparation and review of a deed where they are the grantee.	Paid in full	\$40 per document
Legal services for you for the preparation and review of a promissory note where they are the payee.	Paid in full	\$40 per document
Legal services for you for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid in full	\$40 per document
<b>Mental Incompetency or Infirmity Proceedings</b>		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$960*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Small Claims Court - Exclusion #4 as it relates specifically to plaintiff matters does not apply to this benefit</b>		
Legal services for you to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court.	Paid-in-full	\$320*
Legal services for you to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	Paid-in-full	\$400*
<b>Consumer Protection</b>		
Legal services for a member as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes (excluding insurance disputes).		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Credit Records Correction</b>		
Legal services for you related to correcting inaccuracies or misrepresentations on your credit record.	Paid-in-full	\$160*
<b>Insurance Disputes</b>		
Legal services for you as a plaintiff or defendant relating to disputes with your insurance carrier.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Debt Collection</b>		
Legal services for a member as the defendant in a legal dispute related to consumer goods or services (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection).		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Bankruptcy</b>		
Legal services for you up to and including filing of a Chapter 7 bankruptcy final report.	Paid in full	\$880*
Legal services for you up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.	Paid in full	\$1,200*
Legal services for you to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	Paid in full	\$240*
<b>Foreclosure – Primary Residence</b>		
Legal services for you regarding written notice of foreclosure related to your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Foreclosure – Secondary Residence</b>		
Legal services for you regarding written notice of foreclosure related to your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Garnishment</b>		
Legal services for you in a legal dispute for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment garnishment is waived for this benefit.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Mechanic's Lien</b>		
Legal services for you to remove a mechanic's lien.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Student Loan Debt Collection</b>		
Legal services for you as the defendant in a legal dispute related to your student loan.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Personal Property Protection</b>		
Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Home Equity Loan – Primary Residence</b>		
Legal services for you for the preparation and review of home equity loans for your primary residence.	Paid-in-full	\$160*
<b>Home Equity Loan – Secondary Residence</b>		
Legal services for you for the preparation and review of home equity loans for your secondary residence.	Paid-in-full	\$160*
<b>Purchase of Real Estate</b>		
Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
<b>Sale of Real Estate</b>		
Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
<b>Purchase/Sale – Secondary Residence</b>		
Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	Paid-in-full	\$320*
<b>Refinancing - Primary Residence</b>		
Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	\$160*

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Refinancing - Secondary Residence</b>		
Advice and review of relevant documents regarding refinancing of your secondary residence.	Paid-in-full	\$160*
<b>Property Tax – Primary Residence</b>		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Property Tax – Secondary Residence</b>		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Real Estate Disputes</b>		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Real Estate Disputes - Secondary Residence</b>		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Document Preparation</b>		
Legal services for you for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	Paid in full	\$40 per document
<b>Document Review</b>		
Legal services for you for the review of your personal legal documents.	Paid in full	\$40 per document
<b>Easement – Primary Residence</b>		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Easement – Secondary Residence</b>		
Legal services for you in an administrative action regarding an easement on your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Building Codes – Primary Residence</b>		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Building Codes – Secondary Residence</b>		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Zoning and Variances – Primary Residence</b>		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Zoning and Variances – Secondary Residence</b>		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Neighbor Disputes</b>		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Neighbor Disputes - Secondary Residence</b>		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Tenant Matters</b>		
Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Civil Damage Claims</b>		
Legal services for you in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>IRS Audit Protection</b>		
Legal services for a member involving Internal Revenue Service (IRS) audits related to personal tax return where the initial written notice is received after effective date. This benefit does not include audits related to the member's failure to: <ul style="list-style-type: none"> <li>▪ File a personal tax return, or</li> <li>▪ Pay the taxes owed as indicated on the personal tax return that was filed.</li> </ul>		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>IRS Collection Defense</b>		
Legal services for you in defense against collection actions by the Internal Revenue Service (IRS) related to errors on personal tax return where the initial written notice is received after your effective date. This benefit does not include collection actions related to the member's failure to: <ul style="list-style-type: none"> <li>▪ File a personal tax return, or</li> <li>▪ Pay the taxes owed as indicated on the personal tax return that was filed.</li> </ul>		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>State and Local Tax Audit</b>		
Legal services for you involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date. <ul style="list-style-type: none"> <li>File a personal tax return, or</li> <li>Pay the taxes owed as indicated on the personal tax return that was filed.</li> </ul>		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>State and Local Tax Collection Defense</b>		
Legal services for you in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date. <ul style="list-style-type: none"> <li>File a personal tax return, or</li> <li>Pay the taxes owed as indicated on the personal tax return that was filed.</li> </ul>		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Social Security/Veterans/Medicare</b>		
Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Wills and Durable Powers of Attorney</b>		
Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	Paid-in-full	\$320 single document \$400 spousal documents
Codicil- amendment to a will	Paid-in-full	\$40 single document \$80 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$40 single document \$80 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$40 single document \$80 spousal documents
<b>Irrevocable Trusts</b>		
Legal services for you for the preparation of a stand-alone irrevocable trust.	Paid-in-full	\$320* single document \$400* spousal documents
<b>Revocable Trusts</b>		
Legal services for you for the preparation of a stand-alone revocable living trust.	Paid-in-full	\$320* single document \$400* spousal document

