Group Legal Expense Agreement

Important:
For purposes of the Powell Industries, Inc. **certificate**, the **Plan Sponsor** has defined eligible dependents to mean: The plan member's spouse is covered. In addition, the plan member's children until the end of the month when they reach age 26 if married or unmarried are covered.

CERTIFICATE OF COVERAGE

Powell Industries, Inc.
Legal Expense Plan

ARAG Services, LLC, 500 Grand Avenue, Suite 100, Des Moines, Iowa 50309
800-247-4184 ● ARAGlegal.com

DEFINITIONS

"**AMOUNT IN DISPUTE**" – means the monetary amount that can be calculated or proven in order to compensate **you** for incurred damage to or loss of **your** property.

"**BENEFITS**" – the legal coverages listed on the declarations page of the agreement or in the **benefits** section of the **Certificate of Coverage**.

"**CERTIFICATE OF COVERAGE**" or "**CERTIFICATE**" – the document provided by **us** to the **named plan member** that describes the **benefits** and terms of the agreement.

"CERTIFICATE YEAR" – twelve (12) month period as listed on the declarations page of the agreement issued to the **plan sponsor**.

"CONTESTED" – **your** attorney assists with resolving any matter regardless of whether any legal forms are filed.

"COVERED EVENT" – an event covered by this agreement whose initiation date will be considered the earlier of the date (a) written notice of a **legal dispute** is sent or filed by **you** or received by **you**; or (b) a ticket or citation is issued; or (c) an attorney is hired.

"COVERED RENTAL PROPERTY" – a single dwelling (house, apartment, duplex or condominium) that **you** have an ownership interest in and that is not **your primary residence** and that for a portion of the year is rented out to another individual.

"EFFECTIVE DATE" – the date on which the **plan sponsor** enrolls the **named plan member** and from which date the plan fees have been paid for **you**.

"GENERAL IN OFFICE LEGAL SERVICES" – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptions, title search, and title abstracting.

"GOODS" – a physical product that is capable of being delivered. Ownership of a good can be transferred from the seller to the buyer.

"INDEMNITY BENEFITS" – means covered **legal services** which are reimbursed to the **plan member** up to the **benefit** amount indicated under the specific coverage. The **plan member** is responsible for all **legal services** which may exceed the amount paid by **us**.

"JUDGMENTS" – all events and proceedings regarding a **covered event**, regardless of whether or not an action has been filed in court, that occur after a settlement agreement has been signed by all parties; an arbitrator has issued a final, binding decision or a court has issued a **judgment**.

"LEGAL DISPUTE" –means a disagreement between **you** and any other party regarding **your** legal rights.

"LEGAL SERVICES" – time spent by **your** attorney and their office staff for **your** covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptions, title search, and title abstracting.

"MEDIATION COSTS" – payment of a qualified mediator who assists the **plan member** and another party attempt to reach a settlement regarding a covered legal matter.

"MISCELLANEOUS LEGAL SERVICES" – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptions, title search, and title abstracting.

“NAMED PLAN MEMBER” – a person enrolled via the **plan sponsor** with **us** as entitled to coverage under the terms of this agreement.

“NETWORK ATTORNEY” – means an attorney who completes and delivers a signed application to **us**; agrees to the terms of the ARAG Attorney Agreement; is accepted as a **Network Attorney** by **us** and agrees to provide **legal services** in the United States for the **benefits** noted on their application or as updated with **us**.

“NON-NETWORK ATTORNEY” – means an attorney, who is not a **Network Attorney**, chosen by **you** to perform **legal services** covered under the **indemnity benefits** of this agreement.

“NON-MOVING OFFENSE” – parking ticket, equipment or other violations that are not handled in conjunction with a moving violation; however, this does not encompass violations related to electronic devices, red light cameras, speed cameras or tolls.

“PERSONAL INJURY” – the legal plan does not cover **legal services** for a **legal dispute** which includes allegations of harm whether it be for physical injuries to the body and/or non-physical injuries (including emotional distress, mental distress, pain and suffering and/or loss of companionship).

“PERSONAL PROPERTY” – means property, which is not **real property** and which does not produce income.

“PLAN SPONSOR” – means the organization named in the declarations page.

