

GROUP LEGAL PROGRAM - UltimateAdvisor[®] Plus

You never know when legal issues can create serious problems in your life; even threaten everything you've worked so hard for...your home, your income, your assets and more. As a legal plan member, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you could use the help of an attorney:

- You realize you need to create or update a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with a legal plan, you can protect yourself when faced with legal issues. You'll have **peace of mind** that comes from having an attorney on your side.

UltimateAdvisor covers almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$312* per hour, the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan will likely pay for itself.**

*Average attorney rates in the United States of \$312 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2011.

Enrollment in this plan is for the entire calendar year. If you enroll, your per pay period cost of coverage will be paid on an after-tax basis.

For more information on UltimateAdvisor:

- Visit www.ARAGLegalCenter.com and type in your Access Code: 10225pc for detailed information on plan benefits, how to use the plan and FAQs.
- Talk to an ARAG Customer Care Counselor toll-free from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday at 800-247-4184
- E-mail an ARAG Customer Care Counselor at service@ARAGgroup.com

What the Plan Pays

Under the plan, you may choose to receive services from any attorney. However, In-Office Legal Services benefits are paid differently depending on whether you see a Network Attorney (an attorney who is a member of the plan) or you see a Non-Network Attorney:

- If you see a Network Attorney, the plan pays attorney hourly fees in full for most covered legal matters. In addition, you do not need to file a claim for reimbursement; the Network Attorney does it for you. A complete list of Network Attorneys for your state, the areas of law they practice, their phone number and if they speak a foreign language will be provided to you after you enroll by calling 800-247-4184 or you can visit ARAG's site at www.ARAGLegalCenter.com and type in your Access Code: 10225pc

- Network Attorney Guarantee- If there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.
- If you receive services from a Non-Network Attorney, you pay the cost of legal services and then file a claim form along with your attorney’s billing statement to ARAG. You will be reimbursed for covered expenses up to the lesser of actual costs or a scheduled amount outlined in the corresponding tables. If you see a Non-Network Attorney, you must notify ARAG within 60 days of consulting a Non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal expense.

UltimateAdvisor - Covered Services

	Network Provider
<u>Law Guide</u>	
<p>An extensive library of easy-to-understand legal articles to help you research your legal situation.</p> <ul style="list-style-type: none"> • Law Guide provides overviews of general areas of law including but not limited to, estate planning, consumer matters and family law. • Gives specific information on legal issues including, but not limited to, wills, divorces and child custody matters. 	Paid-in-full
<u>Do-It-Yourself Legal Documents</u>	
You will receive access to more than a hundred legal documents for you to have the convenience and control of preparing legally valid document (state specific) yourself.	Paid-in-full
<u>Identity Theft Services</u>	
<p>A service that gives you access to:</p> <ul style="list-style-type: none"> • Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery. • Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused. • Identity Theft Materials including: <ul style="list-style-type: none"> • An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place • An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim • A tracking document to help you keep track of phone calls, e-mails and letters for attorneys • An Identity Theft Affidavit to help you report your identity theft to necessary parties. • Online access to ID theft prevention resources- A best-in-class experience that makes it easy to access educational content within the portal to help prevent ID theft. • ID theft restoration services -Through the use of a Limited Power of Attorney, a Restoration Specialist is able to work on your behalf to restore your identity, saving you the time, effort, and lack of experience in working with lenders, bureaus, state and county courts. • Lost wallet service- A service that helps you quickly and easily cancel and replace all items commonly carried in wallets and purses including credit cards, debit cards, check books, Social Security cards, insurance cards, passports, identification cards, traveler’s checks. 	Paid-in-full
Coverage with no deductible, from an A.M. Best “A-rated” carrier is provided to reimburse you for expenses associated with restoring your identity should you become a victim of identity theft.	Up to \$1,000,000

