

Additional Services with UltimateAdvisor Plus™

More Coverage Means Fewer Worries for You



Legal Insurance

Sometimes life comes with challenges like credit or debt problems, medical issues, identity theft or a loved one who needs care. Many times these situations are accompanied by legal issues. ARAG® offers the following services in addition to our legal coverage to provide greater value – and it's all part of one affordable legal insurance plan.



Services for Parents and Grandparents

As your parents and grandparents age and deal with health issues, it's possible you will play a part in providing care. We offer the following services to help you prepare and be there for your loved ones:

Advice

Parents/grandparents have free access to telephone network attorneys to address elder law issues.

Reduced Legal Fees

Parents/grandparents can receive at least 25% off normal network attorney rates for most elder law issues.

Caregiving Services and Resources

Get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further their care education, medication and provider tracking and resources to assist with planning and managing care.

Miscellaneous Legal Services

Receive up to four hours per year for your parent/grandparent to meet with a network attorney about miscellaneous legal issues.

Document Preparation

Parents/grandparents can receive services for the preparation of personal documents such as deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, installment contracts, bills of sale, HIPAA authorization and certification of trust.

Document Review

Legal services for the review of your parent's/grandparent's personal legal documents.

Wills & Powers of Attorney

Parents/grandparents can work with a network attorney to create an estate plan and prepare related documents, such as a will, living will, health care power of attorney and durable/financial power of attorney.



Financial Education and Counseling Services

The majority of U.S. consumers today face the challenges of being in debt while trying to save for the future. With this added service, members can call a professional counselor who will consult with them on financial issues, including:

- Cash and debt management
- Student loan debt
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Mortgage education
- Investments and risks

Debt Management Plan

Talk to an accredited financial counselor to help you put together a plan to manage debt, which may include consolidating bill payments and negotiating lower payments.

Online Financial Tools

- Articles, newsletters and podcasts with interactive education modules
- Money management tool
- Calculators
- Worksheets, checklists and charts



Tax Services

Stress less about taxes with this service that provides year-round access to experienced tax specialists. You can call for a one-on-one consultation if you have questions or need advice regarding personal, non-business related tax matters.

Services include:

- 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 previous year's personal tax return
- Discounted personal tax return preparation¹

Common tax-related issues tax specialists address include:

- Determining how inheritance paid to beneficiaries will be taxed
- Retirement savings accounts and how Social Security benefits are taxed
- Deducting mortgage interest and property taxes after buying a new home

For more information, call 800-247-4184. Or visit ARAGlegal.com/plans, access code **10538sai**

¹There is a \$195 cost for each tax preparation which includes federal tax return, state tax return, local tax return and any additional tax preparation needs.

²The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

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. 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, contact us.