The Smithers Group Inc.

Legal Insurance from ARAG

ARAG Legal Insurance

Be protected when *legal happens.*

How Legal Happens in Your Life

Legal issues can come up at any time. And facing them alone can be overwhelming when you're not sure what to do. A legal insurance plan from ARAG® provides **access to experienced network attorneys and trusted resources** for a wide range of legal needs like the examples below.

Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Add your newborn child to your will.

Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.

A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.

Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.

Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

Plus 100+ more ways to use your plan!

How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.

Work with a network attorney and attorney fees are **paid in full** for most covered matters.

Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.

Use DIY Docs® to create, edit and save legal documents online, like a will, trust or power of attorney, using **state-specific, attorney-reviewed templates**.

We help connect you with attorneys – many who average 20+ years of experience.

Address your covered legal situations with a network attorney who is **only a phone call away**.

Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from ARAG is simple.

To get started, you can go online, use the ARAG Legal app or call Customer Care.

Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.

Then, meet with a network attorney virtually, over the phone or in person.

What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

UltimateAdvisor®

$20.50 monthly

UltimateAdvisor Plus™, which offers you even more legal protection and additional services.

$24.45 monthly

To compare plans and **find the best option** for you, scan the QR code.

Want More Information?

Scan the QR Code to learn more about the specific coverages your plan provides – and much more.

Or, visit **ARAGlegal.com/myinfo** and enter Access Code: **18048tsg**

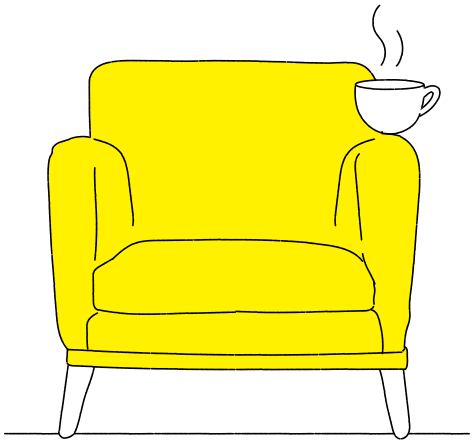
Or, call ARAG at **(800) 247-4184**

Create Your Estate Plan from the Comfort of Your Couch

Take greater control of your legal needs with tools – included with your plan for no additional cost – designed to make creating important documents easy.

DIY Docs® lets you create customized legal documents, like a will, trust or power of attorney, at your own pace using state-specific, attorney-reviewed templates. You'll answer a series of guided questions to build documents tailored to your needs. Edit and save your work online, then download your completed document when you're ready.

Plus, **Demand Letters** help you draft professional letters for common disputes – like landlord or tenant issues, warranty concerns or disagreements with a neighbor. Use a guided prompt to create your letter and request citations to relevant laws or ordinances to support your case.



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