“PLAN MEMBER” – as dictated by plan fees paid and as indicated by coverages listed in the “**Benefits**“ section, the **named plan member** only or the **named plan member** and the **named plan member's** spouse, and/or eligible dependents. Eligible dependents are defined by mutual agreement between the **plan sponsor** and **us**.

“PRIMARY RESIDENCE” – **your real property** that contains the single dwelling, where **you** actually live that is considered **your** legal residence for income tax purposes.

“REAL PROPERTY” – land and all permanent structures attached to it.

“REFINANCING” – paying off one loan with the proceeds from a new loan using the same **real property** as security.

“SECONDARY RESIDENCE” – **your real property** that contains a single dwelling (house, apartment, duplex, or condominium) in which **you** have an ownership interest and is not **your primary residence** and is not an **insured rental property** for six months before the **insured event** and is not **your** intent to use it as an **insured rental property**.

“SERVICE” – a duty or labor provided from one person to another. It is the non-material equivalent of a **good.** There is no physical product that can transfer ownership.

“TRIAL” – means the proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury **trial** or with opening statement if the parties are in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances, and continuances by the court.

“UNCONTESTED” – all matters are settled or decided by all parties without the involvement of **your** attorney, and **your** attorney only assists in completing any necessary formal processes.

“WE”, “US”, and **“OUR”** – ARAG Services, LLC.

“YOU” and **“YOUR”** – a **plan member**.

In-Office Legal Benefits

We will pay for covered **legal services** provided to **you** by a **Network Attorney** resulting from a **covered event** which occurs after **your effective date** and while **your Certificate of Coverage** is in effect for the **benefits** listed below. The **legal services** will be paid up to the amount listed in the **Network Attorney** column of the **benefits** section. If the amount listed is PAID IN FULL, **we** will pay for **legal services** up to **our** standard contract rates. If the **legal services** are provided by a **Network Attorney** on terms other than **our** standard contract rates, then the **legal services** will not exceed a reasonable maximum set by **us** based on similar **covered events**.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **benefits** provided to **you** resulting from a **covered event** which occurs after **your effective date** and while **your Certificate of Coverage** is in effect, **we** will reimburse **you** for covered **legal services** up to the maximum amounts listed in the **Non-Network Attorney (Indemnity Benefit)** column of the **benefits** section.

Regardless of whether **you** choose a **Network Attorney** or **Non-Network Attorney**, only matters expressly listed are covered **benefits** and are paid as indicated below.

If the **named plan member** purchased only individual coverage, **legal services** rendered to persons other than the **named plan member** are not covered.

How to Obtain In-Office Legal Services and Court Representation

You may choose a **Network Attorney** or **Non-Network** Attorney as follows:

Network Attorney Services
There are **Network Attorneys** throughout **your** state. To obtain a list of **Network Attorneys you** can:

1. Call 800-247-4184 and a Customer Service Specialist will assist **you** by:

    - Describing how the plan **benefits** work and what types of situations are covered.
    - Providing **you** a listing of **Network Attorneys** specific to **your** need.
    - Providing a Case Confirmation Number that outlines **your** coverage.

2. Visit **our** Web site at ARAGlegal.com and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When **you** call, identify yourself as a member of **your** group's legal plan. If **you** have a Case Confirmation Number, **you** should provide it to the **Network Attorney**. If not, the **Network Attorney** may call **us** to confirm **your** coverage and then proceed to provide **services**. If **you** choose a **Network Attorney** to provide covered **legal services**, the **Network Attorney** will bill **us** directly for his/her attorney fees.

Non-Network Attorney Services
If **you** choose a **Non-Network Attorney**, **we** will pay **your** attorney fees for covered **legal services** according to the **Non-Network Attorney indemnity benefits** schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or **you** can download a form from **our** Web site at ARAGlegal.com.

