



Ultimate Advisor®



Legal protection at any life stage.
Protect your family, finances and future.

A legal plan for all the stages of your life.

Ultimate Advisor

Legal issues are all around us. They can create serious problems at any stage of your life and even threaten everything you've worked so hard for.

In today's world, no matter where you are in your life – starting your first job, retiring, or somewhere in between – you are almost certain to experience legal life events that have potential legal ramifications.

In fact, seven out of ten employees experienced at least one legal life event in the past year.¹ And seventy percent of them had two or more.¹




With a legal plan from ARAG® you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

"You have a wonderful service, it saved us so much time, money and worry. We'd rather live in a world that had no need for attorneys, but the way things are, this is a solution. And we found out that there are some super attorneys out practicing that care about their clients beyond just the case."

– Christophe E., Oak Park, IL

A Lifelong Benefit for You

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover the everyday legal life events of each generation and lifestyle. Our plans focus on coverages that protect your family, home, finances and auto.²

	In Your... 20s	In Your... 30s	In Your... 40s	In Your... 50s
 Family	You are getting married, but want to keep your maiden name.	You decide to adopt a child.	You want to create a Will and name the executor of your estate.	You want to assume guardianship of your grandchild.
 Home	Your former landlord sues you for damages they claim you made.	You made an offer on a house and have three days to review the proposed contract for the sellers.	You decide to remodel your children's rooms and need someone to review the contract or agreement before you sign it.	A newly purchased washing machine breaks down and the manufacturer won't honor the warranty.
 Finances	You fell behind in your debt payments and want debt collectors to quit harassing you.	You get married and buy a new home. But your landlord will not return your security deposit from your rental property.	You receive an audit notice from the IRS and would like legal advice and consultation.	You realize your identity has been stolen and need legal assistance to recover your assets and identity.
 Auto	You receive a fifth speeding ticket in a year and want to contest it so you don't lose your license.	You want to sell your car and need to create a Bill of Sale to complete the transaction.	Your teenage child has three moving violations in one month and is at risk to lose his/her license.	You purchase a new car that turns out to be a "lemon."

What is your legal risk? Visit <http://members.ARAGgroup.com/mutualofomaha> and take the ARAG Legal Risk Assessment™ today.

¹"Measuring the Effects of Legal Life Events on Employees," Conducted by Russell Research and commissioned by ARAG, April 2007.

²Legal benefits relating to the generational legal needs vary by legal plan. For specific coverage information on your legal plan, speak with an ARAG Customer Care Specialist at 800-247-4184.

Legal Representation

UltimateAdvisor is there to protect you...wherever you are in life.

When you have a legal need that requires legal advice, document review and preparation, or legal representation, you can meet with an attorney to get the legal help and protection you need. Attorney fees for the following benefits are **100% paid-in-full** when you work with a Network Attorney (unless otherwise stated). To locate a Network Attorney in your area, call our toll-free number **800-247-4184**, or visit the Attorney Finder at <http://members.ARAGgroup.com/mutualofomaha>.

Standard Will Preparation

Preparation of an individual Standard Will or husband and wife Standard Will(s), which include(s) distribution of assets and support trust provisions for dependent children.

Complex Will Preparation

Preparation of an individual Will or husband and wife Will(s) that include trust provisions beyond a testamentary trust for minor children.

Codicil (Amendment to a Will)

Make an amendment or change to an existing Will.

Living Will Preparation

Create a document that explains your wishes if you are put on life support.

Powers of Attorney

Create a document that gives someone power or rights to make certain decisions for you in the event that you are unable to mentally or physically make them for yourself.

Court Adoption Proceedings

Representation to adopt a child.

Guardianship and Conservatorship Proceedings

Representation in court for appointing a legal guardian of another person or a conservator over another person's assets.

Legal Name Change Proceedings

Representation to petition the court to change your or your covered dependent's name.

Consumer Protection/Consumer Debt Collection

Disagreements or misunderstandings about a product you have purchased, or about the terms of a service you have hired to be completed. This also provides protection for a debt collection action against you, regarding a product or service you have purchased.

Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This also provides a legal defense for you regarding your parental responsibility for a dependent child who is covered under the plan. *(Does not include traffic matters.)*

Driving Privilege Protection without DUI

Protection of your driving privileges when you receive a traffic violation which will directly cause your license to be suspended or revoked if you are found guilty. This includes advice and representation at an administrative revocation or reinstatement hearing. Charges while driving while impaired by, or under the influence of, drugs or alcohol are not covered.

Personal Property Issues

- Disagreements or misunderstandings about the transfer of your personal property or the enforcement of your personal property rights.
- Preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

Tenant Rental Issues

Disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

Real Estate Issues

- Preparation and review of deeds and mortgages of your real property when you are transferring them to another individual, except those related to refinancing of real estate property.
- Review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- Enforcement of and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- Enforcement of property rights and titles involving a dispute with your neighbor related to your primary residence.

IRS Audit Protection

Representation when you receive notice of an audit by an agent of the Internal Revenue Service.

IRS Collection Defense

Representation when you receive written notice that the Internal Revenue Service intends to collect past due taxes.

Have a legal need not listed here? See the "Reduced Fee Benefit" section on the next page.

