

TO: ST. LUKE'S EMPLOYEES

Subject line: Sign up for legal insurance and get protected

Have you ever stopped to think about how many events in your life have legal aspects to them? There's the joys — like having a baby or buying the house of your dreams — and the challenges — like when true love doesn't work out or your kid gets in trouble with the law.

We are excited to offer you a benefit that is there for the legal ups and downs: legal insurance from ARAG®. With legal insurance, your Network Attorney fees are 100% paid in full for a wide variety of covered legal matters.

How legal insurance benefits you

- Receive 100% paid-in-full coverage for most covered legal matters when you work with a Network Attorney.
- Save an average of \$2,100 per legal matter.¹
- Access a nationwide network of more than 13,000 attorneys who average 20 years of experience.
- Quickly address your covered legal situations with a Network Attorney for legal help and representation.
- Use DIY Docs® to create any of 350+ legally valid documents, including state-specific templates.

Sign up for this valuable benefit during open enrollment and get legal protection for every stage of life.

UltimateAdvisor Legal Insurance:

- Family: \$17.00 per month

UltimateAdvisor Plus Legal Insurance:

- Family: \$23.25 per month

Learn more before you enroll

- ✓ Click [here](#) to watch a video about legal insurance.
- ✓ Visit ARAGlegal.com/myinfo and enter access code 18232slh.
- ✓ Call ARAG Customer Care from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday at **800-247-4184**.

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, 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 **800-247-4184**.

¹ Average attorney rate in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. "The Survey of Law Firm Economics: 2017 Edition." The *National Law Journal* and ALM Legal Intelligence, October 2017. Average amount saved based upon top ARAG in-office claims and the hours spent by attorneys per 2017 ARAG Claims Data. The hours spent are multiplied by the average attorney rate (less the average annual cost of an ARAG legal plan).

GROUP LEGAL PROGRAM

UltimateAdvisor[®] and 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 and UltimateAdvisor Plus cover almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$343* 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 \$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.

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

For more information on UltimateAdvisor or UltimateAdvisor Plus:

- Visit www.ARAGlegal.com/myinfo and type in your Access Code: 18232slh 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@ARAGLegal.com

How to obtain in-office legal services and court representation

Network Attorney Services

There are Network Attorneys throughout your state. To obtain a list of Network Attorneys you can:

1. Call 800-247-4184 and a Customer Service Specialist will assist you by:
 - Describing how the plan benefits work and what types of situations are covered.
 - Providing you a listing of Network Attorneys specific to your need.

- Providing a Case Confirmation Number that outlines your coverage.
2. Visit our Web site at www.ARAGlegal.com/myinfo and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When you call, identify yourself as a member of your group's legal plan. If you have a Case Confirmation Number, you should provide it to the attorney. If not, the attorney may call us to confirm your coverage and then proceed to provide services. If you choose a Network Attorney to provide covered legal services, the Network Attorney will bill us directly for his/her attorney fees.

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.

Non-Network Attorney Services

If you choose a Non-Network Attorney, we will pay your attorney fees for covered legal services according to the Non-Network Attorney indemnity benefits schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or you can download a form from our Web site at www.ARAGlegal.com/myinfo and log on as a member.

UltimateAdvisor - Covered Services

	Network Provider
<u>Law Guide</u>	
An extensive library of easy-to-understand legal articles to help you research your legal situation. <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 have online access to more than 350 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states.	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

	Network Provider
<u>Immigration Services</u>	
<p>You have access to Network Attorneys over the phone for:</p> <ul style="list-style-type: none"> • Legal advice and consultation on: <ul style="list-style-type: none"> ○ Immigration processes and guidelines. ○ Filing and processing of applications and petitions. ○ Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations. ○ Deportation and removal proceedings. • Document review of any immigration forms. • Document preparation of affidavits and powers of attorney. • Preparation for immigration hearings. 	Paid-in-full
For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network Attorneys will bill you directly.	At least a 25% reduced rate
<u>Reduced Fee Legal Services</u>	
<p>If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.</p> <p>For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.</p>	At least a 25% reduced rate
For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.	At least a 25% reduced rate
<u>Reduced Contingency Fees</u>	
This service provides you access to a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial or will not exceed 30% of the net recovery if successfully resolved on or after an appeal.	Reduced Rate