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Criminal Misdemeanor Defense **Legal services** for a **plan member** in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Driving Privilege Protection **Legal services** for a **plan member** in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of **your** driving privileges.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Driving Privilege Restoration **Legal services** for a **plan member** in an administrative proceeding for the restoration of suspended or revoked driving privileges of a **plan member**.	PAID IN FULL	$ 240*
Estate Administration & Estate Closing (Probate) - 9 hours **Legal services** for a **plan member** in administering an estate where **you** have been named the executor.	PAID IN FULL (up to 9 hours per **covered event**)	$ 720*
Habeas Corpus Proceedings **Legal services** for a **plan member** in habeas corpus proceedings.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Minor Traffic - Broad (excluding DWI-related) **Legal services** for a **plan member** in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of **your** driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any **non-moving offense**.)	PAID IN FULL	$ 240*
Parental Responsibilities **Legal services** for a **plan member** in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding **your** parental responsibilities for a **plan member's** child.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Postnuptial Agreements **Legal services** for the **named plan member** for the preparation of a postnuptial agreement.	PAID IN FULL	$ 320*
Prenuptial Agreements **Legal services** for a **plan member** for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	$ 320*
Refinancing - Primary Residence Advice and review of relevant documents regarding **refinancing** of **your primary residence**.	PAID IN FULL	$ 160*
Purchase of Real Estate **Legal services** for a **plan member** for the purchase of **your primary residence** for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	$ 320*
Sale of Real Estate **Legal services** for a **plan member** for the sale of **your primary residence** for the review and preparation of documents including the contract for sale and attendance at closing.	PAID IN FULL	$ 320*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Irrevocable Trusts **Legal services** for a **plan member** for the preparation of a stand-alone irrevocable trust.	PAID IN FULL	$ 320* single document $ 400* spousal documents
Revocable Living Trusts **Legal services** for a **plan member** for the preparation of a stand-alone revocable trust.	PAID IN FULL	$ 320* single document $ 400* spousal documents
Wills & Durable Power of Attorney Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	$ 320 single document $ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	$ 40 single document $ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	$ 40 single document $ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	$ 40 single document $ 80 spousal documents
Home Equity Loan - Primary Residence **Legal services** for a **plan member** for the preparation and review of home equity loans for **your primary residence**.	PAID IN FULL	$ 160*
Home Equity Loan - Secondary Residence **Legal services** for a **plan member** for the preparation and review of home equity loans for **your secondary residence**.	PAID IN FULL	$ 160*
Refinancing - Secondary Residence Advice and review of relevant documents regarding **refinancing** of **your secondary residence**.	PAID IN FULL	$ 160*
Document Review **Legal services** for a **plan member** for the review of **your** personal legal documents.	PAID IN FULL	$ 40 per document

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Protection from Domestic Violence - Named Plan Member **Legal services** for the **named plan member** to obtain a protective order related to domestic violence.	PAID IN FULL	$ 320*
Protection from Domestic Violence - Plan Member **Legal services** for a **plan member** to obtain a protective order related to domestic violence when the opposing party is not a **plan member** under the same **Certificate**.	PAID IN FULL	$ 320*
Bankruptcy **Legal services** for a **plan member** up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	$ 880*
Legal services for a **plan member** up to and including confirmation or a Chapter 13 bankruptcy. This **benefit** does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	$ 1,200*
Legal services for a **plan member** to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	PAID IN FULL	$ 240*
IRS Collection Defense **Legal services** for a **plan member** in defense against collection actions by the Internal Revenue Service (IRS) related to errors on **your** personal tax return where the initial written notice is received after **your effective date**. This **benefit** does not include collection actions related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
IRS Audit Protection **Legal services** for a **plan member** involving Internal Revenue Service (IRS) audits related to **your** personal tax return where the initial written notice is received after **your effective date**. This **benefit** does not include audits related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Purchase/Sale of Secondary Residence **Legal services** for a **plan member** for the purchase or sale of **your secondary residence** for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	$ 320*
State and Local Tax Collection Defense **Legal services** for a **plan member** in defense against collection actions by state and/ or local tax authority related to errors on **your** personal state tax return or personal local taxes where the initial written notice is received after **your effective date**. This **benefit** does not include collection actions related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
State and Local Tax Audit **Legal services** for a **plan member** involving state and/or local tax authority audits related to **your** personal state tax return or personal local taxes where the initial written notice is received after **your effective date**. This **benefit** does not include audits related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Document Preparation **Legal services** for a **plan member** for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	$ 40 per document
Juvenile Court **Legal services** for a **plan member** child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this **benefit** will cease as of the date of the removal.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Surrogacy Agreements **Legal services** for a **plan member** for the preparation of a surrogacy agreement.	PAID IN FULL	$ 300*
Domestic Partnership Agreements **Legal services** for a **plan member** for the preparation of a domestic partnership agreement.	PAID IN FULL	$ 320*
Advice for Parents and Grandparents Telephone access to obtain legal advice and consultation on how the law relates to **your** parents and grandparents' legal matters and which actions may be taken.	PAID IN FULL	N/A
Document Preparation for Parents and Grandparents **Legal services** for **your** parents and grandparents for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	$ 40 per document
Document Review for Parents and Grandparents **Legal services** for the review of **your** parent's and grandparent's personal legal documents.	PAID IN FULL	$ 40 per document

