



Legal Insurance

Legal happens.

All About ARAG® Legal Insurance



Agenda

1 Why Legal Insurance

2 How Does It Work?

3 How to Contact ARAG

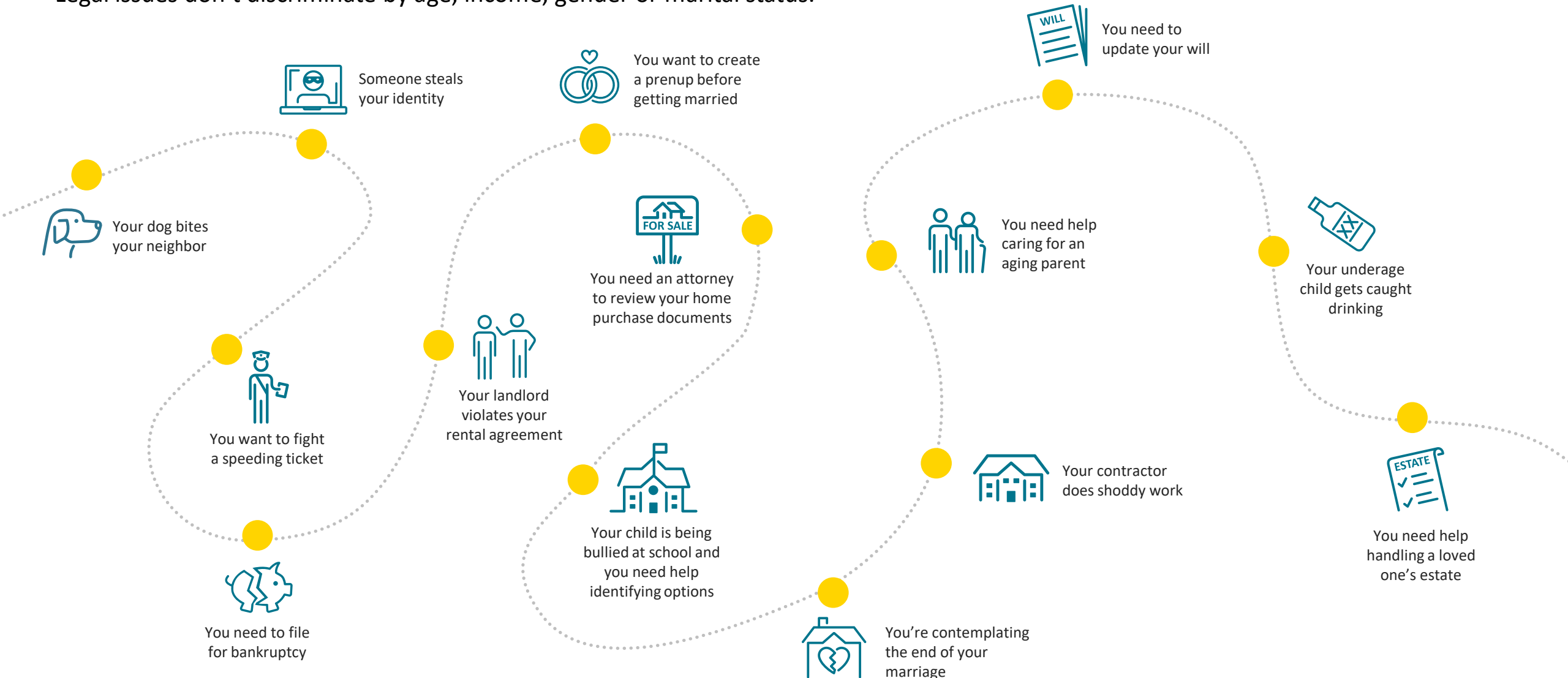


Limitations and exclusions apply.

ARAG Legal Insurance | *Proprietary and Confidential

Legal Troubles Can Happen To Anyone

Legal issues don't discriminate by age, income, gender or marital status.



Limitations and exclusions apply.

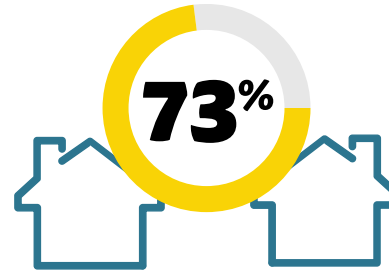
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Legal Happens More Often Than You Think

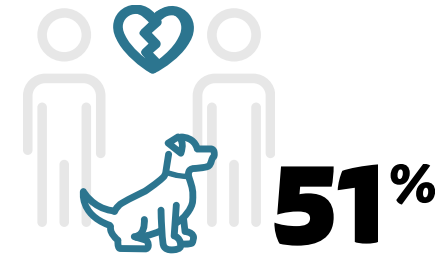
#2 CONSUMER COMPLAINT



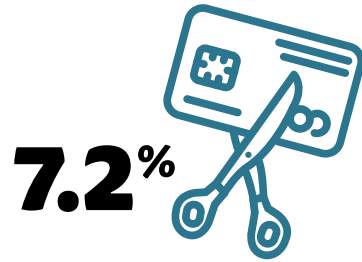
Reports involving home improvement contractors and repairmen are now the **#2 most reported consumer complaint**¹



