



Simplifying a
complicated world.®

ULTIMATEADVISOR®

You've worked
hard for what
you have.

Protect your assets –
and your peace of mind –
with a legal insurance plan.



A legal “safety net” for a low monthly premium.

ULTIMATEADVISOR®

Maybe you *can* control your destiny

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.

Just like you buy homeowners insurance – and any other kind of insurance – to protect yourself in the event of a future loss, a legal insurance plan from ARAG® can help protect you from the most common legal matters.

Here are some of the situations where you may need legal help:

- You need to create 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 contractor issue.
- You’ve been denied credit and want to challenge it.
- You have a legal dispute with a neighbor.
- Your under age child is in trouble with the law.

These situations happen every day...to people just like you. But now, with an ARAG legal plan, you’ll have peace of mind that comes from having an attorney on your side.

Protect what’s most important

Today, if you have dependents and/or assets, you may have legal exposure. What’s more, legal costs are expensive – averaging \$240 per hour.* A legal insurance plan protects what’s most important.



Legal Protection for Your Family

- Wills and Estates
- Family Law



Legal Protection for Your Finances

- Consumer Protection Benefits
- Consumer Debt Collection



Legal Protection for Your Home

- Real Estate and Property Protection Benefits



Legal Protection for Your Driving Privileges

- Loss of License Protection

Other legal services

Online Legal Services

Some legal issues can be solved quickly with the right information. With UltimateAdvisor®, it can be as simple as going online to find resources.

The Law Guide

A Law Guide of thousands of easy-to-understand legal articles to help you research and learn more about your legal situation.

Do-It-Yourself Legal Documents™

This online legal library has hundreds of documents, if you want the convenience and control of preparing some documents yourself.

Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. You can consult with Network Attorneys over the phone as often as necessary – and as long as necessary – for any of the following needs:

- General Legal Advice
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review; up to 4 pages

Other Representation

Even when you have a legal need that doesn’t qualify for 100% paid-in-full benefits, ARAG has options to help you.

Reduced Fee Benefit

For non-excluded items, you can receive reduced fees of at least 25% off a Network Attorney’s normal hourly rate for in-office legal advice and representation.

Reduced Contingency Fees

Network Attorneys will represent you under a contingency fee arrangement. In a contingency fee arrangement, the fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded. Under your plan, the contingent fee cannot exceed 25% of the amount awarded before or after trial, or cannot exceed 30% of the amount awarded if successfully resolved only after an appeal.

*Law Firm Economics Study, Altman Weil Publications, 2004, which states the average attorney rate is \$240 per hour.

In-office legal representation

UltimateAdvisor® is legal help

Most of the following benefits are 100% paid-in-full for attorney's fees when you use a Network Attorney (unless otherwise stated.) To locate a Network Attorney in your area, call our toll-free number **800-247-4184**, or visit <http://members.ARAGgroup.com/hyvee>.

Standard Will Preparation

Coverage for the preparation of an individual standard will or husband and wife standard will(s), which include(s) distribution of assets and support trust provisions for dependent children.

Complex Will Reimbursement

Partial reimbursement for the preparation of an individual will or husband and wife will(s) that include trust provisions beyond a testamentary trust for minor children.

Codicil (*amendment to a will*)

Coverage to make an amendment or change to an existing will.

Living Will Preparation

Coverage to create a document that explains your wishes if you were put on life support.

Powers of Attorney

Coverage to create a document that gives power or rights to make decisions for you in the event that you are unable to mentally or physically make them for yourself.

Court Adoption Proceedings

Coverage for legal representation to adopt a child.

Uncontested Guardianship and Conservatorship Proceedings

Coverage for legal representation in court to become a legal guardian of another person or a conservator over another person's assets.

Legal Name Change Proceedings

Coverage for legal representation to petition the court to change your name.

Consumer Protection/Consumer Debt Collection

Coverage for disagreements or misunderstandings about a product you have purchased, or about the terms of a service you have hired to be completed. This coverage also provides protection for a debt collection action against you, regarding a product or service you have purchased.

Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This coverage also provides legal representation when you are charged criminally in juvenile court regarding your parental responsibility for a dependent child who is covered under the plan. The juvenile court coverage does not include traffic matters.

Criminal Misdemeanor

Coverage for representation when you have been charged with a criminal misdemeanor. Criminal misdemeanors involving motor vehicles are not covered.

Driving Privilege Protection Without DUI

Protection of your driver's license privileges when you receive a traffic violation that will cause your license to be suspended or revoked if you are found guilty. This coverage includes advice and representation at an administrative revocation or reinstatement hearing. Charges of driving while impaired by, or under the influence of, drugs or alcohol are not covered.

