

# UltimateAdvisor®

## Affordable and Trusted Legal Protection for You



TOWN OF MOORESVILLE

### Protect Yourself from the Uncertainty in Life

As you go through life, chances are you'll experience a life event or unexpected occurrence that comes with personal challenges, legal implications or financial impact. **In fact, 3 out of 4 employees experience one or more legal events in a year.**<sup>1</sup> When life happens, where will you turn for help?

### Save Time and Money with a Legal Plan from ARAG®

When you need legal help, don't waste time looking for the right attorney or paying high-cost attorney fees, which currently average **\$312 per hour.**<sup>2</sup> Turn to ARAG for help. Available legal services include:



#### A. Online Resources

The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues **on your own.**

- **Education Center™** helps you understand your legal situation and provides:
  - The Law Guide
  - Guidebooks and Videos
  - *LawExpresso*® (e-newsletter)
- **DIY Docs®** offers the convenience and control of creating state-specific, legally valid documents online.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.
- **Caregiving Resources** inform you about the financial, legal and emotional aspects of caregiving for your parents and grandparents.



#### B. Telephone Advice

**Talk to a knowledgeable professional** when you need information and direction to address your legal and financial matters.

- **Legal Hotline** offers you unlimited legal advice from Network Attorneys to address legal issues. Additional services include:
  - Reviewing and preparing documents
  - Making follow-up calls and writing letters
  - Advice on immigration matters
  - Preparing a Standard Will
- **Identity Theft Services** provided by Certified Identity Theft Case Managers who can help you protect or recover your identity.
- **Financial Wellness Hotline** includes guidance and education on a wide range of financial topics from a Financial Counselor.
- **Caregiving Hotline** provides legal advice from Network Attorneys and caregiving services from Eldercare Specialists to assist your parents and grandparents.



#### C. In-Office Services

Meet with an experienced attorney who can advise and represent you when you need **an attorney on your side.**

- **Attorney Services** available include:
  - Reviewing and preparing documents
  - Making follow-up calls and writing letters
  - Providing legal advice and consultation
  - Representation in court
- **Comprehensive Coverage** protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. (*See page 2 for details.*)
- **Reduced Fee Benefits** are available for non-covered personal legal matters. You can receive at least 25% off a Network Attorney's normal hourly rate.

## Your Opportunity to Enroll is Limited – Take Control Today!

UltimateAdvisor offers you all of these benefits – at an affordable cost – to protect your family, finances and future from everyday legal issues.

#### UltimateAdvisor (A, B, & C)

This valuable, comprehensive legal plan provides quality coverage and services – without the high cost of attorney fees.

- **Family:** \$11.62 Semi-monthly

Questions about your plan? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 17922tom.

## Comprehensive Coverage You Can Trust

With UltimateAdvisor you have access to a wide range of covered legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 17922tom.

### Civil Damage Claims (Defense)

- ▮ Civil Damage (libel/slander)
- ▮ Pet-Related Matters

### Consumer Protection Issues

- ▮ Auto Repair
- ▮ Buying a New or Used Automobile
- ▮ Consumer Fraud
- ▮ Consumer Protection for Goods or Services

### Criminal Matters

- ▮ Habeas Corpus
- ▮ Juvenile Matters
- ▮ Misdemeanor Matters
- ▮ Parental Responsibilities

### Debt-Related Matters

- ▮ Bankruptcy (Chapter 7 & 13)
- ▮ Debt Collection Matters
- ▮ Garnishments

### Family Law

- ▮ Adoption
- ▮ Alimony (up to 8 hours)
- ▮ Caregiving (annual check-up)
- ▮ Child Custody (up to 8 hours)
- ▮ Child Support (up to 8 hours)
- ▮ Divorce/Annulment/Separation (uncontested)
- ▮ Divorce/Annulment/Separation (up to 15 hours)
- ▮ Domestic Violence (Restraining Order)
- ▮ Guardianship/Conservatorship
- ▮ Incapacity
- ▮ Name Change
- ▮ Pre-marital Agreements
- ▮ School Issues

### General Matters

- ▮ Affidavits
- ▮ Demand Letters
- ▮ Personal Property Disputes

- ▮ Promissory Notes

### Government Benefits

- ▮ Medicare/Medicaid Disputes
- ▮ Social Security Disputes
- ▮ Veterans Benefits Disputes

### Landlord/Tenant Matters

- ▮ Contracts/Lease Agreements
- ▮ Eviction
- ▮ Security Deposit
- ▮ Tenant Disputes with a Landlord

### Real Estate Matters

- ▮ Building Codes
- ▮ Buying/Selling a Home (Primary and Secondary Residence)
- ▮ Deeds and Mortgages
- ▮ Easements
- ▮ Eminent Domain
- ▮ Home Improvement/Contractor Issues
- ▮ Neighbor Disputes (Primary and Secondary Residence)
- ▮ Real Estate Disputes (Primary and Secondary Residence)
- ▮ Refinancing
- ▮ Zoning and Variances

### Small Claims Court

- ▮ Small Claims Assistance

### Tax Issues

- ▮ Federal IRS Tax Audit
- ▮ Federal IRS Tax Collection

### Traffic Matters

- ▮ Drivers License Suspension/Revocation without DUI
- ▮ Drivers License Restoration without DUI
- ▮ Traffic Tickets (unlimited)

### Wills and Estate Planning

- ▮ Codocil (amendment to a Will)
- ▮ Durable/Financial Power of Attorney
- ▮ Estate Administration (up to 9 hours)
- ▮ Healthcare Power of Attorney
- ▮ Irrevocable Trust
- ▮ Living Will
- ▮ Revocable Trust (Living Trust)
- ▮ Standard/Complex Will

### Added Benefit

With **General In-Office Legal Services**, you can rely on paid-in-full coverage (up to 4 hours) for any personal legal matter not listed – and not excluded.

For any additional non-excluded personal legal matters not listed, you can receive **Reduced Fee Benefits**.

## Give Us a Call. We're Here to Help You.

When you have questions about the solutions available to you, call the ARAG Customer Care Center toll-free at **800-247-4184** or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter **Access Code 17922tom**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

<sup>1</sup> "Consumer Legal & Financial Woes Study," Conducted by Russell Research and commissioned by ARAG, March 2012.

<sup>2</sup> 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.

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