

UltimateAdvisor®

Affordable and Trusted Legal Protection for You



SPELMAN COLLEGE

Protect Yourself from the Uncertainty in Life

As you go through life, chances are you'll experience a life event or unexpected occurrence that comes with personal challenges, legal implications or financial impact. **In fact, 3 out of 4 employees experience one or more legal events in a year.**¹ When life happens, where will you turn for help?

Save Time and Money with a Legal Plan from ARAG®

When you need legal help, don't waste time looking for the right attorney or paying high-cost attorney fees, which currently average **\$312 per hour.**² Turn to ARAG for help. Available legal services include:



A. Online Resources

The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues **on your own**.

- **Education Center™** helps you understand your legal situation and provides:
 - The Law Guide
 - Guidebooks and Videos
 - *LawExpresso*® (e-newsletter)
- **DIY Docs®** offers the convenience and control of creating state-specific, legally valid documents online.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.
- **Caregiving Resources** inform you about the financial, legal and emotional aspects of caregiving for your parents and grandparents.



B. Telephone Advice

Talk to a knowledgeable professional when you need information and direction to address your legal and financial matters.

- **Legal Hotline** offers you unlimited legal advice from Network Attorneys to address legal issues. Additional services include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Advice on immigration matters
 - Preparing a Standard Will
- **Identity Theft Services** provided by Certified Identity Theft Case Managers who can help you protect or recover your identity.
- **Financial Wellness Hotline** includes guidance and education on a wide range of financial topics from a Financial Counselor.
- **Caregiving Hotline** provides legal advice from Network Attorneys and caregiving services from Eldercare Specialists to assist your parents and grandparents.



C. In-Office Services

Meet with an experienced attorney who can advise and represent you when you need **an attorney on your side**.

- **Attorney Services** available include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Providing legal advice and consultation
 - Representation in court
- **Comprehensive Coverage** protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. (*See page 2 for details.*)
- **Reduced Fee Benefits** are available for non-covered personal legal matters. You can receive at least 25% off a Network Attorney's normal hourly rate.

Your Opportunity to Enroll is Limited – Take Control Today!

UltimateAdvisor offers you all of these benefits – at an affordable cost – to protect your family, finances and future from everyday legal issues.

UltimateAdvisor (A, B, & C)

This valuable, comprehensive legal plan provides quality coverage and services – without the high cost of attorney fees.

- **Family:** \$22.50 Per Month

Questions about your plan? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 11280spe.

Comprehensive Coverage You Can Trust

With UltimateAdvisor you have access to a wide range of covered legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit ARAGLegalCenter.com and enter Access Code 11280spe.

Civil Damage Claims (Defense)

- Civil Damage (libel/slander)
- Pet-Related Matters

Consumer Protection Issues

- Auto Repair
- Buying a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods or Services

Criminal Matters

- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

Debt-Related Matters

- Bankruptcy (Chapter 7 & 13)
- Debt Collection Matters
- Garnishments

Family Law

- Adoption
- Alimony (up to 8 hours)
- Caregiving (annual check-up)
- Child Custody (up to 8 hours)
- Child Support (up to 8 hours)
- Divorce/Annulment/Separation (uncontested)
- Divorce/Annulment/Separation (up to 15 hours)
- Domestic Violence (Restraining Order)
- Guardianship/Conservatorship
- Incapacity
- Name Change
- Pre-marital Agreements
- School Issues

General Matters

- Affidavits
- Demand Letters
- Personal Property Disputes

- Promissory Notes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposit
- Tenant Disputes with a Landlord

Real Estate Matters

- Building Codes
- Buying/Selling a Home (Primary and Secondary Residence)
- Deeds and Mortgages
- Easements
- Eminent Domain
- Foreclosure
- Home Improvement/Contractor Issues
- Neighbor Disputes
- Real Estate Disputes (Primary and Secondary Residence)
- Refinancing
- Zoning and Variances

Small Claims Court

- Small Claims Assistance

Tax Issues

- Federal IRS Tax Audit
- Federal IRS Tax Collection

Traffic Matters

- Drivers License Suspension/Revocation without DUI
- Drivers License Restoration without DUI
- Traffic Tickets (unlimited)

Wills and Estate Planning

- Codicil (amendment to a Will)
- Durable/Financial Power of Attorney
- Estate Administration (up to 9 hours)
- Healthcare Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust (Living Trust)
- Standard/Complex Will

Added Benefit

With **General In-Office Legal Services**, you can rely on paid-in-full coverage (up to 4 hours) for any personal legal matter not listed – and not excluded.

For any additional non-excluded personal legal matters not listed, you can receive **Reduced Fee Benefits**.

Give Us a Call. We're Here to Help You.

When you have questions about the solutions available to you, call the ARAG Customer Care Center toll-free at **800-247-4184** or visit ARAGLegalCenter.com and enter **Access Code 11280spe**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

¹ "Consumer Legal & Financial Woes Study," Conducted by Russell Research and commissioned by ARAG, March 2012.

² Average attorney rates in the United States of \$312 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2011.

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