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Wills & Durable Power of Attorney for Parents and Grandparents Preparation of the documents listed below for **your** parents and grandparents.		
Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	PAID IN FULL	$ 320 single document $ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	$ 40 single document $ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	$ 40 single document $ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	$ 40 single document $ 80 spousal documents
Funeral Directive **Legal services** for a **plan member** for the preparation of a funeral directive.	PAID IN FULL	$ 40 per document
Gender Identifier Change **Legal services** for a **plan member** to change **your** gender identifier on government issued documents.	PAID IN FULL	$ 240*
Hospital Visitation Authorization **Legal services** for a **plan member** for the preparation of a hospital visitation authorization.	PAID IN FULL	$ 40 per document
Name Change **Legal services** for a **plan member** to legally change **your** name.	PAID IN FULL	$ 240*
Pre-Birth/Post-Birth Parentage Order **Legal services** for a **plan member** for the preparation of a pre-birth and post-birth parentage order.	PAID IN FULL	$ 320*
Egg/Sperm/Embryo Donation Agreement **Legal services** for a **plan member** for the preparation of an egg, sperm or embryo donation agreement.	PAID IN FULL	$ 480*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Elder Law - Member Support Initial advice for a **plan member** on the impact of **your** parent's/grandparent's personal legal matter on **you**.	PAID IN FULL	$ 25
Legal services for a **plan member** for the preparation and review of a deed granted by a parent/grandparent where **you** are the grantee.	PAID IN FULL	$ 40 per document
Legal services for a **plan member** for the preparation and review of a promissory note where **your** parent/grandparent is the payor and **you** are the payee.	PAID IN FULL	$ 40 per document
Legal services for a **plan member** for the review of **your** parent's/grandparent's personal legal documents, including estate planning documents where **you** have been named as an agent or executor/personal representative.	PAID IN FULL	$ 40 per document
Restraining/Protective Order - Named Plan Member **Legal services** for the **named plan member** to obtain a restraining/protective.	PAID IN FULL	$ 320*
Restraining/Protective Order - Plan Member **Legal services** for a **plan member** to obtain a restraining/protective order when the opposing party is not a **plan member** under the same **Certificate**.	PAID IN FULL	$ 320*
Miscellaneous Services for Parents and Grandparents - 4 hours **Miscellaneous legal services**. (This **benefit** is limited to four hours per **certificate year**.)	4 hours	$ 320*
Credit Records Correction Advice, document review, document preparation and correspondence for a **plan member** related to correcting inaccuracies or misrepresentations on **your** credit record.	PAID IN FULL	$ 160*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Executor Appointment **Legal services** for a **plan member** to be appointed executor of an estate, where no valid will exists, or if a valid will exists where the named executor(s) are unable or unwilling.	PAID IN FULL	$ 720*
Building Codes **Legal services** for a **legal dispute** for **you** in an administrative action for permit or code violations relating to the renovation and/ or improvement of **your** existing **primary residence.**	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Building Codes - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action for permit or code violations relating to the renovation and/ or improvement of **your** existing **secondary residence.**	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Easement **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement on **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Easement - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement on **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Foreclosure **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your primary residence** when a party is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Foreclosure - Secondary Residence **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your secondary residence** when a party is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Mental Incompetency or Infirmity Proceedings **Legal services** for a **legal dispute** related to mental incompetency or infirmity proceedings when a party is taking action against **you**.	PAID IN FULL	$ 960*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Protection of Inheritance Rights **Legal services** for a **legal dispute** claiming the right to inherit from or assert a claim against a deceased person's estate when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit.	PAID IN FULL	$ 480*
Property Tax **Legal services** for a **legal dispute** for **you** in an administrative action to reduce the property tax assessment on **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Property Tax - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action to reduce the property tax assessment on **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Small Claims Court **Legal services** for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit. This **benefit** does not include representation in court.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law, when a party is taking action against **you**.	PAID IN FULL	$ 400*
Social Security/Veterans/Medicare **Legal services** for a **legal dispute** for **you** in an administrative proceeding arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion (Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this **benefit**.)	PAID IN FULL	$ 100,000***
Zoning and Variances **Legal services** for a **legal dispute** for **you** in an administrative action related to a zoning change, variance or an eminent domain proceeding involving **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Zoning and Variances - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action related to a zoning change, variance or an eminent domain proceeding involving **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Adoption **Legal services**[1] in an adoption for a **plan member** to become an adoptive parent(s).		
Uncontested	PAID IN FULL	$ 400*
Contested	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
[1]In international adoptions, where a foreign attorney is necessary, **you** are eligible to receive indemnity reimbursement in addition to the **benefits** available in the United States		
Defense of Civil Damage Claims **Legal services** for a **legal dispute** for **you** in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle; claims which are covered by other insurance; claims related to libel, slander, defamation, or reputation; or claims related to a felony charge. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction.)	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Consumer Protection **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or warranties relating to consumer **goods** or **services** (excluding real estate, residential contractor and insurance disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Defense of Debt Collection **Legal services** for a **legal dispute** related to consumer **goods** or **services** (excluding foreclosures, garnishment, mechanic's lien and student loan debt collection) when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Defense of Garnishment **Legal services** for a **legal dispute** for a garnishment to collect **judgment** related to **goods** or **services** when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
(Exclusion #3 as it relates to **judgments** garnishment is waived for this **benefit**.)		

