

GROUP LEGAL PROGRAM

UltimateAdvisor

You never know when legal issues can create serious problems in your life; even threaten everything you've worked so hard for...your home, your income, your assets and more. As a legal plan member, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you could use the help of an attorney:

- You realize you need to create or update a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with a legal plan, you can protect yourself when faced with legal issues. You'll have **peace of mind** that comes from having an attorney on your side.

UltimateAdvisor covers almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$294* per hour, the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan will likely pay for itself.**

*Average attorney rates in the United States of \$294 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 2010.

Enrollment in this plan is for the entire calendar year. If you enroll in UltimateAdvisor, your per pay period cost of coverage will be paid on an after-tax basis.

For more information on UltimateAdvisor:

- Visit www.ARAGLegalCenter.com and type in your Access Code: 15621one for detailed information on plan benefits, how to use the plan and FAQs.
- Talk to an ARAG Customer Care Counselor toll-free from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday at 800-247-4184
- E-mail an ARAG Customer Care Counselor at service@ARAGgroup.com

What the Plan Pays

Under the plan, you may choose to receive services from any attorney. However, In-Office Legal Services benefits are paid differently depending on whether you see a Network Attorney (an attorney who is a member of the plan) or you see a Non-Network Attorney:

- If you see a Network Attorney, the plan pays attorney hourly fees in full for most covered legal matters. In addition, you do not need to file a claim for reimbursement; the Network Attorney does it for you. A complete list of Network Attorneys for your state, the areas of law they practice, their phone number and if they speak a foreign language will be provided to you after you enroll by calling 800-247-4184 or you can visit ARAG's site at www.ARAGLegalCenter.com and type in your Access Code: 15621one

- Network Attorney Guarantee- If there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.
- If you receive services from a Non-Network Attorney, you pay the cost of legal services and then file a claim form along with your attorney's billing statement to ARAG. You will be reimbursed for covered expenses up to the lesser of actual costs or a scheduled amount outlined in the corresponding tables. If you see a Non-Network Attorney, you must notify ARAG within 60 days of consulting a Non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal expense.

Covered Services

<u>Telephone Legal Services</u>	
Toll free telephone advice for personal matters except when specifically excluded	Paid-in-full
Follow-up correspondence and phone calls to third parties regarding your personal legal matter	Paid-in-full
Telephone Small Claims Assistance Toll-free advice on how the law relates to your Small Claims Court matter. (Coverage does not include the attorney's trial preparation, attendance or representation at the small claims trial.)	Paid-in-full
Telephone legal review of documents Review of legal documents up to four pages related to your personal legal matter except those related to real estate transfers and trusts	Paid-in-full
Preparation of the following documents: Simple will, powers of attorney and revocations, childcare authorizations, challenge to denial of credit, bad check notice, promissory notes, affidavits, bills of sale (excluding real estate)	Paid-in-full
<u>Immigration Services</u>	
You will receive toll-free access to an Immigration Case Manager who will: <ul style="list-style-type: none"> • Explain the immigration benefit • Provide educational and administrative materials • Provide practical and cautionary information • Monitor and assist you as you deal with immigration issues 	Paid-in-full
Toll-free telephone advice from a Network Attorney on how immigration law relates to your legal matter and what actions may be taken. You will receive advice regarding the following: <ul style="list-style-type: none"> • General immigration process education and guidelines • Advice on filing and processing of applications or petitions, including which forms should or should not be filed • Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations • Advice and information regarding deportation and removal proceedings • Braking issues in immigration law including changes in the law and programs for immigration benefits 	Paid-in-full
For immigration matters that can't be handled over the phone, or if you need to see a state-specific Network Attorney, Reduced Fee Network Attorneys will offer up to a 25% reduced rate off their normal fees/rates for any review, preparation or representation for covered immigration services.	Up to a 25% reduced rate for covered immigration matters

