

Be protected when *legal happens*.

Did you know that **3 out of 4** individuals have faced legal troubles in the past three years?¹ Most people believe legal troubles are rare, once-in-a-lifetime events, but they're **far more common** than you think. A legal insurance plan from ARAG® covers a **wide range of legal needs** like the examples below to help you address life's legal situations.

How Legal Happens in Your Life



Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Your child gets expelled from school.



Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.



A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.



Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.



Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

**Plus 100+ more ways
to use your plan!**

How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.



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



We help connect you with attorneys – many who average 20+ years of experience.



Save thousands of dollars, on average, for legal matters by avoiding costly legal fees. In fact, UC plan members saved an average of \$2,114 per legal matter.²



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



Use DIY Docs® to create, edit and store **state-specific legal documents**, like wills or powers of attorney.



Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

¹ARAG Stress Research Study, general consumers and members with known legal issues, October 2022

²For claims incurred in 2022 and 2023 and paid by end of 2024, cases for UC plan members averaged 6.2 hours per legal matter. This average is multiplied by \$341, which is the average hourly billable rate for attorneys in 2024 according to Clio's "2024 Legal Trends Report."

Using Your Legal Plan Is Easy

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



To get started, you can go online, use the ARAG Legal app or call Customer Care.



Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.



Then, meet with a network attorney virtually, over the phone or in person.

What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

Employee: **\$10.87 per month**

Employee + Adult: **\$14.95 per month**

Employee + Child(ren): **\$14.95 per month**

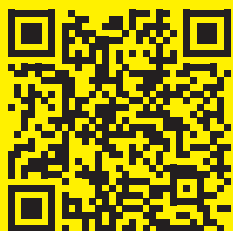
Employee + Family: **\$16.31 per month**

Retiree: **\$11.59 per month**

Retiree + Adult: **\$13.95 per month**

Retiree + Child(ren): **\$13.95 per month**

Retiree + Family: **\$16.31 per month**



Want More Information?

Scan the QR Code and learn more about your legal insurance plan, like a list of all coverages, plan cost savings calculator or network attorneys in your area.

Or, visit **ARAGlegal.com/UCinfo**

Or, call ARAG at **800-828-1395**

Protect More, Stress Less – Extra Benefits Included with Your ARAG Plan

When you enroll in ARAG legal insurance, you don't just get legal coverage – you also gain access to a suite of valuable services at no extra cost. These benefits are already built into your plan, giving you more protection and peace of mind.

With your ARAG plan, you'll enjoy:

- Identity Theft Protection
- Services for parents/grandparents
- Learning Center
- DIY Docs

All of these services are included, giving you confidence and a place to turn for life's everyday and unexpected situations.

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.