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Guardianship/Conservatorship **Legal services** in a Guardianship/ Conservatorship for a **plan member** to appoint or be appointed as a Guardian/ Conservator.		
Uncontested	PAID IN FULL	$ 480*
Contested	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Homeowner Association Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to **your** homeowner association when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Insurance Disputes **Legal services** for a **legal dispute** relating to **your** insurance carrier when **you** wish to take action against the insurance carrier regardless of whether the matter proceeds to the filing of a lawsuit or when the insurance carrier is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited jurisdiction.)	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Mechanic's Lien **Legal services** for a **plan member** to remove a mechanic's lien. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Miscellaneous Services - 4 hours **Miscellaneous legal services**. This **benefit** is limited to four hours per **certificate year**. (Exclusion #3 as it relates to **judgments** is not intended to exclude family law decree matters.)	4 hours	$ 320*
Neighbor Disputes **Legal services** for a **legal dispute** with **your** neighbor related to **your primary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction),	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to **your secondary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Boundary **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Boundary - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Nuisance & Harassment **Legal services** related to **your primary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Nuisance & Harassment - Secondary Residence **Legal services** related to **your secondary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Personal Property Protection **Legal services** for a **legal dispute** regarding contracts or obligations for the transfer of **your personal property** or **your personal property** rights when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 320*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your primary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Real Estate Disputes - Secondary Residence **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your secondary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes - Property Title **Legal services** for a **legal dispute** regarding the property title of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes - Property Title - Secondary Residence **Legal services** for a **legal dispute** regarding the property title of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Residential Contractor Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to a residential contractor when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
School Administrative Hearings **Legal services** for a **legal dispute** in administrative public or private formal school proceedings regarding disabilities and accompanying educational accommodations or when a **plan member** violates student policy when **you** wish to take action against the school regardless of whether the matter proceeds to the filing of a formal dispute or when the school is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Student Loan Debt Collection **Legal services** for a **legal dispute** related to **your** student loan when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Tenant Matters **Legal services** for a **legal dispute** with **your** landlord as tenant of **your primary residence**, including but not limited to, eviction and security deposit disputes, when **you** wish to take action against **your** landlord regardless of whether the matter proceeds to the filing of a lawsuit or when **your** landlord is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 320*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Child Custody/Child Support Agreement - 8 hours **Legal services** for the creation of an initial **uncontested** child custody, child support, or child visitation agreements when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. The **benefit** does not include the modification of current agreements.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** for the creation of an initial **contested** child custody, child support, or child visitation agreements when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. The **benefit** does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per **covered event)**	$ 640*
Divorce - 30 hours **Legal services** for the **named plan member** in an **uncontested** divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL	$ 640*
Legal services for the **named plan member** in a **contested** divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 30 hours per **covered event**)	$ 2,400*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Alimony, Child Support, Child Custody and Child Visitation - 8 hours		
Legal services for an **uncontested** motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** regarding a **contested** motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. (Exclusion #3 as it relates to **judgments** is not intended to exclude child custody, child visitation, child support and alimony matters.)	PAID IN FULL (up to 8 hours per **covered event**)	$ 640*

* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

** **Trial Indemnity Benefits** are ($300 per 1/2 day of **Trial** time) up to the stated amount

*** **Trial Indemnity Benefits** are ($400 per 1/2 day of **Trial** time) up to the stated amount

Immediate Advice Attorneys

We will pay the attorney fees of a **Telephone Legal Access Law Firm** as defined below for **Telephone Legal Access Services** provided by a **Telephone Legal Access Law Firm** while **your Certificate** is in effect.

"**Telephone Legal Access Law Firm**" **-** means an independent law firm that has entered into a written agreement with **us** to provide **Telephone Legal Access Services** to **you** within the territory of the United States.

"**Telephone Legal Access Services**" - means the type of **legal services** which, within the applicable standard of professional care and conduct, may be rendered by the **Telephone Legal Access Law Firm** in one or more telephone conversations with a client and which may be connected with other **legal services** based on telecommunication which are specifically listed below.

Coverage **You** will receive:	**Attorney Fees**
● Toll-free telephone advice on how the law relates to **your** personal legal matter and which action may be taken.	PAID IN FULL
● Follow-up correspondence and telephone calls to third parties related to **your** personal legal matter.	PAID IN FULL
● Specific document preparation and document review.	PAID IN FULL
● **You** will receive legal assistance from the **Telephone Legal Access Law Firm** for the preparation or review of a: Standard Will or Codicils. Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.	PAID IN FULL

CONDITIONS

Agreement Period and Territory

This agreement applies to **covered events** which occur worldwide while **your Certificate of Coverage** is in effect. If a **covered event** occurs outside the United States **indemnity benefits** apply.

Any **covered event** which occurs prior to the **plan member's effective date** will be considered pre-existing and excluded and **benefits** will not apply.

Eligibility

Each eligible person as described in the Declarations, who is registered with **us**, and for whom plan fees are paid, shall become a **plan member** on the **effective date**.

Grace Period

Except for **your** first plan payment, **we** will allow a grace period of thirty-one (31) days after the plan payment due date to pay the plan payment due. The plan payment due date is the first day of the month in which the participant(s) **benefits** became effective.

Cancellation and Termination

Neither **we** nor the **plan sponsor** will cancel this agreement during the term defined in the Declarations except for fraud or for the failure to pay plan fees due. **We** will give **you** ten (10) days written notice of cancellation listing the **effective date** and reason for cancellation.

If the **named plan member** ends employment or membership in the group to which this agreement is issued (except upon the **named plan member's** death), or the agreement is canceled by the **plan sponsor**, **your** coverage will cease at the end of the term for which plan fees have been paid.

Waiver of Plan Fees

Upon the death of the **named plan member**, coverage for the surviving spouse and the **plan member's** dependents continues under the plan for one year, and **we** waive further plan fee payments during this time. Coverage shall terminate prior to the end of the one year period if the **plan sponsor** cancels the plan during that time frame, in such case, coverage shall cease as of the date the **plan sponsor** cancels the plan.

Should a **named plan member** be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse and the **plan member's** dependents will continue, without the payment of plan fees, for the length of the **named plan member's** absence and for so long as the **named plan member** remains eligible for **benefits** through the **plan sponsor.**

Conversion

You may continue this plan when **you** no longer qualify as an employee of the **plan sponsor** or as a member of the group to which this agreement is issued. **You** must notify **us** within ninety (90) days of this disqualifying event to make arrangements for payment of plan fees. Payment of plan fees is required from the last date of **your** eligibility under this agreement.