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Estate Administration &amp; Estate Closing (Probate)</b>		
Legal services for you in administering an estate where you have been named the executor	Paid-in-full (up to 9 hours per insured event)	\$720*
<b>Prenuptial Agreements</b>		
Legal services for you for the preparation of a premarital or antenuptial agreement.	Paid in full	\$320*
<b>Protection from Domestic Violence – Named Insured</b>		
Legal services for the named insured to obtain a protective order related to domestic violence.	Paid-in-full	\$320*
<b>Protection from Domestic Violence –Insured</b>		
Legal services for you to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
<b>Restraining Order – Named Insured</b>		
Legal services for the named insured to obtain a restraining order.	Paid-in-full	\$320*
<b>Restraining Order – Insured</b>		
Legal services for you to obtain a restraining order when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
<b>Postnuptial Agreements</b>		
Legal services for the named insured for the preparation of a postnuptial agreement.	Paid in full	\$320*
<b>Domestic Partnership Agreements</b>		
Legal services for you for the preparation of a domestic partnership agreement.	Paid in full	\$320*
<b>Gender Identifier Change</b>		
Legal services for you to change your gender identifier on government issued documents.	Paid in full	\$240*
<b>Hospital Visitation Authorization</b>		
Legal services for you for the preparation of a hospital visitation authorization.	Paid in full	\$40 per document
<b>Funeral Directive</b>		
Legal services for you for the preparation of a funeral directive.	Paid in full	\$40 per document
<b>Uncontested Divorce</b>		
Legal services for the named insured in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$640*

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Contested Divorce – 20 hours</b>		
Legal services for the named insured in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full (up to 20 hours per insured event)	\$1,600*
<b>Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense</b>		
Legal services for you for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	Paid-in-full	\$320*
<b>Contested Alimony, Child Support, Child Custody and Child Visitation Modification Defense</b>		
Legal services for you for a contested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per insured event)	\$640*
<b>Uncontested Alimony, Child Custody and Child Visitation Enforcement</b>		
Legal services for you for an uncontested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full	\$320*
<b>Contested Alimony, Child Custody and Child Visitation Enforcement – 8 hours</b>		
Legal services for you for a contested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full (up to 8 hours per insured event)	\$640*
<b>Uncontested Alimony and Child Support Modification</b>		
Legal services for you for an uncontested motion brought by you to modify a final decree for alimony or child support.	Paid-in-full	\$320*
<b>Contested Alimony and Child Support Modification</b>		
Legal services for you for a contested motion brought by you to modify a final decree for alimony or child support.	Paid-in-full (up to 8 hours per insured event)	\$640*
<b>Uncontested Child Support Enforcement</b>		
Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child support.	Paid-in-full	\$320*
<b>Contested Child Support Enforcement – 8 hours</b>		
Legal services for you for a contested motion brought by you or against you to enforce a final decree for child support.	Paid-in-full (up to 8 hours per insured event)	\$640*
<b>Uncontested Child Custody/Child Support Agreement</b>		
Legal services for you for the creation of an initial uncontested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.	Paid-in-full	\$320*

