Legal Insurance from ARAG®
Designed for Michigan State University

Save Time and Money with Legal Insurance
Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don’t waste time looking for the right attorney or paying costly attorney fees, which average $347 per hour.

What Do I Get for My Money?

<table>
<thead>
<tr>
<th>In-Office Services:</th>
<th>You receive access to a nationwide network of more than 11,000 credentialed attorneys who can advise and represent you.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Advice:</td>
<td>You can call a Network Attorney for unlimited legal advice to help prepare documents, letters or a will.</td>
</tr>
<tr>
<td>Online Resources:</td>
<td>ARAG provides online tools and useful information to learn more about legal issues on your own. Use our DIY Docs® to help you create any of 300+ state-specific, legally valid documents online.</td>
</tr>
</tbody>
</table>

Resolve Your Legal Issues – Visit with an Experienced Attorney
When a life event turns into a legal issue, your ARAG coverage is there for you. Visit with a Network Attorney who will:

- Review or prepare documents
- Make follow-up calls or write letters on your behalf
- Advise you on legal issues
- Represent you in court

### What Does it Cost?

<table>
<thead>
<tr>
<th>Common Legal Issues</th>
<th>Attorney Fees @ 347/hr.¹</th>
<th>Network Attorney Fees with ARAG²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt Collection Issues</td>
<td>$2,603</td>
<td>$0</td>
</tr>
<tr>
<td>Neighbor Dispute</td>
<td>$2,256</td>
<td>$0</td>
</tr>
<tr>
<td>Purchase a Home</td>
<td>$2,169</td>
<td>$0</td>
</tr>
<tr>
<td>Standard Will Preparation</td>
<td>$1,475</td>
<td>$0</td>
</tr>
<tr>
<td>Bankruptcy</td>
<td>$3,123</td>
<td>$0</td>
</tr>
<tr>
<td>Minor Traffic Offense</td>
<td>$1,128</td>
<td>$0</td>
</tr>
</tbody>
</table>

What Covered (and not excluded) legal matters are 100% paid-in-full when you work with a Network Attorney.

### What Does it Cost?

<table>
<thead>
<tr>
<th>UltimateAdvisor® Plus</th>
<th>UltimateAdvisor®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family: $21.50 per month</td>
<td>Family: $17.30 per month</td>
</tr>
<tr>
<td>Academic Year Faculty</td>
<td>UltimateAdvisor®</td>
</tr>
<tr>
<td>UltimateAdvisor® Plus</td>
<td></td>
</tr>
<tr>
<td>Family: $32.25 per month</td>
<td>Family: $25.95 per month</td>
</tr>
</tbody>
</table>

800-247-4184
ARAGLegalCenter.com, access code 17873msu
Legal Insurance from ARAG®
Designed for Michigan State University

UltimateAdvisor® Legal Insurance Plan Details:
Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization’s complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, Access Code 17873msu.

Consumer Issues
- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

Estate Planning
- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt
- Bankruptcy
- Debt Collection
- Garnishments

Civil Damage Defense
- Libel/Slander
- Pet-Related Matters

Small Claims Court
- Case Assistance

Family
- Adoption
- Divorce
- Domestic Violence
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate
- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Criminal Matters
- Habeas Corpus
- Juvenile
- Parental Responsibility

Taxes
- IRS Tax Audit
- IRS Tax Collection

Traffic without DUI
- Suspension/Revocation
- Restoration
- Traffic Tickets

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

Benefit Disputes
- Medicare/Medicaid
- Social Security
- Veterans

General Matters
- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

You’ll also receive a minimum 25% reduced fee on a Network Attorney’s normal rate for any other non-covered, non-excluded issues.

But wait, there’s more!

When you select UltimateAdvisor Plus, you’ll also receive:

- Caregiving Services direct from eldercare experts.
- Coverage for Child Support, Child Custody and Alimony
- Additional Coverage for Divorce
- Identity Theft Protection with Credit Monitoring, ID Theft Restoration and $1,000,000 of Identity Theft Insurance.*
- Coverage for Trusts.
- Additional Coverage for Minor Traffic Tickets.

For more information call 800-247-4184 or visit ARAGLegalCenter.com, access code 17873msu.

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Top Plan Uses:

1. Consumer Protection
   Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2. Estate Planning
   Meet with an attorney to protect your life’s work with a will, living will, trust or the appropriate powers of attorney.

3. Property Protection
   Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4. Family
   When your family faces a challenge in life, whether it’s helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.

“ARAG saves me time and money when it comes to legal matters. Their customer support professionals quickly consider my needs, explain coverage options, and quickly connect me with legal professionals who are best equipped to handle my matters!”

- John T., Ohio

Read unbiased reviews from real plan members at ARAGLegalCenter.com

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. The plan excludes most pre-existing legal issues and business-related matters. For more details on terms, benefits, limitations and exclusions, see the certificate of insurance or call 800-247-4184.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.