



REVIEW YOUR LEGAL INSURANCE

ARAG IS THE LEGAL CARRIER FOR 2026.

What does legal insurance cover?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills

WHAT IS LEGAL INSURANCE?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or buying a home.

HOW CAN LEGAL WORK FOR YOU?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak. Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo

Access code: 17843pcs



Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save thousands of dollars on average, for each legal matter by avoiding costly legal fees.*



We help connect you with local attorney's—many who **average 20+ years of experience**.



Address your covered legal situations with a network attorney **for legal help and representation**.



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

HOW DOES LEGAL INSURANCE WORK?

1

Call 800-247-4184 when you have a legal matter.

2

Customer Care will walk you through your options and help you get connected to network attorneys.

3

Meet with your network attorney over the phone or in person to begin resolving your legal issue.

Which plan is right for you?

UltimateAdvisor **Plus™** offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Trusts
- ✓ Services for parents/grandparents
- ✓ And More

What does it cost?

UltimateAdvisor®	\$18.27 monthly
UltimateAdvisor Plus™	\$22.58 monthly

What's New In 2026?

ARAG is always adding to the 100+ legal coverages offered. Here are just some of the new legal matters your plan now covers at the same affordable rates:



UltimateAdvisor®

- ✓ Contested child custody and support modification (8 hours per event)
- ✓ Uncontested child custody and support modification
- ✓ Minor traffic tickets

Services for Parents and Grandparents with UltimateAdvisor Plus™

Protection for You and Your Loved Ones

As your parents and grandparents age and deal with health issues, odds are good that you will play a part in providing care. Balancing work and taking care of loved ones can be overwhelming. That's why we offer the following services to help you be there for loved ones:

Professional Legal Services from ARAG® Network Attorneys

- ✓ **Legal Advice:** Your parents/grandparents have access to telephone network attorneys to address elder law issues, such as Medicare eligibility, Social Security, estate planning, real and personal property, deeding and consumer protection issues.
- ✓ **Miscellaneous Legal Services:** Receive up to four hours per year for your parent/grandparent to meet with a network attorney about miscellaneous legal issues.
- ✓ **Document Preparation:** Your parents/grandparents can receive services for the preparation of deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, installment contracts, bills of sale, HIPAA authorization and certification of trust.
- ✓ **Document Review:** Legal services for the review of your parent's/grandparent's personal legal documents.
- ✓ **Wills & Powers of Attorney:** Your parents/grandparents can work with a network attorney to create an estate plan and prepare related documents, such as a will, living will, health care power of attorney and durable/financial power of attorney.
- ✓ **Reduced Fee Services:** Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for most elder law issues.

Caregiving Services

Get access to personalized guidance from expert Care Coaches, digital educational and support tools and an integrated care provider support network and community to assist you with your caregiving needs.

Caregiving services assists you and your family in finding adult and senior care, empowering you to:

- ✓ **Gain access to personalized content and digital resources:** Answer a few simple questions to optimize your experience with tailored insights, services and learning resources for informed caregiving decisions based on your needs.
- ✓ **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever you are on your caregiving journey, Care Coaches can help you:
 - Understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
 - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.
- ✓ **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team of friends, family and professionals.

With these caregiving services, you can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.