Additional Services with UltimateAdvisor Plus™

More Protection, Added Peace of Mind

ARAG® legal insurance protects you when legal issues happen. And sometimes, legal matters are connected to other challenges you may face in life — whether it's personal, financial, or caring for family members. That's why we offer the following services, in addition to our valuable coverage, for even greater plan protection.

Services for Parents and Grandparents

As your parents and grandparents age and deal with health issues, it's possible you will play a part in providing care for them. We offer the following services to help you prepare and be there for your loved ones:

Legal Advice
Your parents/grandparents can call a telephone network attorney to discuss elder law issues, such as Medicare eligibility, Social Security, estate planning and consumer protection issues.

Reduced Fee Services
Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for covered legal matters.

Annual Legal Check-Up
Once a year, your parents/grandparents can meet with a network attorney.

Caregiving Services and Resources
Receive personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your parents'/grandparents' care education, medication and provider tracking and resources to assist with planning and managing care.

For more information, call **800-247-4184**
Or visit **ARAGlegal.com/plans**, Access Code: **18280cal**

ARAG Legal Insurance

Identity Theft Protection

Help protect you and your loved ones' identities and personal information – starting with Monitoring Services. Plus, you can access restoration services if you become a victim of fraud or identity theft.

Monitoring Services Include:

Internet Surveillance
Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.

Single-Bureau Credit Monitoring
Monitors and informs you of changes to your credit file.

Child Identity Monitoring
Tracks your minor child's personal information and Social Security number for activity on the dark web.

Change of Address Monitoring
Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.

Senior Adult Services
Senior family members (up to four adults) are able to use these Identity Theft Protection benefits. They must be separately enrolled in Monitoring Services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

Restoration Services Include:

Full-Service Identity Restoration
Restoration Specialists help clear your name and restore your identity by working on your behalf.

Lost Wallet Services
Restoration Specialists help you cancel and reissue personal and financial documents such as credit cards, driver's license, Social Security cards and more.

Identity Theft Insurance[1]
Coverage up to $1 million for expenses and cash recovery associated with restoring your identity.

Legal Help for Identity Theft

If your identity theft situation comes with legal complications, turn to a local network attorney for legal advice, as well as document drafting and review. Contact ARAG Customer Care to get started.

Additional Identity Theft Resources Include:

- **Identity Theft Case Specialists:** Talk to an experienced specialist who can provide you with documents to complete and guide you on what steps to take if your identity is stolen.
- **Identity Theft Affidavit:** An interactive tool available at **identitytheft.gov** to create a statement and complete a recovery plan.

[1]The Identity Theft Insurance is underwritten and administered 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.

Tax Services

Stress less about taxes with this service that provides year-round access to experienced tax specialists. You can call for a one-on-one consultation if you have questions or need advice regarding 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 personal tax matters
- Advice regarding IRS audits and notifications
- Review of previous year's personal tax return
- Discounted personal tax return preparation

Common tax-related issues tax specialists address include:

- Determining how inheritance paid to beneficiaries will be taxed
- Retirement savings accounts and how Social Security benefits are taxed
- Deducting mortgage interest and property taxes after buying a new home

Financial Education and Counseling Services

If you're like most Americans, it can be a challenge to manage your debt while trying to save for the future. With this service, you can call an accredited financial counselor who will consult with you on financial issues, including:

- Cash and debt management
- Student loan debt
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Mortgage education
- Investments and risks

Debt Management Plan

Work with an accredited financial counselor to help you put together a plan to manage debt, which may include consolidating bill payments and negotiating lower payments.

Online Financial Tools

- Articles, newsletters and podcasts
- Money management tool
- Calculators
- Worksheets, checklists and charts