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Contested Child Custody/Child Support Agreement – 8 hours</b>		
Legal services for you for the creation of an initial contested child custody, child support, or visitation agreements. This does not include the modification of current agreements.	Paid-in-full (up to 8 hours per insured event)	\$640*
<b>Uncontested Child Custody and Child Visitation Modification</b>		
Legal services for you for an uncontested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full	\$320*
<b>Contested Child Custody and Child Visitation Modification – 8 hours</b>		
Legal services for you for a contested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full (up to 8 hours per insured event)	\$640*
<b>School Administrative Hearing</b>		
<b>Legal services</b> for you in an administrative public or private formal school proceeding regarding disabilities, special education and student policy violations.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Habeas Corpus</b>		
Legal services for you in habeas corpus proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Juvenile Court Proceedings</b>		
Legal services for an insured child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Parental Responsibilities</b>		
Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b>In-Office Legal Services</b>	<b>Network Attorney</b>	<b>Non-Network Attorney</b>
<b>Criminal Misdemeanor Defense</b>		
Legal services for you in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Minor Traffic Offenses - Broad (excluding DWI- related)</b>		
Legal services for you in the defense of a traffic offense, the conviction of which would not result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	Paid-in-full	\$240*
<b>Driving Privilege Protection (excluding DWI-related)</b>		
Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Driving Privilege Restoration (excluding DWI-related)</b>		
Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	Paid-in-full	\$240*
<b>General in Office Services – 4 hours</b>		
Legal advice, negotiation, document preparation and review (except those related to <i>events</i> which are specifically excluded or otherwise not covered).		
This benefit is limited to 4 hours per family per certificate year.		
Legal services in office with the attorney	Paid-in-full (Up to 4 hours per certificate year)	\$320*

\* Non-Network Attorney Indemnity Benefits are up to the stated amount

\*\* Trial Indemnity Benefits are (\$300 per ½ day of Trial time) up to the stated amount

\*\*\* Trial Indemnity Benefits are (\$400 per ½ day of Trial time) up to the stated amount

## Exclusions

The plan does not cover:

- Matters against ARAG, the policyholder, your employer and/or an insured against the interests of the named insured under the same Certificate.

- Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
- Legal services in class actions, punitive damages, personal injury, malpractice, court appeals, or post judgements (settlement agreement signed by all parties, final bidding arbitration, judgment issued by a court).
- Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

Plan services do not include:

- Matters against us, the named plan member or the plan sponsor.
- Matters arising out of business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
- Matters deemed by us to be frivolous or lacking merit.
- Matters outside the jurisdiction of the United States of America.

### **Pre-existing Conditions**

ARAG's general definition of a pre-existing matter is when the earliest of the following actions takes place prior to the effective date of the policy:

- Written notice of a legal dispute is sent or filed by the plan member or received by the plan member.
- A ticket or citation is issued.
- An attorney is hired.

As long as a matter is not specifically excluded, in-network assistance for a pre-existing legal matter is available via the telephone and 25 percent reduced fee benefit\*; paid-in-full office visit or representation coverage is not available.

\*So long as the network attorney was not retained prior to the member's enrollment in the plan.

### **Notice of Claim, Proof of Expense Incurred and Payment of Claim**

You or your representative must submit a written notice of claim to us within one year after the insured event. A claim form and itemized billing are required within one hundred eighty (180) days after legal services for which you seek payment are completed.

You are responsible for verifying your legal matter is covered under your legal plan with us prior to receiving legal services. You will be responsible for payment to the attorney at their usual and customary rate if your matter is not covered.

You must give us all information we request with respect to the circumstances of an insured event or service provided. We have the right to withhold benefits if the requested information is not provided to us.

### **Waiver of Premium**

**Death Benefit** - This waiver of premium will cover the surviving spouse or domestic partner and insured dependents for one year from the date the named insured passed away. After that year, the spouse, domestic partner or insured dependent can roll their membership to the conversion plan.

**Military Leave** - Should a named insured be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage

for the spouse and the insured dependents will continue, without the payment of premium, for the length of the named insured's absence and for so long as the named insured remains eligible for benefits through the policyholder.

### **Conversion**

You may continue this insurance when you no longer qualify as an employee or as a member of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

### **Disclaimer Language**

This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

### **Plan Administrator**

If you have any questions or concerns, please contact the plan administrator at ARAG®, 500 Grand Avenue, Suite 100, Des Moines, IA, 50309 or at 1-800-247-4184.

### **Underwriter Information**

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance of West Des Moines Iowa. Additional services may be provided by ARAG LLC or ARAG Services LLC. Some products are only available through membership in the ARAG Association LC.