



# Legal Insurance from ARAG

Designed for The Aerospace Corporation



## What does legal insurance cover?

An UltimateAdvisor 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
- ✓ Trusts
- ✓ Wills

## What does it cost?

UltimateAdvisor®

Family: \$21.90 monthly



## 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.

More details please! ↘



See the complete list of what your plan covers at:

[ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo) Access Code: **18703tac**

**Let's Talk! Call ARAG at 800-247-4184**

## 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 on average**, for each legal matter.\*



Access more than **14,000 attorneys** within ARAG's network with an **average of 20 years of experience**.



Address your covered legal situations with a network attorney who is only a **phone call away 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.

### Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



## 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: 18703tac**

## Services for Parents/Grandparents

Now you'll have a place to turn when you want to address a legal need for parents/grandparents.

Consult with a network attorney about elder law matters such as Medicare eligibility, estate planning and consumer protection, as well as receive assistance from eldercare advocates.

\* Average 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.

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.

# Legal Insurance: There When You Need It Most

40%

## Emergencies happen.

Yet 40% of Americans do not have the cash to pay for a \$400 emergency expense (like hiring an attorney) without borrowing money or selling something.<sup>1</sup>

76%

Survey feedback shows that 76% of consumers do not have a specific plan for handling a legal expense.<sup>2</sup>

70%

Nearly 70% of Americans do not have a will.<sup>3</sup>

## How legal insurance can help employees during this pandemic:<sup>4</sup>

 Custody and visitation while social distancing and with shelter-in-place orders

 Filing for bankruptcy



Travel issues, such as wanting refunds for services not used and expiring visas for international travel



Considering divorce or legal separation



Payments owed even when services are unavailable, such as daycares and gym memberships



Living situations, like disputes with roommates or evictions and foreclosures



Estate planning, like creating a will or health care directive



Use of DIY Docs<sup>®</sup> for estate planning by current ARAG plan members is up more than 70% compared to the same time period last year.<sup>5</sup>

## What ARAG members are saying:

*"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."*



- Clara Miami, FL

*See how a legal insurance plan can provide protection for the planned and unplanned.*

**ARAG**

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or call **800-247-4184** for more information.

<sup>1</sup> "Report on the Economic Well-Being of U.S. Households in 2017-May 2018." Federal Reserve, June 2019. [federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm](https://www.federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm)

<sup>2</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG, February 2017.

<sup>3</sup> "2020 Estate Planning and Wills Study." Caring.com, February 2020. [caring.com/caregivers/estate-planning/wills-survey](https://www.caring.com/caregivers/estate-planning/wills-survey)

<sup>4</sup> ARAG member survey, March 2020.

<sup>5</sup> ARAG DIY Docs uses, March 15-April 15, 2019 compared to March 15-April 15, 2020. Estate planning docs include: Standard and Living Wills, Durable Power of Attorney, Power of Attorney for Health Care, HIPAA Authorization, Instructions to Agent Acting Under Power of Attorney, General Notice of Death, Specific Purpose Power of Attorney, and Notice to Creditors of Death.