

# Legal Insurance from ARAG®

Designed for Lower Colorado River Authority Retirees



## Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees. ARAG offers top-performing legal insurance for you and your family.

## What Do I Get for My Money?



**In-Office Services:** You receive access to a nationwide network of more than **12,000 individually credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare personal documents, letters or a will.



**Online Resources:** ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 350+ legally valid documents, including state-specific templates online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney.



## How Much Can You Save?

Common Legal Issues:	Attorney Fees @ \$343/hr. <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,573<sup>3</sup></del>	\$0
Neighbor Dispute	<del>\$2,230<sup>3</sup></del>	\$0
Purchase a Home	<del>\$2,144<sup>3</sup></del>	\$0
Will Preparation	<del>\$1,458<sup>3</sup></del>	\$0
Bankruptcy	<del>\$3,087<sup>3</sup></del>	\$0
Traffic Ticket	<del>\$1,115<sup>3</sup></del>	\$0

<sup>1</sup>Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.

## What Does it Cost?

### UltimateAdvisor Plus™

Individual: \$15.38 Per Month

Family: \$20.30 Per Month

### UltimateAdvisor®

Individual: \$9.38 Per Month

Family: \$12.38 Per Month

## New this Year -

## Identity Theft Protection

At ARAG, we constantly work to give members even more value for their money. That's why we've included identity theft protection with UltimateAdvisor Plus.\*

This service can track changes to your credit file and online identity and you're notified of suspicious activity.



800-247-4184

ARAGLegalCenter.com, Access Code 18181ret



# Legal Insurance from ARAG®

Count on a wide range of coverage and services, like the examples shown below, that address the legal matters you encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 18181ret.

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
<b>Consumer Protection</b>		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	•	•
<b>Estate Planning</b>		
Wills and Powers of Attorney	•	•
Revocable Living Trusts		•
Irrevocable Living Trusts		•
Estate Administration & Closing (9 Hours)	•	•
<b>Family</b>		
Adoption	•	•
Contested Divorce (15 Hours)		•
Uncontested Divorce		•
Child Support Enforcement (8 Hours)		•
Post Decree Enforcement (8 Hours)		•
Post Decree Defense (8 Hours)		•
Guardianship/Conservatorship	•	•
Name Change	•	•
Prenuptial Agreements	•	•
Domestic Violence Protection	•	•
Mental Incompetency or Infirmary	•	•
School Administrative Hearings	•	•
<b>Caregiving</b>		
Annual Checkup, Advice and Services		•
<b>Real Estate</b>		
Buy/Sell - Primary Residence	•	•
Buy/Sell - Secondary Residence	•	•
Refinance - Primary Residence	•	•
Real Estate Disputes - Primary Residence	•	•
Real Estate Disputes - Secondary Residence	•	•
Neighbor Disputes - Primary Residence	•	•
Neighbor Disputes - Secondary Residence	•	•
Easement	•	•
Zoning and Variances	•	•
Building Codes	•	•
Disputes with a Landlord - Contracts, Lease, Eviction, Deposits	•	•
<b>Traffic and Vehicle</b>		
Minor Traffic - 1 Use Per Year (Excluding DWI)	•	
Minor Traffic - Unlimited (Excluding DWI)		•
Driving Privilege Restoration (Excluding DWI)	•	•
Driving Privilege Protection (Excluding DWI)	•	•
<b>Financial Services</b>		
Financial Education and Counseling Services		•
<b>Immigration</b>		
Immigration Services	•	•
<b>Benefits</b>		
Social Security/Veterans/Medicare	•	•

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
<b>Identity Theft</b>		
Identity Theft Services	•	•
Full Service Identity Restoration		•
\$1 Million Identity Theft Insurance*		•
Single-Bureau Credit Monitoring		•
Internet Surveillance		•
Child Identity Monitoring		•
Lost Wallet Services		•
<b>Taxes</b>		
IRS Audit Protection	•	•
IRS Collection Defense	•	•
<b>Debt</b>		
Bankruptcy	•	•
Defense of Debt Collection	•	•
Foreclosure	•	•
Defense of Garnishment	•	•
<b>Criminal</b>		
Criminal Misdemeanor Defense		•
Habeas Corpus	•	•
Parental Responsibilities	•	•
Juvenile Court	•	•
<b>Civil Damage Defense</b>		
Libel/Slander, Pet-Related Matters and More	•	•
<b>General Coverages</b>		
Small Claims Court	•	•
General In-Office Services (4 Hours)		•
Document Preparation and Review	•	•
Personal Property Protection	•	•
<b>Premium Rate</b>		
Individual Per Month	\$9.38	\$15.38
Family Per Month	\$12.38	\$20.30

You may be eligible to receive a minimum **25% reduced fee** off a Network Attorney's normal hourly rate for any other non-covered, non-excluded issues.



**800-247-4184**

**ARAGLegalCenter.com, Access Code 18181ret**

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of 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.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.