	Network Provider
<u>ID Theft Insurance</u>	
<p>In order to use the following services, you will need to log in and establish an online monitoring account.</p> <ul style="list-style-type: none"> • Credit Monitoring: Services designated to track and immediately inform you of any activities or changes to your credit – including loan applications, credit card activations, purchases, etc. • Internet Surveillance: Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold. • Child Monitoring: Services that enable you to protect your minor child’s information from identity theft by registering and tracking their data. 	Paid-in-full
<u>Financial Education and Counseling Services</u>	
<p>This service provides you toll-free telephonic access to Financial Counselors. Financial Counselors are available to assist you with questions and guidance on a variety of financial planning matters or provide instructions on how to use the financial tools such as Cash and Debt management, Budgeting, General Financial Planning Information and Guidance, Federal Tax Information and Education, Retirement Planning, Individual Retirement Accounts (IRAs) and Investment Planning.</p>	Paid-in-full
<p>You can also access a financial planning web site, where you can manage a secure, easily updateable record of your progress toward goals (such as a down payment on a house, reduction of debt or college funding for a child). This web site includes a comprehensive suite of financial modeling tools as well as an online reference library that can be used to create a personalized financial plan. You can always call or chat with a Financial Counselor for personalized guidance on implementation action items.</p>	Paid-in-full
<p>Financial Counselors will help you consolidate bill payments and negotiate with creditors to lower payments – in some cases reducing or eliminating interest and fees. Consolidating bills can help you repay your unsecured debt in three to five years.</p>	Paid-in-full
<u>Telephone Legal Services</u>	
Toll free telephone advice on how the law relates to your personal legal matter and which action may be taken	Paid-in-full
Follow-up correspondence and telephone calls to third parties regarding your personal legal matter.	Paid-in-full
Specific document preparation and review.	Paid-in-full
You will receive legal assistance for the preparation or review of a Standard Will or Codicil.	Paid-in-full
<u>Immigration Services</u>	
<p>A service that gives you toll-free access to Telephone Network Attorneys for legal advice and consultation on:</p> <ul style="list-style-type: none"> • General immigration processes and guidelines • Filing and processing of applications or petitions • Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations • Deportation and removal proceedings 	Paid-in-full
<p>For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any document review, preparation or representation-based immigration services. Network Attorneys will bill you directly.</p>	At least a 25% reduced rate

<u>Reduced Fee Network Attorneys</u>	Network Provider
If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” section in your service plan, you are eligible to work with a Reduced Fee network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee network Attorney within legal practice areas.	At least a 25% reduced rate
For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under the insurance policy and not excluded under the “Exclusions” section in your Service Plan, you are eligible to receive at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney.	At least a 25% reduced rate
<u>Caregiving Services</u>	<u>Network Attorney/ Eldercare Advocate</u>
You will have access to ARAG Network Attorneys and Eldercare Specialists to protect and care for your parents and grandparents.	
Caregiver Support Services You have toll-free access to a Care Advocate who will: <ul style="list-style-type: none"> • Answer your eldercare-related questions, assess elder care needs and help develop care plan • Send you a customized information guide that contains lists of assisted living facilities, nursing homes or healthcare agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies – along with helpful eldercare information. • Give you access to the nation’s most comprehensive eldercare database with more than 90,000 long term care providers. • Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home healthcare agencies and adult day care providers. Advocate will also negotiate discounts when available. 	Paid-in-full
Access to the ElderAnswers Website which provides you online access to quality-of-care ratings and reports, direct access to the provider database and a wide range of eldercare information.	Paid-in-full
Caregiving Guidebook - access to a “go-to” guidebook provides you with the tools and resources to take a pro-active approach in your caregiving role.	Paid-in-full
Telephone access for you to obtain legal advice and consultation on how the law relates to your parents/grandparents legal matters and which actions may be taken.	Paid-in-full

In-Office Legal Services

<u>Caregiving Services</u>	<u>Network Attorney/ Eldercare Advocate</u>	<u>Non-Network Attorney</u>
Annual Legal Check-Up Legal services for you and your parents/grandparents to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parents/grandparents and discuss any changes to their situation and potential legal implications. THIS SERVICE IS LIMITED TO ONE USE PER FAMILY PER CERTIFICATE YEAR (ANNUAL).	Paid-in-full	\$60
Name Change		
Legal services for you to legally change your name.	Paid-in-full	\$240*

