

Already have an ARAG legal insurance plan?



Here are *five ways* to get the most out of it and stay protected.

1. Create a member account at ARAGlegal.com/account to access:

- » The most up-to-date details regarding specific plan coverages and services
- » Your unique member ID number
- » The network attorney directory
- » DIY Docs®
- » Educational tools, articles and resources

2. Learn what legal benefits and services your plan provides.

- » Log in to your account at ARAGlegal.com/account to view a comprehensive list of plan coverages and short explanations of the legal matters they address.
- » Call ARAG® Customer Care. A specialist will listen to your situation, review the coverage and services available and offer next steps to take.

3. Find a network attorney to resolve your legal matter.

- » Call Customer Care to confirm your plan coverage and get started.
- » Use our website and access the attorney directory and find network attorneys based on location, areas of law practiced, member reviews and more.
- » Download the ARAG Legal app to locate local network attorneys and read reviews.

4. Make use of the DIY Docs® on our website.

- » Create a variety of legally valid documents, including state-specific templates, like simple wills and contracts.
- » Securely access your documents at any time to review and update them as needed.
- » Store or print the documents you create.

5. Learn more about managing legal and financial matters at ARAGlegal.com/learning-center.

- » Learning Center articles and videos cover essential legal and financial topics like estate planning, caregiving, consumer protection and financial planning.
- » Guidebooks provide in-depth information about legal and financial matters ranging from buying or selling a home to managing your money.



ARAG Legal Mobile App

The ARAG Legal app makes it easy for plan members to get legal help on the go.

- ✓ Find a network attorney.
- ✓ See ratings and reviews for ARAG network attorneys.
- ✓ Sort and filter attorney finder search results by a variety of options.
- ✓ Get case confirmation for select legal matters.



Legal is everywhere.

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. With ARAG® legal insurance you can access professional legal help whenever you need it — wherever you are. ARAG legal insurance protects you as you navigate through life, with matters such as:



Estate Planning. Meet with a network attorney to plan who you want to leave your assets to, name a guardian for any young children and determine who will be in charge of your finances and medical decisions if you're unable to make them yourself.



Family Law. When you face challenges like divorce, guardianship questions or school matters, our network attorneys can provide legal guidance.



Traffic Matters. Our network attorneys can provide resources and assistance to help you defend a traffic offense — and represent you in court if needed.



Property Protection. Address neighbor disputes, boundary disagreements and personal loans with the help and support of a network attorney.



Consumer Protection. Get advice from a network attorney for issues with auto repairs, contractors, buying a car or various types of fraud.

How Much Can You Save?

Legal Issue:	Average Attorney Fees without a Legal Plan ¹	Network Attorney Fees with ARAG ²
Debt collection issues	\$2,443	\$0
Neighbor dispute	\$2,870	\$0
Purchase/sale of a home	\$2,253	\$0
Will	\$1,546	\$0

More details, please! To learn more, log in to your account at ARAGlegal.com/account

¹Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$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.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

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, GuideOne® Mutual Insurance Company 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.