

# Already a member of the ARAG legal insurance plan?



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

To get started, create or log in to your account at [ARAGlegal.com/account](https://ARAGlegal.com/account) or call ARAG® Customer Care.

## 1. View plan benefits and confirm coverage

Review the legal benefits covered by the plan. Then, choose “Start a Case.” Answer a few questions to help us confirm your coverage and receive a list of local network attorneys who can help with your case.

## 2. Find a network attorney

Using our online network attorney directory, you can review profiles, ratings and reviews of all local attorneys to help you select an attorney who can address your legal matter, review documents, represent you - and more!

## 3. Download the ARAG Legal app

Use the app to contact ARAG Customer Care, search the network attorney directory and get legal help on the go with legal matters like wills and traffic tickets. Visit the App Store/Google Play store to download.

## 4. Create online documents with DIY Docs®

Create a variety of legally valid documents, including state-specific templates, like simple wills and power of attorney. Afterward, you can securely access your documents at any time to review and update them as needed.

## 5. 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 and financial planning.

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



## Selecting an attorney? Read the Reviews!

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

- » Log in to [ARAGlegal.com](https://ARAGlegal.com).
- » Go to “Find an Attorney”
- » Search for attorney by area of law, name or location

**Get the info you need!**



# Get the legal help you need.

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



**Estate Planning.** Meet with a network attorney to plan who you want to leave your assets to, name a guardian for any young 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.** Our network attorneys can provide resources and assistance to 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 help and 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?

Legal Issue:	Average Attorney Fees without a Legal Plan <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Neighbor dispute	<del>\$2,650</del>	\$0
Debt collection issues	<del>\$2,391</del>	\$0
Purchase/sale of home	<del>\$2,227</del>	\$0
Will	<del>\$1,582</del>	\$0

*More details, please!* To learn more, log in to your account at [ARAGlegal.com/account](https://ARAGlegal.com/account)

<sup>1</sup>Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2018 or 2019 and paid by December 31, 2020, 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.

<sup>2</sup>Attorney 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.