In-Office Legal Services

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Name Change		
Legal services for you to legally change your name.	Paid-in-full	\$240*
Uncontested Adoption		
Legal services in an uncontested adoption for you to become an adoptive parent(s). In 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	\$400*
Contested Adoption		
Legal services in a contested adoption for you to become an adoptive parent(s). In 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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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	\$480*
Contested Guardianship/Conservatorship		
Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Elder Law		
Initial advice for you on the impact of your parent's/grandparent's personal legal matter on you.	Paid-in-full	\$25
Legal services for you for the preparation and review of a deed where they are the grantee.	Paid in full	\$40 per document
Legal services for you for the preparation and review of a promissory note where they are the payee.	Paid in full	\$40 per document
Legal services for you for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid in full	\$40 per document

In-Office Legal Services	Network Attorney	Non-Network Attorney
Mental Incompetency or Infirmity Proceedings		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$960*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Small Claims Court		
Legal services for you obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	\$320*
Legal services for you 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	\$400*
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Insurance Disputes		
Legal services for you as a plaintiff or defendant relating to disputes with your auto, home and renters insurance carrier.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Debt Collection		
Legal services for you as the defendant in a legal dispute related to consumer goods or services.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Bankruptcy		
Legal services for an insured up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post-confirmation amendments/modifications. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.		
Chapter 7	Paid in full	\$880*
Chapter 13	Paid in full	\$1,200*
Foreclosure – Primary Residence		
Legal services for you regarding written notice of foreclosure related to your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Foreclosure – Secondary Residence		
Legal services for you regarding written notice of foreclosure related to your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Garnishment		
Legal services for you in a legal dispute for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment garnishment is waived for this benefit.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Mechanic's Lien		
Legal services for you to remove a mechanic's lien.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Student Loan Debt Collection		
Legal services for you as the defendant in a legal dispute related to your student loan.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$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	\$320*
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	\$320*
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	\$320*

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Refinancing - Primary Residence		
Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	\$160*
Refinancing - Secondary Residence		
Advice and review of relevant documents regarding refinancing of your secondary residence.	Paid-in-full	\$160*
Home Equity Loan – Primary Residence		
Legal services for you for the preparation and review of home equity loans for your primary residence.	Paid-in-full	\$160*
Home Equity Loan – Secondary Residence		
Legal services for you for the preparation and review of home equity loans for your secondary residence.	Paid-in-full	\$160*
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Document Preparation		
Legal services for an insured for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale and HIPAA Authorization.	Paid in full	\$40 per document
Document Review		
Legal services for you for the review of your personal legal documents.	Paid in full	\$40 per document
Building Codes – Primary Residence		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Building Codes – Secondary Residence		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances – Primary Residence		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances – Secondary Residence		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Easement – Primary Residence		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Easement – Secondary Residence		
Legal services for you in an administrative action regarding an easement on your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Civil Damage Claims		
Legal services for you in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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) audits related to your personal tax return where the initial written notice is received after your effective date.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Collection Defense		
Legal services for you in 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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Social Security/Veterans/Medicare		
Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Wills and Durable Powers of Attorney		
Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	Paid-in-full	\$320 single document \$400 spousal documents
Codicil- amendment to a will	Paid-in-full	\$40 single document \$80 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$40 single document \$80 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$40 single document \$80 spousal documents

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Estate Administration & Estate Closing (Probate)		
Legal services for you in administering an estate where you have been named the executor	Paid-in-full (up to 9 hours per insured event)	\$720*
Prenuptial Agreements		
Legal services for you for the preparation of a premarital or antenuptial agreement.	Paid in full	\$320*
Protection from Domestic Violence – Named Insured		
Legal services for the named insured to obtain a protective order related to domestic violence.	Paid-in-full	\$320*
Protection from Domestic Violence –Insured		
Legal services for you to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
Restraining Order – Named Insured		
Legal services for the named insured to obtain a restraining order.	Paid-in-full	\$320*
Restraining Order – Insured		
Legal services for you to obtain a restraining order when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
Uncontested Divorce		
Legal services for the named insured in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$640*
Contested Divorce – 10 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full (up to 10 hours per insured event)	\$800*
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.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Habeas Corpus		
Legal services for you in habeas corpus proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Juvenile Court Proceedings		
Legal services for your insured child charged with a crime (except those involving traffic matters) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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 an insured child.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Minor Traffic Offenses - Broad (excluding DWI- related)		
Legal services for you in the defense of a traffic offense, the conviction of which would not result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	Paid-in-full	\$240*
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. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
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. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	Paid-in-full	\$240*

