

benefits for life

State of Michigan Optional Coverage Program



UltimateAdvisor®

Affordable and Trusted Legal Protection for You

Protect Yourself from the Uncertainty in Life

As you go through life, chances are you'll experience a life event or unexpected situation that comes with personal challenges, legal implications or financial impact. **In fact, 3 out of 4 individuals experience one or more legal events in a year.**¹ 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.**² Turn to ARAG for help. Available legal services include:



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 on your own.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.



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 help you address everyday legal issues. Legal services also 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.



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 reverse side of flyer 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 March 24 – April 11, 2014!

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

Per Pay Period Rate: \$10.58

Questions about your plan or how to enroll? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 16081som.

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 and enter Access Code 16081som.

■ Criminal Matters

- Juvenile Matters
- Parental Responsibilities

■ Family Law

- Adoption
- Alimony (*up to 8 hours*)
- Child Custody (*up to 8 hours*)
- Child Support (*up to 8 hours*)
- Divorce/Annulment/Separation (*up to 15 hours*)
- Guardianship/Conservatorship
- Name Change

■ Landlord / Tenant Matters

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

■ Real Estate Matters

- Buying/Selling a Home
- Neighbor Disputes/Easements
- Promissory Note

■ Tax Issues

- IRS Audit Protection
- IRS Collection Defense

■ Traffic Matters

- Drivers License Suspension, Revocation and Restoration without DUI

■ Wills and Estate Planning

- Codicil (*amendment to a Will*)
- Complex Will
- Durable/Financial Power of Attorney
- Health Care Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust
- Standard Will

Added Benefit

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 and enter **Access Code 16081som**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

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

² 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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