



Welcome to ARAG

Your Trusted Partner for Legal Solutions

Name

Address Line 1

Address Line 2

City, State, Zip

ARAG®
400 Locust Street, Suite 480
Des Moines, IA 50309
ARAGLegalCenter.com

Dear <Sample A Sample>,

I'd like to personally welcome you as a new member of the ARAG legal plan. When you face an everyday situation that could turn into a legal matter or want to start planning for the future, now you have a place to turn to for help.

It's easy to get started. When you have a question, want to determine if you have a legal issue or get in touch with a Network Attorney, take advantage of our extensive legal resources and services:

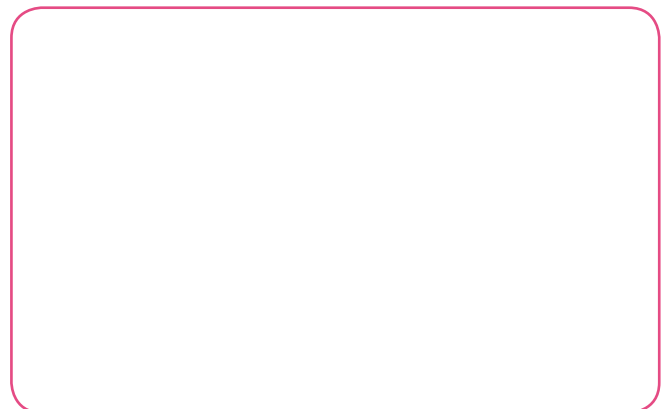
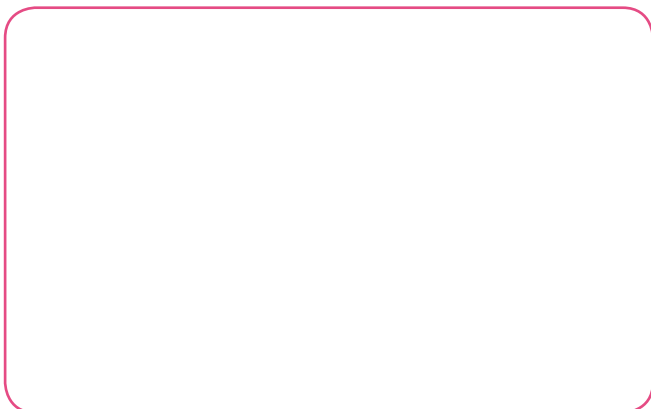
- ✓ Call our **Award-Winning Customer Care Center** for information about your coverage or for assistance on a covered legal matter, at **800-247-4184**, (800-383-4184 for TTY) **Monday – Friday, 7:00 a.m. – 7:00 p.m. Central Time.**
- ✓ Visit **ARAGLegalCenter.com** to create legally-valid, state-specific documents online or learn more about common legal issues with a wide array of online educational articles and legal resources.
- ✓ Learn all the ways you can use the plan with the enclosed **Member Guide**. Access helpful tips for new members and learn more about your plan's legal services and resources.

Thank you for choosing ARAG. We look forward to helping you with your legal needs.

Sincerely,

David Murray
President and Chief Executive Officer

P.S. Be sure to keep your ARAG Legal Benefits Cards handy. They contain your member identification number, which is important when using your plan.



ARAG® Legal Benefits Card

Sample Company

Sample A Sample

Member ID: 9999-9999-9999

Effective Date: 0/0/2016

ARAGLegalCenter.com (Access Code: 12345abc)

Customer Care Center: 800-247-4184 (or for TTY 800-383-4184)

Hours of Operation: M-F, 8:00 a.m. – 8:00 p.m. Eastern Time



ARAG

Helpful Tips When Contacting a Network Attorney:

- Contact an ARAG® Customer Care Specialist, who can confirm your coverage and assist you with finding an attorney.
- Tell the attorney you are an ARAG legal plan member.
- Have access to your ARAG Legal Benefits Card.



MEMBER GUIDE



Welcome to ARAG®
Legal Protection with You in Mind

You and ARAG:

Protecting What Matters Most

Welcome! You've Made a Smart Choice.

As a new member of the ARAG legal plan, you now have the relief and resolution you've been looking for to deal with everyday — and sometimes unexpected — legal challenges.

