

Take Control of Life's Legal Risks



ARAG® Legal Risk Assessment

Don't be distracted by legal or financial risks! Take a few minutes to determine your current level of legal risk by simply answering "Yes" or "No" to the following questions:

1. Do you need to create or update your Will?
2. Would you like to create your own Living Will, Power of Attorney or Childcare Authorization?
3. Do you use your credit or debit card frequently, exposing your identity to others?
4. Do you sign personal documents, agreements or contracts without having them reviewed?
5. Are you planning to buy or sell a home soon?
6. Do you currently rent your home or plan on renting?
7. Are you facing mounting debt that may lead to potential debt collection, bankruptcy or foreclosure?
8. Do you plan to legally change your name as a result of marriage or divorce?
9. Do you have children under age 18 living with you?
10. Are you considering adoption?
11. Do you foresee being legally named as a guardian or conservator of an estate?
12. Are you at risk for or do you worry about IRS-related issues?
13. Are you at risk to lose your driver's license?
14. Will you do any of the following in the next year?
 - Hire a contractor (remodeling/repairing your home, cleaning service or landscaping)
 - Purchase a large appliance or item (i.e. flat screen television, kitchen appliance or boat)
 - Use an auto mechanic
 - Purchase a vehicle
 - Use a moving company

YES	NO
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Add Up Your "Yes" Answers to Find Out Your Level of Risk

# of "Yes"	Risk Level	Assessment
0-2	Low	You may have minimal risk today, but you should consider legal insurance to protect your family and you from unexpected legal issues in the future.
3-4	Moderate	You have identified some areas of legal risk and will likely find value in the affordable cost of legal insurance to protect your family and finances.
5-6	High	You have multiple areas of legal risk and will likely benefit from legal insurance to help you reduce stress, save time and protect you from high attorney costs.
7+	Immediate	You face a wide range of legal risks. You will likely benefit from legal insurance that offers immediate and convenient access to legal professionals and resources to address your legal issues – reducing your worries and saving you thousands of dollars on legal costs.

Questions? We're Here to Help You.



Call the ARAG Customer Care Center toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**.