* Non-Network Attorney Indemnity Benefits are up to the stated amount

** Trial Indemnity Benefits are (\$300 per ½ day of Trial time) up to the stated amount

*** Trial Indemnity Benefits are (\$400 per ½ day of Trial time) up to the stated amount

UltimateAdvisor Plus

This plan covers the services listed above plus these additional legal services

	Network Provider
Identity Theft Services	
Identity Theft Services helps you protect your privacy, identity, reputation and your	

<p>property. Services include:</p> <ul style="list-style-type: none"> • Legal Advice and Representation: You can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters – including IRS Audit Protection, IRS Collection Defense and Debt Collection – are 100% paid-in-full when you work with a Network Attorney (coverage may vary by plan). • Prevention and Recovery Tools: You have access to several online tools to help you prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Personal Information Organizer, Identity Theft Prevention and Victim Action Guidebooks and more. • Assisted Identity Restoration: Identity Theft Case Specialists are available to help you assess your situation and identify your objectives. They'll assist you with tracking activities and progress until the conclusion of each case. 	Paid-in-full
<p><u>Identity Theft Protection</u></p>	
<ul style="list-style-type: none"> • Full-Service Identity Restoration: Available 24/7, Identity Theft Restoration Specialists use a Limited Power of Attorney to restore your identity with lenders, credit bureaus, the state, county courts and more. • Lost Wallet Services: Identity Theft Restoration Specialists help you cancel and replace all personal documents commonly carried in a wallet, such as credit and debit cards, driver's license, Social Security Cards, checkbooks, insurance cards and more. 	Paid-in-full
<ul style="list-style-type: none"> • Identity Theft Insurance: Provides up to \$1 million in coverage for expenses associated with restoring your identity, including legal costs, the cost of replacing documents, loss of income and fraudulent withdrawals. 	Up to \$1,000,000
<p>In order to use the following services, you will need to log in and activate an online monitoring account.</p> <ul style="list-style-type: none"> • Single-Bureau Credit monitoring: Stay informed of changes to your credit file — including loan applications, credit card applications, delinquencies and more. • Internet Surveillance: Reduce the potential risk of identity theft with this service that monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online. This also includes monitoring up to two medical (e.g. health care) ID numbers. • Child Identity Monitoring: This service monitors your minor child's personal information and Social Security number for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with their identity. • Change of Address: Services that monitors address change requests with the United States Postal Services. 	Paid-in-full
<p><u>Financial Education and Counseling Services</u></p>	
<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>	<p>Paid-in-full</p>
<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>	<p>Paid-in-full</p>
<p><u>Tax Services</u></p>	
<p>This service provides you with year-round access to experienced tax specialists. You can call toll-free for a one-on-one consultation whenever you have questions or need advice regarding your personal, non-business-related tax matters. Services include:</p> <ul style="list-style-type: none"> • Tips for state or federal filing of personal taxes • Explanation of tax law changes • Research on complex personal tax matters • Advice regarding IRS Audits and notifications • Review of last year’s personal tax return 	<p>Paid-in-full</p>
<ul style="list-style-type: none"> • Discounted state and federal personal tax return preparation 	<p>Discounted Rate</p>
<p><u>Caregiving Services</u></p>	<p><u>Network Attorney/ Eldercare Advocate</u></p>
<p>You will have access to ARAG Network Attorneys and Eldercare Specialists to protect and care for your parents and grandparents.</p>	
<p>Caregiver Support Services You have toll-free access to a Care Advocate who will:</p> <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. 	<p>Paid-in-full</p>
<p>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.</p>	<p>Paid-in-full</p>
<p>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.</p>	<p>Paid-in-full</p>
<p>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.</p>	<p>Paid-in-full</p>
<p>Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their</p>	<p>At least a 25% reduced rate</p>

normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent 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.