Personal Property Issues

- I Coverage for disagreements or misunderstandings about the transfer of your personal property or the enforcement of your personal property rights.
- I Coverage for the preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

Tenant Rental Issues

Coverage for disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

Real Estate Issues

- I Coverage for the preparation and review of deeds and mortgages of your property when you are transferring them to another individual.
- I Coverage for the review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- I Coverage for the enforcement of and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- I Coverage for the enforcement of property rights and titles related to your primary residence.

IRS Audit Protection

Partial coverage for legal representation when you receive notice of an audit by an agent of the Internal Revenue Service.

IRS Collection Defense

Partial coverage for legal representation when you receive written notice that the Internal Revenue Service intends to collect past taxes.

Have a legal need not listed here? See the "Reduced Fee Benefit" section on the previous page.

Value-added services

As a part of your membership in UltimateAdvisor®, ARAG brings you other valuable services that are related to the legal needs you may have. . . services that can help you restore a healthy work/life balance.

Identity Theft Services

According to the Federal Bureau of Investigation, identity theft is the fastest growing crime in the nation.* If identity theft occurs, our benefit can help you get your life back in order and repair any damage done to your good name. You'll get toll-free access to an Identity Theft Case Manager who will:

- 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
- Provide an identity theft victim action kit
- Monitor and follow up on the situation.

Immigration Assistance

Your legal plan also includes these coverage benefits related to the immigration process:

- Access to an Immigration Case Manager who will assess the situation and determine appropriate steps to meet the need.
- Toll-free telephone advice from an attorney on how immigration law relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to in-office Network Attorneys who will provide services at a reduced fee of up to 25% off their normal hourly fees for specific covered matters that cannot be handled over the phone.

Financial and Tax Planning Services

Almost everyone can use the help of a financial planner. Yet, chances are, you haven't sought professional financial planning assistance. With this service, financial planning isn't just for the wealthy. It's all about protection to help you find the right balance in life and help secure your future.

You can have help setting and achieving your long-term financial goals and securing your financial future.

UltimateAdvisor® not only protects what you have – it helps you protect your financial future as well. No matter what your goals may be — college for your children, unforgettable travel experiences, a comfortable retirement, or support for a favorite charity — financial and tax planning services can help you achieve them.

Enroll today!

You don't have to be wealthy to afford legal help. Level the playing field with a legal protection plan. UltimateAdvisor® provides peace of mind that can help make life **less stressful . . . more enjoyable.**

Can you really afford to go another year without valuable legal coverage? For \$13.84 per month, you can be enrolled in UltimateAdvisor and know you have the protection you need. Please call us with questions – a Customer Care Counselor can walk you through your plan details.

For more information:

Call 800-247-4184

Monday–Friday, 7:00 a.m.–7:00 p.m., Central time,
to speak with a Customer Care Counselor.

Or e-mail: service@ARAGgroup.com

<http://members.ARAGgroup.com/hyvee>

*Federal Bureau of Investigation, *Don't Let This Happen To You! How to Protect Your Good Name from Identity Theft*, www.fbi.gov, October 20, 2004.

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. Additional services may be provided by ARAG LLC, ARAG Services LLC or Advisory Communication Systems Inc. Some products are only available through membership in the ARAG Association LC.

This brochure is for illustrative purposes only and not a contract. For terms, benefits, and exclusions, call ARAG at 800-247-4184.

Enrollment Form

Complete and return to your
Human Resources Department



Enroll today for legal security and peace of mind.

1.

Enrollee Information

All sections must be completed. Optional information is noted. Please print clearly.

First Middle Initial Last

Home Address

City State ZIP Code

Best Phone Number to Reach Me: (circle one) Daytime, Evenings, Mobile E-mail Address (optional)

Social Security Number/Member ID Number Employer/Association Affiliation (if applicable)

Date of Birth *MM/YYYY* Gender *M/F* Date of Hire (optional)

2.

Family Member Information (if applicable)

	<i>First Name</i>	<i>Last Name</i>	<i>Gender M/F</i>	<i>Date of Birth MM/YYYY</i>
<i>Spouse/ Domestic Partner</i>				
<i>Child(ren)</i>				

3.

Plan and Premium

- UltimateAdvisor**
 - \$13.84 per month

- Please cancel my participation in the plan**



4.

Authorization

By signing below, I am requesting enrollment in the legal plan indicated above. I understand that coverage will not become effective until the date assigned by the underwriter of the plan. I authorize my employer to deduct the cost of the plan as shown above, and as may be modified or adjusted, from my wages or salary.

Enrollee Signature

Date

Complete and return to your Human Resources Department

Thank you for your business.

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 LLC, ARAG Services LLC or Advisory Communication Systems Inc, depending on the product and state. Some products are only available through membership in the ARAG Association LC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

For assistance in completing this enrollment form, call 800-247-4184