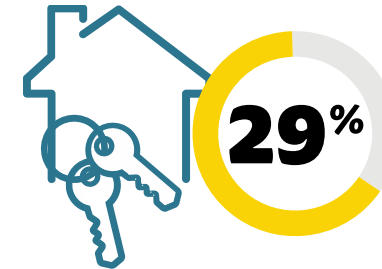
73% of Americans dislike at least one of their neighbors, and 23% of Americans have even called the police²



51% of unmarried couples say they don't have a plan for their pet if they break up³



New credit card delinquencies have now surpassed pre-Covid levels, rising to 7.2% in 2023⁴



29% of cohabitating couples wish they would have communicated their expectations **before sharing a home**³

¹2022 Consumer Complaint Survey Report (consumerfed.org)

²<https://www.lendingtree.com/home/mortgage/neighbors-survey/>

³Gen Z & Millennial Survey on Marriage and Living Together - New Statistics (thrivingcenterofpsych.com)

⁴<https://finance.yahoo.com/news/york-fed-just-reported-credit.html?text=Americansarefallingbehindon,Fed'slatestquarterlydebtreport>

We're Here For Your Legal Needs

Real-World Examples:



Traffic Ticket:

You drove to see some friends out of state. When you got home you had a notice waiting for you that you didn't pay a toll. You believe you were incorrectly cited and it ruins your mood.



Debt:

You're afraid to answer the phone as annoying calls from debt collectors are increasing – and causing you to lose sleep at night.



Neighbor Dispute:

Your backyard is your tranquil oasis. But now, all you see is your neighbor's ugly fence that extends over your property line and tore up your lush landscaping.



Contractor Dispute:

You've spent months planning your dream kitchen. Now, you're distraught as thousands of dollars go down the drain because of a bad contractor.

When legal trouble happens, ARAG protects.

For specific details about your plan:

Visit [ARAGlegal.com/myinfo](https://araglegal.com/myinfo) and enter Access Code: **18286dtc**

4 Reasons to Enroll in ARAG Legal Insurance



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



Saves you thousands of dollars, on average, for legal matters by avoiding costly legal fees.



We help connect you with local attorneys – many who average 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.

Coverage For Planned & Unexpected Events

Members can save **thousands of dollars** on attorney fees!

Average Attorney Fees for Legal Issues Without a Legal Plan¹:



Your new car is a lemon and you need to fight the dealer.

\$2,756



You want to expand your family by adopting a new baby.

\$3,229



You are finally buying your dream home and need an attorney to review the papers.

\$2,344

Network Attorney fees with an ARAG Legal Plan:

\$0



Your Cost:

UltimateAdvisor®:

\$15.45 per month

UltimateAdvisor Plus™:

\$20.90 per month

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from an ARAG legal plan is as simple as using your medical plan.

1

Confirm coverage. Start by going online, calling Customer Care or using the ARAG Legal app.

2

Answer a few questions about your situation, confirm coverage and receive information about local network attorneys who can help with your legal issue.

3

Meet with the network attorney in person, virtually or over the phone – and they can even represent you in court, if needed.

ARAG Has Your Back

You choose how to deal with your legal matter.



In-Person or Virtual Legal Services

Work with a network attorney in office or virtually for advice, document prep/review and representation.



Telephone Services

Connect with a telephone advice attorney over the phone for legal advice and document prep/review.



Online Resources

Use online tools and apps, like the Learning Center, DIY Docs® and the ARAG Legal app, to manage and learn more about legal matters.

A Closer Look At ARAG's Additional Services

Tax Services

Stress less about taxes with this service that allows you to call for a one-on-one consultation if you have questions or need advice regarding personal, non-business-related tax matters.

Financial Counseling & Education

Members can call a professional counselor who will consult with them on financial issues, including debt management, savings and budgeting, insurance, mortgage education, credit reports and more.

Services for Parents/Grandparents

Access personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your care education, medication and provider tracking and resources to assist with planning and managing care.



Limitations and exclusions apply.

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Questions?



Call Customer Care:
800-247-4184
(Monday – Friday, 7 am to 7 pm CT)



Email:
service@ARAGlegal.com

More Info:

For specific details about your plan, and to view a complete list of coverages, visit **ARAGlegal.com/myinfo** and enter Access Code: **18286dtc**



Your Cost:

UltimateAdvisor®:

\$15.45 per month

UltimateAdvisor Plus™:

\$20.90 per month



Who Can You Cover?

You, your spouse and children who are 26 or under:

Your children are covered until the end of the month that they turn 26, regardless of their student or marital status.



Thank You!

*Propriety and Confidential. The recipient (DTCC) shall keep this material strictly confidential and shall not disclose it or its contents or permit its employees and/or representatives to disclose this material or its contents to any third party, a competitor of ARAG, or the public.

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. Service products are provided by ARAG Services, LLC. Eligibility, coverage, limitations and exclusions of identity theft insurance are governed by a separate coverage document. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us at 800-247-4184