We're here to help you every step of the way — with access to Network Attorneys, professional services and legal resources when you need them most, including:

- ✓ **The ARAG Legal Center**, your online source for educational materials, DIY Docs® and issue-specific guidebooks. Whether you want to research a legal issue or prevent one from happening, start by signing in at ARAGLegalCenter.com.
- ✓ **Customer Care**, where our specialists are ready to help. They'll work one-on-one to answer your questions, explain your coverage options and provide you with the information you need to feel confident in addressing your situation.

Get Started Today.

This member guide is your starting point to learn more about all the services and resources available so you can better plan for, prevent and resolve your legal issues.

Questions?

If you have a question about your legal plan or you're just not sure where to begin, call our award-winning Customer Care Center — our phone number is listed on your ARAG Legal Benefits Cards. **We're here to help!**

ARAG Legal Benefits Card



Your ARAG Legal Benefits Cards are a convenient way to reference the information you need about your specific legal plan.

Each card includes important member information such as:

- ✓ Member Identification Number
 - ✓ Effective Date of Your Benefit
 - ✓ Web Address for the ARAG Legal Center
 - ✓ Toll-free ARAG Customer Care Center Number
-

“I never thought I would have to make that call! But when I did, what a relief to know I have the support of experienced people behind me! Thank you ARAG.”

– Janet M., Rocklin, CA

The ARAG Legal Center

Your online source for legal resources

Trusted Resources Anytime You Need Them.

When you need a place to research your legal issues, learn about what's covered and discover possible solutions in your plan, turn to the ARAG Legal Center.



By signing into the ARAG Legal Center as a member, you have access to a wealth of legal resources right at your fingertips, including:

- ✓ **Plan Details** — detailed information outlining what's covered under your plan, as well as step-by-step instructions on how to use your plan.
- ✓ **How-to Resources** — useful guidebooks and videos to help you work through common legal issues.
- ✓ **The Law Guide** — hundreds of easy-to-understand articles to educate you on your legal situation.
- ✓ **LawExpresso®** — an eNewsletter that provides you with legal tips sent right to your inbox.

Getting Started:

Start using your online legal resources right away with the **ARAG Legal Center**. Sign on with just three easy steps:

1. Go to **ARAGLegalCenter.com**.
2. Click on the **Member Login** button.
3. The first time you log in, you will create a personal **user name** and **password**.

We're **Here for You**

Every step of the way

Give Us a Call. We're Here to Help.

When you have questions about your legal plan or need help finding resources, call one of our Customer Care Specialists. This team of award-winning, highly-trained professionals can assess your needs and help you make the most of your legal plan benefit.

A Customer Care Specialist will provide you with the following information:

- ✓ **Personal Network Attorney Search:** You'll receive a list of Network Attorneys in your area who serve your legal matter.
- ✓ **CaseAssist® Confirmation:** Specialists will make sure your personal claim and coverage information is sent directly to the Network Attorney of your choice, so he or she can begin working on your case.
- ✓ **Educational Information:** You'll have a wealth of resources, including tips on how to work with an attorney and an appointment preparation checklist.

It's easy to get started.

Just contact our Customer Care Center and request a CaseAssist confirmation number.



Benefits

You Can Count On

Education. Protection. Savings.

Your ARAG Legal Plan Offers:

- ✓ **Protection.** With access to more than 10,000 Network Attorneys nationwide, we stand ready to handle your personal legal situation — giving you the relief and guidance you're looking for.
- ✓ **Education.** You have access to a wide array of online legal tools and resources in the ARAG Legal Center to help you understand your rights and prevent legal matters from becoming legal issues — giving you added confidence to take control of your situation.
- ✓ **Cost Control.** Your legal plan is designed to minimize the financial risk a legal event could create in your life, and provide you with the right services for your situation — at a cost that is more affordable than hiring an attorney on your own.



»Having ARAG has provided me the legal means to protect my family and saved me thousands of dollars.«

– Alexander R., Miami, FL

»Keep up the good work and thank you for the services you offer. They are a critical service to me as a single younger adult and it gives me peace of mind to know I have a reliable resource in your company.«

– Lauren B., Sacramento, CA

Get to Know ARAG

Every step of the way



An international leader in legal insurance, ARAG protects 15.5 million people and their families with more than 75 years of industry experience.

As a member of the ARAG legal plan, you can count on our knowledgeable, caring team who passionately believe in providing you with meaningful relief and solutions for life's legal issues.

We're Ready to Work with You.

Find out the many ways we can protect what's important to you by calling the ARAG Customer Care Center or visiting the ARAG Legal Center (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.



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