

# UltimateAdvisor®

## Affordable and Trusted Legal Protection for You

NC DEPARTMENT OF HEALTH & HUMAN SERVICES



### 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.**<sup>1</sup> 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.**<sup>2</sup> Turn to ARAG for help. We'll help you identify your legal options and choose which approach works best for you and your situation. Available legal services include:



#### 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 on your own.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.



#### 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.



#### 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 reverse side of flyer 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 and more – at an affordable cost – to protect your family, finances and future from everyday legal issues. Simply visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 11246nc or call us toll-free at 800-247-4184 to find out how to enroll.

Family: \$17.24 Per Month

**Questions about your plan?** Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 11246nc.

### 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](http://ARAGLegalCenter.com) and enter Access Code 11246nc.

#### ■ Consumer Protection Issues

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

#### ■ Criminal Matters

- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

#### ■ Debt-Related Matters

- Debt Collection Matters

#### ■ Family Law

- Adoption
- Divorce/Annulment/Separation (up to 15 hours)
- Guardianship/Conservatorship
- Name Change

#### ■ Landlord/Tenant Matters

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

#### ■ Real Estate Matters

- Buying/Selling a Home
- Foreclosure
- Home Improvement/Contractor Issues
- Neighbor Disputes/Easements

– Promissory Note

#### ■ Tax Issues

- IRS Audit Protection
- IRS Collection Defense

#### ■ Traffic Matters

- Drivers License Suspension, Revocation and Restoration without DUI

#### ■ Wills and Estate Planning

- Codicil (amendment to a Will)
- Complex Will
- Durable/Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will
- Standard Will

#### Added Benefit

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](http://ARAGLegalCenter.com) and enter **Access Code 11246nc**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

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

<sup>2</sup> 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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