Additional Services with UltimateAdvisor®

More Protection, Added Peace of Mind

ARAG® legal insurance protects you when legal issues happen. And sometimes, legal matters are connected to other challenges you may face in life — whether it's personal, financial, or caring for family members. That's why we offer the following services, in addition to our valuable coverage, for even greater plan protection.

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 for them. We offer the following services to help you prepare and be there for your loved ones:

Legal Advice
Your parents/grandparents can call a telephone network attorney to discuss elder law issues, such as Medicare eligibility, Social Security, estate planning and consumer protection issues.

Reduced Fee Services
Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for covered legal matters.

Caregiving Services and Resources
Receive personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your parents'/grandparents' care education, medication and provider tracking and resources to assist with planning and managing care.

Miscellaneous Legal Services
Your parents/grandparents receive up to four hours per year to meet with a network attorney.

Document Preparation
Your parents/grandparents can receive help preparing documents like deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, bills of sale and HIPAA authorization.

Document Review
Your parents/grandparents can ask a network attorney to review their personal legal documents.

Wills & Powers of Attorney
Your parents/grandparents can work with a network attorney to create an estate plan and prepare related documents, such as a will and powers of attorney.

For more information, call **800-247-4184**
Or visit **ARAGlegal.com/plans**, Access Code: **18260csc**

ARAG
Legal Insurance

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 preparation

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

Financial Education and Counseling Services

If you're like most Americans, it can be a challenge to manage your debt while trying to save for the future. With this service, you can call an accredited financial counselor who will consult with you 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

Work with 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
- Money management tool
- Calculators
- Worksheets, checklists and charts