	Network Attorney	Non-Network Attorney
Uncontested Court Adoption		
Legal services for you to become adoptive parents and/or for international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.	Paid-in-full	\$300*
Contested Adoption		
Legal services in a contested adoption for you to become adoptive parent(s) and/or for international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.		
Legal services prior to trial	Paid-in-full	\$300*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Uncontested Guardianship/Conservatorship		
Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.	Paid-in-full	\$300*
Contested Guardianship/Conservatorship		
Legal services in a contested Guardianship/Conservatorship for you to appoint or be appointed as a Guardian/conservator.		
Legal services prior to trial	Paid-in-full	\$540*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Mental Incompetency or Infirmity Proceedings		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Small Claims Court - Exclusion #3 as it relates to post judgment is waived for this benefit.		
Legal services for you to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	\$120*
Legal services to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	Paid-in-full	\$240*
Consumer Protection		
Legal services for you as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and /or residential contractor disputes.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Consumer Debt		
Legal services for you as the defendant in a legal action related to consumer goods or services.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

	Network Attorney	Non-Network Attorney
Bankruptcy		
Legal services for you up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post confirmation amendments.		
Chapter 7 Chapter 13	Paid in full Paid in full	\$780* \$1020*
Foreclosure		
Legal services for you regarding foreclosure matters related to your primary residence.		
Legal services prior to trial Trial for three (3) days or less Trial starting on day four (4) until completion	Paid-in-full Paid-in-full Paid-in-full	\$600* \$1200** \$100,000***
Garnishment		
Legal services for you in a legal action for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment is waived for this benefit.		
Legal services prior to trial Trial for three (3) days or less Trial starting on day four (4) until completion	Paid-in-full Paid-in-full Paid-in-full	\$600* \$1200** \$100,000***
Personal Property Protection		
Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.		
Legal services prior to trial Trial for three (3) days or less Trial starting on day four (4) until completion	Paid-in-full Paid-in-full Paid-in-full	\$600* \$1200** \$100,000***
Purchase of Real Estate		
Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$360*
Sale of Real Estate		
Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$360*
Purchase/sale – Secondary Residence		
Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	Paid-in-full	\$360*
Refinancing - Primary Residence		
Advice and review of relevant documents regarding refinancing of the named plan member's primary residence.	Paid-in-full	\$120*
Real Estate Disputes		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence.		
Legal services prior to trial Trial for three (3) days or less Trial starting on day four (4) until completion	Paid-in-full Paid-in-full Paid-in-full	\$600* \$1200** \$100,000***

	Network Attorney	Non-Network Attorney
Real Estate Disputes- Secondary Residence		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Document Preparation and Review		
Legal services for you for the preparation and review of: Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters and Installment contracts.	Paid in full	\$50 per document
Building Codes		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of you existing primary residence.		
Legal services prior to trial	Paid-in-full	\$360*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Legal services prior to trial	Paid-in-full	\$360*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Easement		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Legal services prior to trial	Paid-in-full	\$360*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Neighbor Disputes		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Neighbor Disputes- Secondary Residence		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Tenant Matters		
Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes.		
Legal services prior to trial	Paid-in-full	\$240*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Defense of Civil Damage		
Legal services for you in the defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims that are covered by other insurance.		
Legal services prior to trial	Paid-in-full	\$600*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Audit Protection		
Legal services for you involving Internal Revenue Service (IRS) audit(s) related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Collection Defense		
Legal services for you in the defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Social Security/Veterans/Medicare		
Legal services for you in an administrative proceedings arising out of Social Security, Veterans, Medicare or Medicaid benefits.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Prenuptial Agreements		
Preparation of premarital or anti-nuptial agreement.	Paid in full	\$300*
Protection from Domestic Violence		
Legal services for the named plan member to obtain a protective order related to domestic violence.	Paid-in-full	\$300*
Legal services for you to obtain a protective order related to domestic violence when the opposing party is not a member under the same Certificate.	Paid-in-full	\$300*
Uncontested Divorce		
Legal services for the named plan member in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$480*
Contested Divorce – 15 hours		
Legal services for the named plan member in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full up to 15 hours per covered event	\$840*
Child Support Enforcement – 8 hours		
Legal services for you for a motion brought by you to enforce a final decree regarding child support.	Paid-in-full up to 8 hours per covered event	\$480*

