



Be protected when *legal happens*.

How Legal Happens in Your Life

Did you know that **3 out of 4** individuals have faced legal troubles in the past three years? Most people believe legal troubles are rare, once-in-a-lifetime events, but they're **far more common** than you think. A legal insurance plan from ARAG® covers a **wide range of legal needs** like the examples below to help you address life's legal situations.



Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Your child gets expelled from school.



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.



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



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



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



Use DIY Docs® to create, edit and store **state-specific legal documents**, like wills or powers of attorney.



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 as simple as using your medical plan.



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®
\$18.20 monthly



Want More Information?

For specific details about your legal insurance plan and to view a complete list of coverages, visit [FederalReserveVoluntaryBenefits.com](https://www.federalreservevoluntarybenefits.com)

To talk with someone, call ARAG at **800-525-0517**

Added Legal Protection for You, Support for All: *Inclusive Benefits*

ARAG is constantly evolving and adapting to meet the legal needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that address:

- Adoption
- Domestic Partnership Agreement
- HIPAA/Hospital Visitation Authorization
- Funeral Directive
- Gender Identifier Change
- Social Security/Veterans/Medicare Dispute

And, attorney fees for covered matters like these are paid in full when using a network attorney.

Note: With the exception of FedProtect and Basic Life Insurance, which are Employer-paid programs, you pay the entire cost of the Personal Protection Plans at the Federal Reserve group rate through payroll deductions or direct bill. Participation in Employee-paid Personal Protection Plans is optional. Please note that, while Federal Reserve group rates are competitive, you may be able to find lower rates in today's marketplace.

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.