Legal Services

Telephone Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. You can consult with Network Attorneys over the phone as often as necessary – and as long as necessary – for any of the following needs:

- General Legal Advice
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review; up to 4 pages

Additional Legal Representation

Your plan can help you save money even if your legal situation is not fully covered.

Reduced Fee Benefit

Network Attorneys provide reduced fees of at least 25% off their normal rate for any legal situations that are not excluded.

Reduced Contingency Fees

Network Attorneys will represent you under a contingency fee arrangement. In a contingency fee arrangement, the fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded. Under your plan, the contingent fee cannot exceed 25% of the amount awarded before or after trial, or cannot exceed 30% of the amount awarded if successfully resolved only after an appeal.

Online Legal Tools and Resources

Some legal issues can be solved quickly with the right information. With UltimateAdvisor, it can be as simple as going online to find resources.

The Law Guide

A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.

Do-It-Yourself Legal Documents™

This online legal library provides hundreds of documents, which give you the convenience and control of preparing legally valid documents yourself – such as childcare power of attorney.

Attorney Finder

Use the Attorney Finder to locate a Network Attorney who can assist you with a specific legal matter in your geographical area.

Make sure you have the protection you need.

Can You Afford Not to Have Legal Protection?

A legal plan can protect you from huge legal expenses. According to a recent study, employees who experienced a legal life event spent \$1,300 and an average of nearly 13 days off work to resolve their legal matters.¹ Do you have adequate savings and vacation time to handle such events? Given that attorneys charge an average of \$279 per hour³ the plan can protect you from huge legal expenses.

Legal Benefits: Examples of how much you may save		
Basic Legal Need	Average Number of Hours ³	Average Attorney Rates ³
Estate Planning Preparation	6	\$1,674
Consumer Protection	4	\$1,116
Property Transfers	5	\$1,395
Property Protection	7	\$1,953

Coverage of legal needs may vary by legal plan.
See **Legal Representation** and **Reduced Fee Benefit** for coverage details.

³*Average attorney rate in the United States of \$279 per hour for attorneys with 11 to 15 years of experience," Survey of Law Firm Economics, Altman Weil Publications, Inc., 2007." Average number of hours is based on 2007 ARAG Claims data. Average attorney rates calculated by multiplying average number of hours by the average attorney rate in United States of \$279.

Enroll Today!

Can you really afford to go another year without valuable legal coverage? UltimateAdvisor provides peace of mind now and for the future.

For only \$7.25 per pay period, you can be enrolled in UltimateAdvisor and know you have the protection you need. Let our award-winning Customer Care Center answer any questions regarding your plan details.

To learn more about the plan
call ARAG toll-free at

800-247-4184

Monday–Friday, 7:00 a.m.–7:00 p.m., Central time
<http://members.ARAGgroup.com/mutualofomaha>

Additional ARAG Services

As a part of your membership in a legal protection plan, ARAG brings you other valuable services that are related to the legal needs you may have... services that can help you restore a healthy work/life balance.

Financial Education and Counseling Services

As a member, you have access to professional financial counselors and an interactive financial planning web site to help secure your financial future.

Experienced financial counselors are committed to offering you a new level of awareness and confidence over the phone in areas such as:

- Cash and Debt Management
- Budgeting
- Financial Planning
- Retirement Planning
- Investment Planning
- Social Security
- Federal Tax Information
- Medicare
- Individual Retirement Accounts
- Stock Options

You also have access to an interactive financial planning web site that offers:

- A Personalized Financial Plan
- Online Courses
- A Step-by-Step Action Plan
- Financial Calculators
- Life Events Guides and Financial Articles

Identity Theft Services

You receive toll-free access to Certified Identity Theft Case Managers, who conduct a thorough six-step process to help you assess your situation, identify options to minimize and recover from any damage, and obtain legal services available to you including:

- Legal Advice and representation from a Network Attorney for identity theft matters including defense of debt collection, IRS audit and defense collection and drivers license restoration.
- Advice over the phone on credit agency issues, bankruptcy fraud, hospital/medical insurance fraud, Social Security fraud, investment fraud and more.
- Educational information and tools including Identity Theft Prevention and Victim Action Kits, and online educational articles.

Immigration Assistance

Your legal plan also includes these coverage benefits related to the immigration process:

- Access to an Immigration Case Manager who will assess the situation and determine appropriate steps.
- Toll-free telephone advice from an attorney on how immigration relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide services at a reduced fee of up to 25% off their normal hourly fees for specific covered matters that cannot be handled over the phone.

What Our Members Are Saying

"I have already recommended this program (and my Network Attorney) to several of my co-workers. Thank you very much for having such a helpful program!"

– Eileen C., Winter Park, FL

"I was pleasantly surprised by how quick and comfortable it was to work with an attorney from the ARAG plan. If co-workers have not subscribed I will whole-heartedly recommend that they do based on my experiences."

– David R., Haymarket, VA

"It's great to have this service. I have been a member for a few years and I have seen the strides that your company is making to ensure company satisfaction. Thanks."

– Monique C., Springfield, OR

"I have dealt with attorneys previously before I had ARAG coverage. By far, the attorney I found through you was the best I've dealt with. Your company coverage is a wonderful benefit and I would recommend it."

– Vanessa B., Racine, WI

ARAG Contact Information

ARAG

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