In-Office Legal Services

<u>Caregiving Services</u>	<u>Network Attorney/ Eldercare Advocate</u>	<u>Non-Network Attorney</u>
<p>Annual Legal Check-Up Legal services for you and your parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parent/grandparent and discuss any changes in their situation and potential legal implications.</p> <p>This benefit is limited to one usage per family per certificate year.</p>	Paid-in-full	\$80*
<u>In-Office Legal Services</u>		
<u>Property Tax – Primary Residence</u>		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<u>Property Tax – Secondary Residence</u>		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<u>State and Local Tax Audit</u>		
Legal services for you involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<u>State and Local Tax Collection Defense</u>		
Legal services for you in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Credit Records Correction		
Legal services for you related to correcting inaccuracies or misrepresentations on your credit record.	Paid-in-full	\$160*
Irrevocable Trusts		
Legal services for you for the preparation of a stand-alone irrevocable trust.	Paid-in-full	\$320* single document \$400* spousal documents
Revocable Trusts		
Legal services for you for the preparation of a stand-alone revocable living trust.	Paid-in-full	\$320* single document \$400* spousal document
Contested Divorce – 20 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full (up to 20 hours per insured event)	\$1,600*
Uncontested Post Decree Defense		
Legal services for you for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	Paid-in-full	\$320*
Contested Post Decree Defense – 8 hours		
Legal services for you for a contested 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 insured event)	\$640*
Uncontested Post Decree Enforcement		
Legal services for you for an uncontested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full	\$320*
Contested Post Decree Enforcement – 8 hours		
Legal services for you for a contested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Post Decree Modification		
Legal services for you for an uncontested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full	\$320*
Contested Post Decree Modification – 8 hours		
Legal services for you for a contested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Child Support Enforcement		
Legal services for you for an uncontested motion by you to enforce a final decree for child support.	Paid-in-full	\$320*

In-Office Legal Services	Network Attorney	Non-Network Attorney
Contested Child Support Enforcement – 8 hours		
Legal services for you for a contested motion by you to enforce a final decree for child support.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Child Custody/Child Support Agreement		
Legal services for you for the creation of an initial uncontested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.	Paid-in-full	\$320*
Contested Child Custody/Child Support Agreement – 8 hours		
Legal services for you for the creation of an initial contested child custody, child support, or visitation agreements. This does not include the modification of current agreements.	Paid-in-full (up to 8 hours per insured event)	\$640*
Criminal Misdemeanor Defense		
Legal services for you in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
General in Office Services – 4 hours		
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 4 hours per family per certificate year.		
Legal services in office with the attorney	Paid-in-full (Up to 4 hours per certificate year)	\$320*

* Non-Network Attorney Indemnity Benefits are up to the stated amount

** Trial Indemnity Benefits are (\$300 per ½ day of Trial time) up to the stated amount

*** Trial Indemnity Benefits are (\$400 per ½ day of Trial time) up to the stated amount

Services Not Covered

The plan does not cover:

- Matters against ARAG, the policyholder, your employer and/or an insured against the interests of the named insured under the same Certificate.
- Legal services arising out of a business interest, investment interests, employment matters, employee benefits, 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.
- Legal representation deemed by ARAG to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.

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 the earlier of the date (a) a written notice of a legal dispute is sent or filed by you or received by you; or (b) a ticket or citation is issued; or (c) an attorney is hired.

If your matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as you have not hired an attorney, you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit as well as receiving Reduced Fee Legal Services of at least 25% off the Network Attorney's normal hourly rate.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or your representative must submit a written notice of claim to us within one year after the insured event. A claim form and itemized billing are required within one hundred twenty (180) days after legal services for which you seek payment are completed.

You are responsible for verifying your legal matter is covered under your legal plan with us prior to receiving legal services. You will be responsible for payment to the attorney at their usual and customary rate if your matter is not covered.

You must give us all information we request with respect to the circumstances of an insured event or service provided. We have the right to withhold benefits if the requested information is not provided to us.

Waiver of Premium

Death Benefit - This waiver of premium will cover the surviving spouse or domestic partner and insured dependents for one year from the date the named insured passed away. After that year, the spouse, domestic partner or insured dependent can roll their membership to the conversion plan.

Military Leave - Should a named insured be called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse and the insured dependents will continue, without the payment of premium, for the length of the named insured's absence and for so long as the named insured remains eligible for benefits through the policyholder.

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[®], 500 Grand Avenue, Suite 100, 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.