

Legal Insurance Plan – UltimateAdvisor[®]

Legal insurance gives you a place to turn for help with addressing a wide range of everyday situations like resolving warranty issues, buying a home or creating a will. For one low monthly rate starting at \$13.06, you'll receive legal advice and representation that is 100% paid-in-full for most covered legal matters when you work with an ARAG[®] Network Attorney.

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 UltimateAdvisor, 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 covers most personal legal situations you're likely to face. And given that attorneys charge an average of \$343* per hour, the plan can save you 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 \$347 per hour for attorneys with 11 to 15 years of experience, The Survey of Law Firm Economics: 2016 Edition, The National Law Journal and ALM Legal Intelligence, November 2016.

UltimateAdvisor may be used to pay covered legal expenses incurred by you, your spouse or your dependent children who are enrolled in the plan. Enrollment in this plan is for the entire calendar year. If you enroll in UltimateAdvisor, your per-pay-period cost of coverage will be paid on an after-tax basis.

For more information on UltimateAdvisor:

- Visit ARAGLegalCenter.com and use **access code 16121vmw** to view detailed information on plan benefits, how to use the plan and FAQs
- Talk to an ARAG[®] Customer Care Specialist toll-free from 7:00 a.m. to 7:00 p.m. Central time Monday through Friday at 800-247-4184
- Email an ARAG Customer Care Specialist at service@ARAGlegal.com

What the Plan Pays

Under UltimateAdvisor, you may choose to receive services from any attorney. However, In-Office Legal Services benefits are paid differently depending on whether you work with a Network Attorney (an attorney who is a member-of the attorney network) or you work with a non-Network Attorney:

- If you work with a Network Attorney, the plan pays attorney fees in full for most covered legal matters. In addition, you do not need to file a claim; the Network Attorney does it for you. A complete list of Network Attorneys for your state, the areas of law they practice, their phone number and if they speak a foreign language will be provided to you after you enroll by calling 800-247-4184, or you can visit ARAGLegalCenter.com and use access code 16121vmw to view detailed information on plan benefits, how to use the plan and FAQs.
- Network Attorney Guarantee- If there is not a Network Attorney located within 30 miles of your home or office 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.
- If you receive services from a non-Network Attorney, you pay the cost of legal services and then file an indemnity claim form along with your attorney's billing statement to ARAG. You will be reimbursed for covered expenses up to the lesser of actual costs or a scheduled amount outlined in the corresponding tables. If you see a non-Network Attorney, you must notify ARAG within 60 days of consulting a non-Network Attorney. In addition, your claim for indemnity reimbursement must be received by ARAG within 120 days after you incur a legal expense.

Covered Services

<u>Telephone Legal Services with a Telephone Network Attorney</u>	
Toll-free telephone advice for personal matters except when specifically excluded	Paid-in-full benefit
Follow-up correspondence and phone calls to third parties regarding your personal legal matter	Paid-in-full benefit
Telephone legal review of documents Review of specific personal legal documents	Paid-in-full benefit
Preparation of the following documents: Simple will, powers of attorney and revocations, childcare authorizations, challenge to denial of credit, bad check notice, promissory notes, affidavits, bills of sale (excluding real estate)	Paid-in-full benefit

<p><u>Identity Theft Services</u></p>	
<p>A service that gives you access to:</p> <ul style="list-style-type: none"> • Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery. • Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused. • Identity Theft Materials, including: <ul style="list-style-type: none"> ○ An Identity Theft Prevention Kit to help you protect yourself from becoming a victim of identity theft in the first place, ○ An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim, ○ A tracking document to help you keep track of phone calls, emails and letters for attorneys ○ An Identity Theft Affidavit to help you report your identity theft to necessary parties. 	<p>Paid-in-full benefit</p>
<p><u>Online Legal Services</u></p>	
<p>You will receive access to:</p> <ul style="list-style-type: none"> • Law Guide – Helps you learn about your legal situation and become a better-informed legal consumer • DIY Docs® – Allows you to create your own legally, valid documents 	<p>Paid-in-full benefit</p>

Immigration Assistance

Plan members have access to Network Attorneys over the phone for:

- Legal advice and consultation on:
 - 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.

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 the member directly.

Paid-in-full benefit

<u>Reduced-Fee Legal Services</u>	
You may be eligible to receive reduced- fee legal services from a Network Attorney.	
<ul style="list-style-type: none"> • Reduced rates of at least 25% for in-office legal needs such as representation and other legal issues for non-covered, non-excluded matters when using an ARAG Network Attorney within legal practice area. • Payment of attorney fees is handled directly between you and the attorney. 	At least a 25% reduced rate off a Network Attorney's normal fees/rates for non- covered, non-excluded matters

<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.	