Other Legal Representation

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this agreement does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this agreement.

Payment Limitations

You may not make claims under separate **benefits** for one legal matter.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or **your** representative must submit a written notice of claim to **us** within one year after the **covered event**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed.

You are responsible for verifying **your** legal matter is covered under **your** legal plan with **us** prior to receiving **legal services**. **You** will be responsible for payment to the attorney at their usual and customary rate if **your** matter is not covered.

You must give **us** all information **we** request with respect to the circumstances of a **covered event** or **service** provided. **We** have the right to withhold **benefits** if the requested information is not provided to **us**.

Fraud or Abuse

We do not provide **benefits** for **you** if **you** have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** legal plan. **We** may discontinue **your** benefits if **we** deem that **you** are exhibiting hostile or abusive behavior towards **us**, **our** employees and/or **Network Attorneys**.

Subrogation

We may require **you** to assign all rights of recovery of legal fees to the extent that payment is made by **us**. If an assignment is sought, **you** must cooperate with **us**.

Relation of the Parties

You have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us** or the **plan sponsor**. **We** and the **plan sponsor** shall at no time control or interfere with the performance of the attorney and **we** do not guarantee the skill of the attorney. Any payment to a **network attorney** for **legal services** is **our** responsibility up to **your** agreement limits.

Grievances

If **you** have a problem with a **Network Attorney** in the handling of a legal matter covered under this agreement, contact **us** for assistance in resolving **your** issue.

You have the right to file a complaint with the State Bar about **your** attorney at any time.

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **plan sponsor** or a **plan member** against the interests of the **named plan member** under the same **Certificate**.

2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.

3. **Legal services** involving class actions, punitive damages, **personal injury**, malpractice, court appeals or **judgments**.

4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in legal matters where **you** wish to take action against a party, regardless of whether the matter proceeds to **you** filing a lawsuit against the other party, and the amount **we** pay for **your legal services** exceeds the **amount in dispute**, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

SUPPLEMENTAL BENEFITS

REDUCED FEE LEGAL SERVICES

If **your** legal matter is not fully covered under **your** legal expense agreement and is not listed under “Exclusions”, **you** are eligible to work with a **Network Attorney** and receive a reduced fee that will be at least 25% off the attorney’s normal rate. The initial consultation for each legal matter will be provided at no cost. If **you** retained the services of a Network Attorney prior to the **effective date** or **your** legal plan membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the **plan member** and the **Network Attorney**. Access to a **Network Attorney** is subject to availability. **You** are encouraged to contact ARAG to determine proximity to a **Network Attorney** within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a **Network Attorney**, and where **your** legal matter will exceed the amount covered by ARAG, the **Network Attorney** will bill **you** directly at reduced rates of at least 25% off their normal rate. **You** pay the attorney directly.

For Telephone Advice, if **your** matter cannot be resolved over the phone and is not fully covered under **your** legal expense agreement and not excluded under “Exclusions”, **you** are eligible to work with a **Network Attorney** and receive a reduced fee that will be at least 25% off the attorney’s normal rate. Payment of attorney fees is handled directly between the **plan member** and the **Network Attorney**.

REDUCED CONTINGENCY FEES

If **your** legal matter is not covered under **your** legal expense agreement and is not listed under the "Exclusions", **you** are eligible to work with a **Network Attorney** for a legal matter the **Network Attorney** deems to be appropriately handled through the use of a contingency fee. The **Network Attorney** will represent **you** under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before **trial**, or will not exceed 33% of the net recovery if successfully resolved during or after **trial**, or will not exceed 40% of the net recovery is successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If **you** retained the services of a **Network Attorney** prior to the **effective date** of **your** legal plan membership, the reduced contingency fee benefit is not available.

FINANCIAL EDUCATION AND COUNSELING SERVICES

This service provides **you** toll-free telephone access to Financial Counselors. Financial Counselors who can address **your** questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools.

Financial information and services include:

- General financial planning counseling sessions
- Cash and debt management
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Student loans
- Mortgage education
- Investments and Risks

You can also visit a financial education website which provides educational resources to help **you** establish a plan for reaching **your** goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing **your** personal action items.

IDENTITY THEFT PROTECTION

A service that gives **you** access to:

- **Toll-free legal advice** from a Telephone Network Attorney to assist with legal-related problems that the theft of **your** identity may have caused.

