

Mutual of Omaha Introduces its Newest Employee Benefit – Legal Services

Legal issues are all around us. They can create problems at any stage of your life and can be expensive, time consuming and incredibly stressful. No matter where you are in life – starting your first job, approaching retirement or somewhere in between – you are almost certain to experience potential legal situations.

Now there's help from Mutual of Omaha's newest employee benefit – the Mutual of Omaha Voluntary Legal Services Plan. The legal services are provided through ARAG, a Des Moines-based organization that's been offering legal coverage for more than 35 years.

UltimateAdvisor

ARAG's legal services plan, called UltimateAdvisor, can help protect you and your loved ones in the event of legal difficulties. Participation in the Ultimate Advisor plan is completely voluntary. If you enroll, you'll receive access to attorneys and other resources for a set monthly fee – for Mutual of Omaha employees, the cost is \$7.25 per pay period (paid for by after-tax payroll deduction).

How does it work?

It's like having your own personal lawyers available when you need them. The plan provides members with quality, affordable and accessible resources – including access to a network of attorneys – to resolve everyday legal issues. For example:

- Changing your name, buying or selling your home or purchasing a second home
- Disputes with your landlord or contractor, identity theft, losing your driver's license due to a traffic violation, or an underage child in trouble with the law
- Preparing or updating your will, collecting inheritance, adopting a child or guardianship of a grandchild

Full-time legal protection at your fingertips

As a member, you will have access to professional attorneys, financial counselors and other valuable resources to help you protect what's most important.

- **Meet with an attorney** when you need legal advice, document review and preparation or legal representation. **Attorney fees for most covered matters are 100% paid-in-full** when you go through UltimateAdvisor
- **Over-the-phone legal advice and consultation** as often as necessary – and as long as necessary – for any of the following legal needs:
 - General legal advice and consultation
 - Standard will preparation; living will and durable powers of attorney preparation
 - Small claims assistance and specific document preparation
 - Follow-up calls and letters and document review; up to four pages

- **Reduced fee services** to help you save money even if your legal situation is not fully covered. UltimateAdvisor attorneys provide reduced fees of at least 25% off their normal rate for any legal situations that are not excluded
- **Online legal tools and resources**, including:
 - A **law guide** of easy-to-understand legal articles to help you research and learn more about your legal situation
 - Hundreds of **do-it-yourself legal documents** for when you want the convenience and control of preparing legal documents yourself
 - Toll-free access to **certified identity theft case managers** who help get your life back in order and repair any damage done to your identity
- **Immigration assistance** if you need help with the U.S. immigration process
- **Interactive financial planning Web site** that offers a personalized financial action plan, online courses, life events guides, financial articles and financial calculators
- **Financial education and counseling services** to provide you a new level of awareness and confidence to effectively manage your finances, including:
 - Cash and debt management and budgeting
 - Federal tax information and education
 - Financial planning, investment planning and stock options
 - Social Security, Medicare, retirement planning and IRAs

How do I get more information about UltimateAdvisor?

- See the Ultimate Advisor brochure
- Call the ARAG Customer Care Center toll-free from 7 a.m. to 7 p.m. Central time, Monday through Friday, at **800-247-4184**
- Visit <http://members.ARAGgroup.com/mutualofomaha>
- E-mail the ARAG Customer Care Center at **Service@ARAGgroup.com**

All legal services are provided solely through the ARAG Ultimate Advisor plan and by its network attorneys. Neither Mutual of Omaha nor its affiliates, or any of their employees or representatives, provide any legal advice, services or documents under the Mutual of Omaha Voluntary Legal Services Plan. Mutual of Omaha and its affiliates, and their employees, officers and directors, are not responsible for and do not guarantee the adequacy, accuracy or results of any legal or financial advice, services or documents provided through the ARAG Ultimate Advisor plan or by its network attorneys, and shall have no liability for the consequences thereof.