

UltimateAdvisor® and UltimateAdvisor Plus®

Affordable and Trusted Legal Protection for You



AFSCME RETIREE CHAPTER 93

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, 7 out of 10 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 **\$294 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 through UltimateAdvisor and UltimateAdvisor Plus include:



A. 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.
- **Caregiving Resources** inform you about the financial, legal and emotional aspects of caregiving for your parents and grandparents. *(Only available with UltimateAdvisor Plus.)*



B. 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
 - Advice on immigration matters
 - 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.
- **Caregiving Hotline** provides legal advice from Network Attorneys and caregiving services from Eldercare Specialists to assist your parents and grandparents. *(Only available with UltimateAdvisor Plus.)*



C. 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 page 2 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.

+ With UltimateAdvisor Plus, you get added coverage to extra protection for more legal issues. (See page 2 for details.)

Your Opportunity to Enroll is Limited – Take Control Today!

Choose the legal plan that works best for you – and take a proactive step toward protecting your family, finances and future.

UltimateAdvisor Plus (A, B, & C+)

Our most comprehensive legal plan offers superior coverage for ultimate protection and peace of mind.

- Family: \$18.50 per month

UltimateAdvisor (A, B, & C)

This valuable, comprehensive legal plan provides quality coverage and services – without the high cost of attorney fees.

- Family: \$22.75 per month

Questions about your plan? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code **12345arc**

UltimateAdvisor® and UltimateAdvisor Plus®

Affordable Legal Protection for the Uncertainty in Life

AFSCME RETIREE CHAPTER 93

Comprehensive Coverage You Can Trust

With UltimateAdvisor and UltimateAdvisor Plus 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 **12345arc**.

(+) Covered legal matter is only available with UltimateAdvisor Plus.

■ Civil Damage Claims (Defense)

- Civil Damage
- Pet-Related Matters

■ Consumer Protection Issues

- Auto Repair
- Buying a New or Used Vehicle
- Consumer Fraud
- Consumer Protection for Goods or Services

■ Criminal Matters

- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters +
- Parental Responsibilities

■ Debt-Related Matters

- Bankruptcy (Chapter 7 & 13)
- Debt Collection Matters

■ Family Law

- Adoption
- Alimony (up to 8 hours) +
- Child Custody (up to 8 hours) +
- Child Support (up to 8 hours) +
- Divorce/Annulment/Separation (up to 10 hours)
- Divorce/Annulment/Separation (up to 15 hours) +
- Domestic Violence
- Guardianship/Conservatorship
- Incapacity

– Name Change

- Pre-marital Agreements
- School Issues

■ Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

■ Landlord / Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

■ Preventative Legal Services

- General In-Office Services (up to 4 hours per year) +

■ Real Estate Matters

- Building Codes/Zoning Variances
- Buying/Selling a Home
- Foreclosure
- Home Improvement/Contractor Issues
- Neighbor Disputes/Easements
- Promissory Notes
- Refinancing
- Secondary Residence Coverage

■ Small Claims Court

- Small Claims Court Issues

■ Tax Issues

- IRS Audit Protection
- IRS Collection Defense

■ Traffic Matters

- Drivers License Suspension, Revocation and Restoration
- Traffic Tickets (limited 1x per year)
- Traffic Tickets (unlimited) +

■ Wills and Estate Planning

- Codicil (amendment to a Will)
- Complex Will
- Durable/Financial Power of Attorney
- Estate Administration w/Parents (limited)
- Health Care Power of Attorney
- Irrevocable Trust +
- Living Will
- Revocable Trust +
- Standard Will

Give Us a Call. We're Here to Help You.

When you have questions about the solutions available to you, call the ARAG Customer Care Center toll-free at **800-247-4184** or visit ARAGLegalCenter.com and enter Access Code **12345arc**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

¹ "Legal Needs of Today's Multi-Generational Workforce," a national study conducted by Russell Research and commissioned by ARAG, September 2008.

² Average attorney rates in the United States of \$294 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 2010.

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