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.ARAGLegalCenter.com

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<p>Uncontested Adoption Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).</p>	PAID IN FULL	\$ 300*
<p>¹In 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.</p>		
<p>Contested Adoption Legal services¹ in a contested adoption for an insured to become an adoptive parent(s).</p>	PAID IN FULL	\$ 300*
<p>Trial for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p>Trial starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***

¹In 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.

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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.		
Chapter 7	PAID IN FULL	\$ 780*
Chapter 13	PAID IN FULL	\$ 1,020*
Uncontested Guardianship/Conservatorship		
Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 300*
Contested Guardianship/Conservatorship		
Legal services in a contested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 540*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Defense of Civil Damage Claims		
Legal services for an insured in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims which are covered by other insurance.		
	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Consumer Protection		
Legal services for an insured as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes.		
	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Defense of Debt Collection Legal services for an insured as the defendant in a legal action related to consumer goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Document Preparation and Review Legal services for an insured for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, and Installment Contracts.	PAID IN FULL	\$ 50 per document
Protection from Domestic Violence Legal services for the named insured to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 300*
Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate .	PAID IN FULL	\$ 300*
Driving Privilege Protection (excluding DWI-related) Legal services for an insured 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.)	PAID IN FULL	\$ 360*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Driving Privilege Restoration (excluding DWI-related)		
Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured . (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 240*
Foreclosure		
Legal services for an insured regarding foreclosure matters related to your primary residence .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Defense of Garnishment		
Legal services for an insured in a legal action for a garnishment against you to collect a judgment related to goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
(Exclusion #3 as it relates to post judgment is waived for this benefit .)		
Habeas Corpus Proceedings		
Legal services for an insured in habeas corpus proceedings.	PAID IN FULL	\$ 300*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Mental Incompetency or Infirmary Proceedings		
Legal services for an insured in defense of mental incompetency or infirmity proceedings.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
IRS Collection Defense Legal services for an insured 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 and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
IRS Audit Protection Legal services for an insured involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Juvenile Court Legal services for an 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.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Name Change Legal services for an insured to legally change his/her name.	PAID IN FULL	\$ 240*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes		
Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your primary residence , including boundary or property title disputes.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Parental Responsibilities		
Legal services for an insured in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Personal Property Protection		
Legal services for an insured as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Prenuptial Agreements		
Legal services for an insured for the preparation of a premarital or anti-nuptial agreement.	PAID IN FULL	\$ 300*
Purchase of Real Estate		
Legal services for an insured 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	\$ 360*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Real Estate Disputes Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Sale of Real Estate Legal services for an insured for the sale of your primary residence for the review and preparation of documents including the contract for sale and attendance at closing.	PAID IN FULL	\$ 360*
School Administrative Hearings Legal services for an insured in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Small Claims Court Legal services for an insured to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	\$ 120*
Legal services for an insured 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	\$ 240*

(Exclusion #3 as it relates specifically to small claims matters does not apply to this benefit.)

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Tenant Matters		
Legal services for an insured as a plaintiff or defendant with your landlord as tenant of your primary residence , including but not limited to, eviction and security deposit disputes.	PAID IN FULL	\$ 240*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Wills & Durable Power of Attorney		
Individual will or husband and wife will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 150
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 60 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 35 single document \$ 50 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 35 single document \$ 50 spousal documents

*Non-Network Attorney Indemnity Benefits are \$60 per hour up to the stated amount.

**Trial Indemnity Benefits are (\$200 per 1/2 day of Trial time) up to the stated amount.

***Trial Indemnity Benefits are (\$400 per 1/2 day of Trial time) up to the stated amount.

<u>Financial Education and Counseling Services</u>	
Personal Financial Counseling This service provides you toll-free access to Financial Counselors who can address your questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools. Financial information and services include: <ul style="list-style-type: none"> • General financial planning counseling sessions • Cash and debt management • Savings and budgeting • Asset allocation • Credit reports • Insurance • IRAs and 401(k)s • Federal tax information and education • Mortgage Education 	Paid-in-full benefit
Interactive Financial Website You can also visit a financial education website which provides educational resources to help you establish a plan for reaching your goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing your personal action items.	Paid-in-full benefit

Exclusions

We do not provide coverage for:

1. Matters against us, the policyholder or an insured against the interests of the named insured under the same Certificate.
2. Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
3. Legal services in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in your state.
4. 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.

Services Not Covered

The plan services do not include:

1. Services for matters against us, the plan sponsor, and/or your employer.

2. Matters arising out of your profession, business interests, occupation, employment, workers or unemployment compensation, relocation required by an employer, patents or copyrights.
3. Legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
4. Services for the benefit of a person other than you.

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. The initiation date will be considered the earlier of the date (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.

Conversion

When you no longer qualify as an employee or as a member of the group to which this policy is issued, you can still be covered under a legal plan. However, 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 Ave, 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. Service products are provided by ARAG Services, LLC.