

UltimateAdvisor[®]

Affordable Legal Counsel for Everyday Life Matters

CITY OF TALLAHASSEE



Get Freedom and Control to Embrace Life's Opportunities

As you go through life, personal distractions and time-consuming situations – a dispute over a cell phone contract, refinancing your home – can come with legal implications or financial impact. When life happens, now there's somewhere to turn to for help with UltimateAdvisor.



Save Time and Money with Legal Insurance from ARAG[®]

When you need legal help, don't waste time looking for the right attorney or paying costly attorney fees, which currently average **\$320 per hour**.¹ ARAG offers the top-performing legal insurance designed around a credentialed nationwide attorney network, and features:

 **Online Resources:** The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues on your own.

Education Center™ helps you understand your legal situation and provides:

- The Law Guide
- Guidebooks and Videos
- *LawExpresso*[®] (e-newsletter)

DIY Docs[®] offers the convenience and control of creating state-specific, legally valid documents online.

Online Financial Tools including a self-guided money management tool and an online chat feature to help you map out a solid financial strategy.

Caregiving Resources inform you about the financial, legal and emotional aspects of caregiving for your parents and grandparents.

 **Telephone Advice:** Talk to a knowledgeable professional when you need information and direction to address your legal and financial matters.

Legal Hotline offers you unlimited legal advice from Network Attorneys to help you address everyday legal issues. Legal services also include:

- Reviewing and preparing documents
- Making follow-up calls and writing letters
- Preparing a Standard Will

Financial Education and Counseling Services with guidance and answers from highly-trained Financial Counselors on a variety of topics.

Caregiving Hotline provides legal advice from Network Attorneys and caregiving services from Eldercare Specialists to assist you in caring for your parents and grandparents.

 **In-Office Services:** Meet with an experienced attorney who can advise and represent you when you need an attorney on your side.

Attorney Services include:

- Reviewing and preparing documents
- Making follow-up calls and writing letters
- Providing legal advice and consultation
- Representation in court

Comprehensive Coverage protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. *(See reverse side of flyer for details.)*

Reduced Fee Benefits are available for legal matters not fully covered and not excluded. You can receive at least 25% off a Network Attorney's normal hourly rate.

New for 2015! Your new Identity Theft Protection provides an even stronger front line of defense against identity theft with:

- ✓ **Identity Theft Insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.*
- ✓ **Full-Service Identity Restoration:** Specialists will guide you to help clear your name and restore your identity.
- ✓ **Lost Wallet Services:** Specialists will help you cancel and reissue credit cards, driver's license, etc.
- ✓ **Credit Monitoring:** Monitors and informs members of changes to their credit report.
- ✓ **Internet Surveillance:** Monitors websites and other data points to alert you if your personal information is being traded and/or sold.
- ✓ **Child Monitoring:** Monitors your minor's identity to alert you if their personal information is being traded and/or sold.

Your Opportunity to Enroll is Limited – Take Control Today!

UltimateAdvisor offers you comprehensive legal insurance at an affordable cost. Protect your family, finances and future from everyday legal issues without the high cost of attorney fees.

- **Individual:** \$19.60 per month
- **Family:** \$25.86 per month

Questions about your insurance? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 10180cot.

UltimateAdvisor[®]

Affordable Legal Counsel for Everyday Life Matters

CITY OF TALLAHASSEE

Comprehensive Coverage You Can Trust

With UltimateAdvisor, we say “yes” to more legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit ARAGLegalCenter.com and enter Access Code 10180cot.

Civil Damage Claims (Defense)

- Civil Damage (libel/slander)
- Pet-Related Matters

Consumer Protection Issues

- Auto Repair
- Buying or Selling a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods and Services

Criminal Matters

- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

Debt-Related Matters

- Bankruptcy (Chapter 7 & 13)
- Debt Collection Matters
- Garnishments

Family Law

- Adoption
- Alimony (up to 8 hours)
- Caregiving (annual check-up)
- Child Custody (up to 8 hours)
- Child Support (up to 8 hours)
- Divorce/Annulment/Separation (uncontested)
- Divorce/Annulment/Separation (up to 15 hours)
- Domestic Violence (restraining order)
- Guardianship/Conservatorship
- Incapacity
- Name Change
- Pre-marital Agreements
- School Issues

General Matters

- Affidavits
- Demand Letters
- Personal Property Disputes
- Promissory Notes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposit
- Tenant Disputes with a Landlord

Real Estate Matters

- Building Codes
- Buying/Selling a Home (Primary and Secondary Residence)
- Deeds and Mortgages
- Easements
- Eminent Domain
- Foreclosure
- Home Improvement/Contractor Issues
- Neighbor Disputes (Primary and Secondary Residence)
- Real Estate Disputes (Primary and Secondary Residence)
- Refinancing
- Zoning and Variances

Small Claims Court

- Small Claims Assistance

Tax Issues

- Federal IRS Tax Audit
- Federal IRS Tax Collection

Traffic Matters

- Drivers License Suspension and Revocation without DUI
- Drivers License Restoration without DUI
- Traffic Tickets without DUI (unlimited)

Wills and Estate Planning

- Codicil (amendment to a Will)
- Durable/Financial Power of Attorney
- Estate Administration (up to 9 hours)
- Health Care Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust (Living Trust)
- Standard/Complex Will

Additional Benefit

With **General In-Office Legal Services**, you can rely on paid-in-full coverage (up to 4 hours) for any personal legal matter not listed – and not excluded.

For any additional not fully covered and non-excluded personal legal matters not listed, you can receive **Reduced Fee Benefits**.

Questions? We're Here to Help You.



Call the ARAG Customer Care Center toll-free at 800-247-4184 or visit ARAGLegalCenter.com and enter Access Code 10180cot.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

¹ Average attorney rates in the United States of \$320 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 2013.

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.