<u>Reduced Fee Network Attorneys</u>		
You have access to Reduced Fee Network Attorneys for non-covered, non-excluded matters.		
<ul style="list-style-type: none"> Reduced rates of at least 25% for in-office legal needs such as representation and other legal issues for non-covered, non-excluded matters when using an ARAG Reduced Fee Network Attorney within legal practice area. Access to Reduced Fee Network Attorneys is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas. Payment of attorney fees is handled directly between you and the attorney. 	At least a 25% reduced rate off a Reduced Fee Network Attorney's normal fees/rates for non-covered, non-excluded matters	
<u>Online Legal Services</u>		Network Provider
You will receive access to: <ul style="list-style-type: none"> Law Guide – Helps you learn about your legal situation and become a better-informed legal consumer Do-It-Yourself Legal Documents™ – Allows you to create your own legal documents 		Paid-in-full
<u>Identity Theft Services</u>		
You will receive toll-free access to an Identity Theft Case Manager who will: <ul style="list-style-type: none"> Explain what identity theft is and how to prevent it Provide resources to minimize and recover from identity theft Explain relevant plan coverages Provide an Identity Theft Prevention Kit Monitor and follow-up on the situation 		Paid-in-full
<u>Financial and Tax Planning Services</u>		
Personal Financial Counseling The telephone financial counseling service includes toll-free confidential telephone access to an experienced financial planner, planning information, analysis tools. Services cover a broad range of financial and consumer needs, such as buying vs. leasing a car, budgeting tips, selecting a checking account, managing credit card debt, etc. If you need more information, you may ask for various detailed reports. Personalized financial planning reports include the following financial topics: investment for retirement, asset allocation, and college funding.		Paid-in-full benefit
Interactive Financial Web Site Via your online Plan Member Service Center, you will have access to an interactive financial Web site that includes calculators, a library of content, planning resources and much more.		Paid-in-full benefit

In Office Services

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Court Adoption Legal services to become adoptive parents.		
Uncontested	Paid-in-full	\$300*
Contested	Paid-in-full	\$1500**

In-Office Legal Services	Network Attorney	Non-Network Attorney
Name Change		
Advice and court representation	Paid-in-full	\$240*
Guardianship/Conservatorship Representation in the establishment of a guardianship or conservatorship.		
Uncontested	Paid-in-full	\$300*
Contested	Paid-in-full	\$1500**
Insanity/Infirmary Representation in the defense of insanity or infirmity proceedings.		
Legal services prior to and representation in court	Paid in full	\$1,800**
Prenuptial Agreements Preparation of prenuptial agreement between you and your spouse.		
Advice, negotiation, preparation and execution	Paid in full	\$360*
Protection from Domestic Violence Legal representation for the named insured to obtain a protective order related to domestic violence.		
Advice, negotiation and office work prior to or without trial representation	Paid-in-full	\$240*
Dissolution, Divorce, Separation and/or Annulment Representation of the employee only. No dependent coverage is available for this benefit.		
Uncontested	Paid in full	\$540*
Contested	Paid-in-full up to 10 hours- Network Attorney will balance bill you at a contracted rate	\$540*
IRS Collection Defense Representation when you receive notice while you are covered under the plan and is regarding your personal federal income tax return.		
Legal services prior to trial	Paid-in-full	\$1800*
Court representation at trial	Paid-in-full	\$1200**
IRS Audit Protection Representation in IRS Audit(s) when you receive notice while you are covered under the plan and is regarding your personal federal income tax return.		
Legal services prior to audit	Paid-in-full	\$420*
Representation at audit	Paid-in-full	\$900*
School Administrative Hearing Legal disputes in primary and secondary education administrative proceedings regarding disabilities, special education and student policy violations involving your dependent child		
Advice and representation at administrative hearings, including appeals before administrative agencies	Paid-in-full	\$720*
Administrative Hearings Legal disputes about property rights to the employee's primary residence and related to the law of zoning variances and/or building codes that are handled as administrative proceedings. Legal disputes arising out of Social Security, Veterans, Medicare or Medicaid benefits which are handled as administrative proceedings.		
Legal services prior to and representation at administrative hearing(s)	Paid in full	\$720*

