Protect Yourself from the Uncertainty in Life
As you go through life, chances are you’ll experience a life event or unexpected occurrence that comes with personal challenges, legal implications or financial impact. In fact, nearly 3 out of 4 employees experience one or more legal events in a year.¹ When life happens, where will you turn for help?

Save Time and Money with a Legal Plan from ARAG®
When you need legal help, don’t waste time looking for the right attorney or paying high-cost attorney fees, which currently average $312 per hour.² Turn to ARAG for help. We’ll help you identify your legal options and choose which approach works best for you and your situation. Available legal services include:

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

- 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 on your own.

- Online Financial Tools help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.

Telephone Advice
Talk to a knowledgeable professional when you need information and direction to address your legal and financial matters.

- Legal Hotline offers you unlimited legal advice from Network Attorneys to address legal issues. Additional services include:
  – Reviewing and preparing documents
  – Making follow-up calls and writing letters
  – Preparing a Standard Will

- Identity Theft Services provided by Certified Identity Theft Case Managers who can help you protect or recover your identity.

- Financial Wellness Hotline includes guidance and education on a wide range of financial topics from a Financial Counselor.

- Immigration Assistance includes advice and consultation on processes, filing, regulations and proceedings.

In-Office Services
Meet with an experienced attorney who can advise and represent you when you need an attorney on your side.

- Attorney Services available 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 non-covered personal legal matters. You can receive at least 25% off a Network Attorney’s normal hourly rate.

Your Opportunity to Enroll is Limited – Take Control Today!
The ARAG Legal Plan offers you all of these benefits and more – at an affordable cost – to protect your family, finances and future from everyday legal issues. Simply visit ARAGLegalCenter.com and enter Access Code 14822lal or call us toll-free at 800-247-4184, Monday through Friday, 6 a.m. - 6 p.m. Mountain time to find out how to enroll.

- Employee: $4.86 semi-monthly
- Employee plus child(ren): $6.68 semi-monthly
- Employee plus adult: $6.68 semi-monthly
- Employee plus adult plus child(ren): $7.29 semi-monthly

Questions about your plan? Call us toll-free at 800-247-4184 or visit ARAGLegalCenter.com, Access Code 14822lal.
### Arag® Legal Plan
Affordable Legal Protection for the Uncertainty in Life

## Comprehensive Coverage You Can Trust

With the Arag Legal Plan you have access to a wide range of covered 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 and enter Access Code 148221a.

<table>
<thead>
<tr>
<th>Attorney Office Work</th>
<th>Network Attorney</th>
<th>Non-Network Attorney</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Up to 8 Hours</td>
<td>$560</td>
</tr>
<tr>
<td>Simple wills and simple trusts (including Power of Attorney)</td>
<td>Paid-In-Full</td>
<td>$175</td>
</tr>
<tr>
<td>Codicils to wills, living wills</td>
<td>Paid-In-Full</td>
<td>$70</td>
</tr>
<tr>
<td>Durable Power of Attorney</td>
<td>Paid-In-Full</td>
<td>$70</td>
</tr>
<tr>
<td>Protection of Inheritance Rights</td>
<td>Up to 6 Hours</td>
<td>$420</td>
</tr>
</tbody>
</table>

#### Domestic

- Uncontested divorce (for self use only) | Paid-In-Full | $525 |
- Contested divorce (for self use only) | Up to 15 Hours | $700 |
- Child support, visitation, and/or alimony in conjunction with a modification of divorce decree or a separation or annulment agreement | | |
- 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 |
  - Modification/enforcement of an uncontested child custody, child support or visitation agreement | Up to 8 Hours | $294 |
  - Modification/enforcement of a contested child custody, child support or visitation agreement | Up to 8 Hours | $490 |
- Establishment of guardianship/conservatorship | Paid-In-Full | $420 |
- Adoption proceedings | Paid-In-Full | $420 |
- Name Change | Paid-In-Full | $280 |

#### Defensive

- Criminal misdemeanor defense (except traffic violations) | Paid-In-Full | $700 |
- Habeas Corpus proceedings | Paid-In-Full | $420 |
- Juvenile court hearings — if juvenile is covered dependent | Paid-In-Full | $490 |
- Defense of a lawsuit for the collection of a debt based on a contract or other written instrument | Paid-In-Full | $630 |
- Personal bankruptcy | Paid-In-Full | $560 |
- Defense of traffic matter that will directly result in license suspension | Paid-In-Full | $350 |
- Defense against civil damage(s) claims: advice, negotiation and office work | Paid-In-Full | $700 |
- Defense against civil damage(s) claims including legal representation | Paid-In-Full | $3,100 |

#### Consumer Protection

- Consumer protection (except for disputes over real estate/construction matters) | Paid-In-Full | $350 |
- Small Claims Court
  - Advice and consultation as plaintiff | Paid-In-Full | $140 |
  - Advice and consultation as defendant. Representation as defendant, where allowed by law. | Paid-In-Full | $280 |

#### IRS Coverages

- IRS Collection Defense prior to trial | $1,800 |
- Representation at IRS Audit | $900 |

#### Property Protection

- Disputes about contracts or obligations for purchase, sale or financing of primary residence | Paid-In-Full | $700 |
- Neighbor disputes about property rights and titles related to primary residence | Paid-In-Full | $3,100 |
- 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 |
  - Legal services and court representations prior to and including trial | Paid-In-Full | $3,100 |

#### Administrative Hearings

- Administrative hearings for zoning or building codes on primary residence, Social Security, Veterans, Medicare or Medicaid benefits | Paid-In-Full | $420 |
- Legal services and court representation prior to and including trial | Paid-In-Full | $2,820 |

#### Major Trial Representation

- 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 |

---

3. Non-Network Attorney indemnity benefits are $70 per hour up to the stated amount.
4. Benefits for estate planning, wills and trusts are limited to four claims per year. In conjunction with this benefit, the eight hours allowed under the attorney office work may be used for more involved trust matters. Four-day-trial limitation. Exempt: Claims involving motorized vehicle or claims which are covered by other insurance. The eight hours allowed under the attorney office work may be used for more involved trust matters and post-discretionary matters as a result of a bifurcated dissolution. This is the annual maximum regardless of whether you are enrolled in self, self plus child(ren), self plus adult, or self plus adult plus child(ren) coverage. This coverage is paid at a rate of $400 per 1/2 day of trial time.
5. 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.