	Network Attorney	Non-Network Attorney
Post Decree Defense – 8 hours		
Legal services for you for a motion brought against you to modify a final decree for child support, child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$480*
Post Decree Enforcement – 8 hours		
Legal services for you for a motion brought by or against you to enforce a final decree regarding child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$480*
School Administrative Hearing		
Legal services for you in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Habeas Corpus		
Legal services prior to and at court proceedings.		
Legal services prior to trial	Paid-in-full	\$300*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Juvenile Court Proceedings involving a covered child		
Legal services for your child charged in juvenile court for delinquency charges except those involving motorized vehicles or felony charges. If the matter is removed from juvenile court, coverage under this benefit will cease as the date of the removal.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Parental Responsibilities		
Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for a covered child.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Criminal Misdemeanor Defense		
Legal services for you in the defense against charges filed in state or federal court for violation of criminal misdemeanor charges except those involving motorized vehicles, domestic violence or felony charges.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Minor Traffic Offenses excluding DWI related		
Legal services for you in the defense of a traffic offense where the conviction of which would not result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol, parking and any non-moving offense.	Paid-in-full	\$180*

	Network Attorney	Non-Network Attorney
Driving Privilege Protection excluding DWI related		
Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense.		
Legal services prior to trial	Paid-in-full	\$360*
Trial for three (3) days or less	Paid-in-full	\$1200**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Driving Privilege Restoration excluding DWI related		
Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense.	Paid-in-full	\$240*
Wills and Durable Powers of Attorney		
Individual will or husband and wife will(s). Does not include any tax planning services done in connection with the will.	Paid-in-full	\$150
Codicil- amendment to a will	Paid-in-full	\$40 single document \$60 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$35 single document \$50 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$35 single document \$50 spousal documents
Irrevocable Trusts		
Legal services for you for the preparation of a stand-alone irrevocable trust.	Paid-in-full	\$180*
Revocable Trusts		
Legal services for you for the preparation of a stand-alone revocable living trust.	Paid-in-full	\$180*
Estate Administration and Estate Closing – 9 hours		
Legal services provided to you in administering an estate where you have been named the executor.	Paid-in-full up to 9 hours per covered event	\$540*
General in Office Services		
Legal advice, negotiation, document preparation and review (except those related to <i>events</i> which are specifically excluded or otherwise not covered). (THIS BENEFIT IS LIMITED TO FOUR HOURS PER FAMILY PER CALENDAR YEAR)		
Legal services in office with the attorney	Paid-in-full Up to 4 hours	\$ 240*

* Non-Network Attorney Indemnity Benefits are \$60 per hour up to the stated amount

** Trial Indemnity Benefits are (\$200 per half day of trial time) up to the stated amount

*** Trial Indemnity Benefits are (\$400 per half day of trial time) up to the stated amount

Services Not Covered

The plan does not cover:

- Matters against us, the policyholder or a member against the interests of the named plan member under the same Certificate.
- Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
- Legal services in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in your state.
- Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute, or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

Telephone Legal Access Services include the Exclusions above and

- Matters which in the opinion of the Telephone Legal Access law Firm, may not ethically or appropriately be handled over the telephone.
- Matters which require in your and/or the Telephone Legal Access Law Firm's opinion, your personal presence in an attorney's office or your direct and personal representation by another attorney.
- Matters for which you have already received advice from another attorney.
- Matters outside the jurisdiction of the United States of America.

Pre-existing Conditions

Any legal matter which occurs or is initiated prior to your effective date will be considered excluded and no benefits will apply. ARAG defines initiated at the date when the infraction occurs or a document is filed with the court or when an attorney is hired.

Conversion

You may continue this insurance when you no longer qualify as an employee or as a member of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

Disclaimer Language

This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

Plan Administrator

If you have any questions or concerns, please contact the plan administrator at ARAG®, 400 Locust Street, Suite 480, Des Moines, IA, 50309 or at 1-800-247-4184.

Underwriter Information

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance of West Des Moines Iowa. Additional services may be provided by ARAG LLC or ARAG Services LLC. Some products are only available through membership in the ARAG Association LC.