In-Office Legal Services	Network Attorney	Non-Network Attorney
Habeas Corpus Representation in habeas corpus proceedings. This is when someone is illegally incarcerated and usually involves child custody issues.		
Legal services prior to and at court proceedings	Paid in full	\$300*
Juvenile Court Proceedings involving an insured child Defense of juvenile delinquency charges excluding traffic matters.		
Representation at administrative hearings and court representation.	Paid-in-full	\$600*
Parental Responsibilities involving an insured child Defense against juvenile delinquency proceedings in juvenile court regarding your parental responsibilities excluding traffic matters.		
Representation at administrative hearings and court representation.	Paid-in-full	\$600*
Driving Privilege Protection - Minor Traffic Offenses Minor Traffic Offenses where your driving privileges are not at risk, except when charged with or related to driving while impaired by, or under the influence of, drugs or alcohol. THIS BENEFIT IS LIMITED TO ONE USE PER FAMILY PER CALENDAR YEAR		
Representation of you in the defense of any traffic offense the conviction of which would not result in the suspension or revocation of your driving privileges. (Covered traffic offenses do not include charges of, or related to, driving while impaired by or under the influence of drugs or alcohol; nor are traffic offenses such as parking tickets, equipment violations, or any nonmoving violations covered under this benefit.)	Paid-in-full	\$200*
Defense of traffic violations excluding DWI Defense of traffic charges that will result in license suspension or revocation.		
Legal services prior to trial	Paid-in-full	\$400*
Court representation at trial	Paid-in-full	\$1200**
Traffic Administrative Hearing excluding DWI Representation in administrative hearings involving the suspension or revocation of your driving privileges and/or involving the reinstatement of your driving privileges.		
Representation at administrative hearings and court representation.	Paid-in-full	\$240*
Consumer Protection Representation in a legal dispute about written or implied contracts or obligations for the acquisition, lease or use of financing of goods or services, including consumer debt collection defense.		
Legal services prior to filed lawsuit	Paid-in-full	\$240*
Legal services after lawsuit filed	Paid-in-full	\$1800**
Small Claims Court- The small claims court exclusion is waived for this benefit. Coverage for advice and counseling in a small claims matter. If you are sued in small claims court, you have benefits for representation as a defendant.		
Advice and counseling in the filing and presentation of a claim as a plaintiff	Paid-in-full	\$120*
Defense of a claim where the court does not permit a party to be represented by an attorney	Paid-in-full	\$120*
Defense of a claim where the court does allow a party to be represented by an attorney	Paid-in-full	\$240*

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Bankruptcy Representation in Chapter 7 or Wage-Earner Plan proceedings.		
Advice and court representation	Paid in full	\$360*
Property Protection- Primary Residence Legal disputes about contracts or obligations for purchase, sale or financing of your primary residence. Legal disputes with neighbors about property rights related to your primary residence or legal disputes about property titles for such property. Legal disputes with your landlord about your rights as tenant of your primary residence, including eviction defense. Legal disputes about contracts or obligations for the transfer of your personal property or legal disputes about your personal property rights.		
Legal services prior to filed lawsuit	Paid-in-full	\$240*
Legal services after lawsuit filed	Paid-in-full	\$1800**
Property Protection- Secondary Residence Legal disputes about contracts or obligations for purchase, sale or financing of your secondary residence. Legal disputes with neighbors about property rights related to your secondary residence or legal disputes about property titles for such property.		
Legal services prior to filed lawsuit	Paid in full	\$240*
Legal services after lawsuit filed	Paid in full	\$1800**
Property Transfers- Primary and/or Secondary Residence		
Sale of your primary residence.	Paid-in-full	\$360*
Purchase of your primary residence.	Paid-in-full	\$360*
Preparation of the following documents: deeds (not related to refinancing), mortgages (not related to refinancing), promissory notes, affidavits, lease contracts (lessee only), consumer credit and/or installment sale contracts.	Paid-in-full	\$60 per document/contract
Refinancing of Primary Residence Advice regarding refinancing of the employee's primary residence		
Attorney's fees for advice regarding refinancing for employee's primary residence	Paid-in-full	\$60*
Defense of Civil Damage Legal defense against civil damage(s) claims except those involving the ownership or use of a motorized vehicle or claims that are covered by other insurance.		
Legal services prior to filed lawsuit	Paid in full	\$240*
Legal services after lawsuit filed	Paid in full	\$1800**
Estate Administration and Estate Closing Legal services provided to you in administering an insured's estate or your parent's estate under which you inherit while your Certificate of Insurance is in effect. (You must be named administrator of the estate and you must inherit an asset.)		
Advice, negotiations, office work, applicable property transfers and/or court appearances.	\$500*	\$500*

