

Already a member of the ARAG legal insurance plan?



Here are **five ways** to get the most out of it – and stay protected.

To get started, create or log in to your account at **ARAGlegal.com/account** or call ARAG® Customer Care. After logging in, take advantage of these valuable plan features.

1. View your plan benefits and confirm coverage

Review the legal benefits covered by the plan. When you have a legal need, choose “**Start a Case.**” Answer a few questions to help us confirm your coverage and receive information about local network attorneys who can help you.

2. Work with a network attorney

Review the attorney information provided by ARAG in your CaseAssist confirmation email to easily find a network attorney who can address your legal matter, review documents, represent you - and more!

3. Create online documents with DIY Docs®

Create a variety of legally valid documents, like simple wills and powers of attorney using state-specific templates. Securely store your documents and access them any time to review and update as needed.

4. Check out the online Learning Center

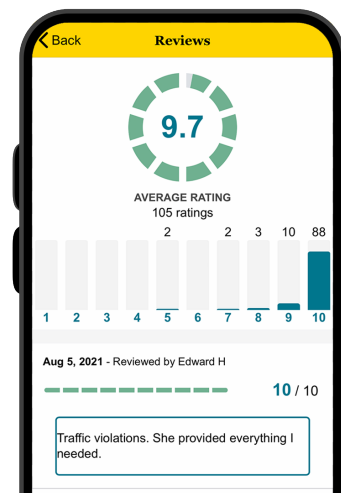
View articles, guidebooks and videos to learn more about managing essential legal and financial matters like estate planning, caregiving, consumer protection, financial planning and more.

5. Download the ARAG Legal app

Use the app to contact ARAG Customer Care, search the network attorney directory and start a case. Visit the Apple App Store or Google Play Store to download.

Selecting an attorney? Read the Reviews!

To help you select a local network attorney who can address your legal need, we include ratings and reviews from members just like you, so you can make an informed, confident decision.



**Turn over and see how much
you can save on legal matters!**



Get the legal help you need.

Legal coverage is a diverse benefit that can help you navigate a variety of legal matters and saves you money. As a member, your **network attorney fees are 100% paid-in-full** for most covered matters. Tackle issues like:



Estate Planning. Meet with a network attorney to plan who you want to leave your assets to, name a guardian for children and determine who will be in charge of your finances and medical decisions if you're unable to make them yourself.



Family Law. When you face challenges like divorce, guardianship questions or school matters, our network attorneys can provide legal guidance.



Traffic Matters. A network attorney can help you defend a traffic offense – and represent you in court if needed.



Property Protection. Address neighbor disputes, boundary disagreements and personal loans with the support of a network attorney.



Consumer Protection. Get advice from a network attorney for issues with auto repairs, contractors, buying a car or various types of fraud.

How much can you save?

Example of Legal Issues:	Average Attorney Fees without a Legal Plan ¹	Network Attorney Fees with ARAG ²
Neighbor dispute	\$2,533	\$0
Debt collection issues	\$2,392	\$0
Purchase/sale of home	\$2,330	\$0
Will	\$1,472	\$0

To learn more, log in to your account at ARAGlegal.com/account

¹Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2020 or 2021 and paid by December 31, 2022 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.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

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. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.