Legal Insurance from ARAG®
Designed for Northern Kentucky 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. ARAG offers top-performing legal insurance for you and your family.

What Do I Get for My Money?

**In-Office Services:** You receive access to a nationwide network of more than 12,000 individually credentialed attorneys who can advise and represent you.

**Telephone Advice:** You can call a Network Attorney for unlimited legal advice to help prepare specific documents, letters or a will.

**Online Resources:** 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 350+ legally valid documents, including state-specific templates online.

Resolve Your Legal Issues – Visit with a Network 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.

How Much Can You Save?

<table>
<thead>
<tr>
<th>Common Legal Issues</th>
<th>Attorney Fees @ 343/hr.¹</th>
<th>Network Attorney Fees with ARAG²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt Collection Issues</td>
<td>$2,573</td>
<td>$0</td>
</tr>
<tr>
<td>Neighbor Dispute</td>
<td>$2,230</td>
<td>$0</td>
</tr>
<tr>
<td>Purchase a Home</td>
<td>$2,144</td>
<td>$0</td>
</tr>
<tr>
<td>Will Preparation</td>
<td>$1,458</td>
<td>$0</td>
</tr>
<tr>
<td>Bankruptcy</td>
<td>$3,087</td>
<td>$0</td>
</tr>
<tr>
<td>Traffic Ticket</td>
<td>$1,115</td>
<td>$0</td>
</tr>
</tbody>
</table>

¹Average attorney rates in the United States of $343 per hour for attorneys with 11 to 15 years of experience.

What Does it Cost?

**Family:** $17.00 Per Month

800-247-4184
ARAGLegalCenter.com, access code 18298nku
Legal Insurance from ARAG®
Designed for Northern Kentucky 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 18298nku.

Top Plan Uses:

1. **Consumer Protection**  
   Get advice from a Network Attorney for legal issues/problems with auto repairs, contractors, buying a car or addressing other types of fraud.

2. **Estate Planning**  
   Meet with a Network 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 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 Mutual 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. For terms, benefits or exclusions, call our toll-free number.

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 may be eligible to receive a minimum 25% reduced fee off a Network Attorney’s normal hourly rate for any other non-covered, non-excluded issues.

But wait, there’s more!

When you select UltimateAdvisor, you’ll also receive:

- Member access to ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.
- You may be eligible to receive a minimum 25% reduced fee off a Network Attorney’s normal hourly rate for any other non-covered, non-excluded issues.

For more information call 800-247-4184 or visit ARAGLegalCenter.com, access code 18298nku

© 2016 ARAG North America, Inc.