In-Office Legal Services	Network Attorney	Non-Network Attorney
Standard Will Preparation of standard will(s), which may include a simple testamentary support trust for children.		
Individual	Paid-in-full	\$125
Husband and Wife	Paid-in-full	\$150
Complex Wills Preparation of will(s) with other than ordinary trust provisions.		
Individual or Husband and Wife	Paid-in-full	\$300*
Codicil- amendment to a will		
Individual	Paid-in-full	\$40
Husband and Wife	Paid-in-full	\$60
Living Will		
Individual	Paid-in-full	\$35
Husband and Wife	Paid-in-full	\$50
Power of Attorney		
Advice and preparation	Paid-in-full	\$90
Major Trial for covered legal matters		
Begins on the 4 th day of trial	Paid-in-full	\$100,000***

* Reimbursement is made at a \$60 per hour rate

** Reimbursement is made at a \$60 per hour rate and trial indemnity benefits of \$1,200 for up to 3 days of trial is included in this amount (\$200 per half day of trial time)

*** Reimbursement starting on the fourth day of trial (\$400 per half day of trial time)

Services Not Covered

UltimateAdvisor does not cover services for the following:

- Legal services for matters against ARAG, the Plan Sponsor and/or the policyholder.
- Legal services arising out of your profession, business interests, investment interests, workers' or unemployment compensation, occupation or relocation required by an employer and/or involving patents or copyrights.
- Legal services for the benefit of a non-covered person, or legal services for other than the named insured against the interests of another insured under the same Certificate.
- Costs related to title insurance, title search, title abstracting and any costs other than attorney fees.
- Legal representation in class actions, interventions or court appeal proceedings.
- Legal representation deemed by ARAG to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.

Telephone Legal Services only may be obtained for the following Exclusions.

- Legal disputes involving insurance contracts or related to structural damage(s), noise, visual or other intangible hindrances arising out of our affecting real estate property.
- Legal disputes arising out of the inheritance law or involving contracts related to family law matters.
- Court representation in any court action which is or can be brought in Small Claims Court or in a similar court limited jurisdiction.
- Legal services which are eligible to be paid by another party, allowed to be paid by law, involving punitive damage(s) claims or other matters normally handled by contingency fee.

Reduced Fee Network Attorney Exclusions

- Legal services for matters against ARAG, the policyholder, and/or your employer.
- Legal services arising out of your profession, business matters, occupation, employment, workers' or unemployment compensation, occupation or relocation required by an employer, patents or copyrights.
- Legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
- Immigration matters- See Immigration Service for coverage and limitations.

Pre-existing Conditions

Any legal matter which occurs or is initiated prior to your effective date will be considered excluded and no benefits will apply. ARAG defines initiated at the date when the infraction occurs or a document is filed with the court or when an attorney is hired.

Conversion

You may continue this insurance when you no longer qualify as an employee or as a member of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

Disclaimer Language

This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

Plan Administrator

If you have any questions or concerns, please contact the plan administrator at ARAG®, 400 Locust Street, Suite 480, Des Moines, IA, 50309 or at 1-800-247-4184.

Underwriter Information

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance of West Des Moines Iowa. Additional services may be provided by ARAG LLC or ARAG Services LLC. Some products are only available through membership in the ARAG Association LC.