- **Identity Theft Materials**, including:

    - An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,

    - An Identity Theft Victim Action Kit to help speed **your** recovery should **you** become an identity theft victim,

    - A tracking document to help **you** keep track of phone calls, e-mails and letters for attorneys,

    - An Identity Theft Affidavit to help **you** report **your** identity theft to necessary parties.

- **Identity Theft Specialists** who will help **you** determine appropriate steps to begin recovery and help **you** monitor the progress of **your** recovery.

- **Full-Service Identity Restoration**: Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on **your** behalf to restore **your** identity.

- **Lost Wallet Services**: Certified Identity Theft Restoration Specialist assist **you** in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.

- **Identity Theft Insurance**: Should **you** become a victim of identity theft, Identity Theft Insurance provides coverage up to $1 million for expenses and cash recovery associated with restoring **your** identity. (The Identity Theft insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.)

In order to use the following services, **you** will need to log in and establish an online monitoring account.

- **Single-Bureau Credit Monitoring**: Services designated to track and immediately inform **you** of any activities or changes to **your** credit - including loan applications, credit card activations, delinquencies, etc.

- **Internet Surveillance**: Services that monitor thousands of websites and millions of online data points and will alert **you** if **your** personal information is being traded and/or sold.

- **Change of Address**: Services that monitors address change requests with the United States Postal Services.

- **Child Monitoring**: Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.

- **Senior Adult Services**: Senior family members (up to 4 adults) are able to utilize identity theft monitoring services. The identity theft monitoring services include: Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

IMMIGRATION

A service that gives **you** toll-free access to Telephone Network Attorneys for:

- Legal advice and consultation
    - Immigration processes and guidelines.
    - Filing and processing of applications and petitions.
    - Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.
    - Deportation and removal proceedings.
- Document review of any immigration forms
- Document preparation of affidavits and powers of attorney
- Preparation for immigration hearings

For additional immigration services, **Network Attorneys** provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. **Network Attorneys** will bill the member directly.

LEARNING CENTER

Learning Center – Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help **you**:

- Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.

- Understand how the legal plan works and the coverages, services and resources it provides.

DIY DOCS®

Do-It-Yourself Legal Documents - Online access to documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist **you** with everyday life, including issues involving:

- Automobiles
- Caregiving
- Estate Administration
- Childcare
- Residential Contractor
- Finances

Easy-to-Use Interactive Document Assembly Tool: Helps **you** efficiently create **your** own documents by asking simple questions.

My Documents: Online document storage and 24/7 access to create, update, retrieve and print **your** documents.

Legacy Planning: Create essential legal documents yourself with the help of DIY Docs, including:

- Financial Power of Attorney
- Health Care Power of Attorney
- Living Will
- Standard Will

CAREGIVING SERVICES

Reduced Fee Services - Should **your** parents/grandparents legal matter require legal representation, **Network Attorneys** provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. **You** are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

Caregiver Support Services - Balancing work and taking care of loved ones can be overwhelming. Fortunately, members have access to personalized guidance from expert Care Coaches and digital educational and support tools to assist them with their caregiving needs.

Caregiving services assists members and their families in finding adult and senior care, empowering them to:

- **Gain access to personalized content and resources:** Member answers a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.

- **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever members are on their caregiving journey, Care Coaches can help members:

    - Understand and identify the appropriate care options for their loved ones, including in-home care, nursing home and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.

    - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.

- **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with their care team of friends, family and professionals.

With these caregiving services, members can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.

Caregiving Guidebook - As a member, **you** have access to a "go-to" guidebook providing **you** with the tools and resources needed to take a proactive approach in **your** caregiving role.

TAX SERVICES

This service provides **you** with year-round access to experienced tax specialist. **You** can call toll-free for a one-on-one consultation if **you** have questions or need advice regarding **your** personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Discounted personal tax return preparation

SUPPLEMENTAL BENEFITS EXCLUSIONS

The supplemental benefits do not include:

1. Matters against **us**, the **named plan member** or the **plan sponsor**.

2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.

3. Matters deemed by **us** to be frivolous or lacking merit.

4. Matters outside the jurisdiction of the United States of America.