

Group Legal Plan Comparison

Services Offered	ARAG North America's <i>UltimateAdvisor</i>	Pre-Paid Legal Services	U.S. Legal Services
Office Consultations	Paid-in-Full	25% Discount off the attorney's normal hourly rate. i.e., If attorney's rate is \$200.00 per hour, plan member pays \$150.00 per hour with discount.	Paid in full
Telephone Consultations	Paid-in-Full	Toll-free to Provider Firm.	Paid in full
Preventative Law, which includes Correspondence, Demand letters, Negotiation & preparation of legal Documents	Paid-in-Full	1 letter or telephone call for each legal matter will review personal contract or document up to 10 pgs All other 25% discount off the Attorney's normal hourly rate	Paid in full
Standard Wills & Trusts a.) Review and Preparation b.) Standard Wills, including Durable Powers of Attorney, Living Wills, and Health Care Surrogates, and Revocable Trusts	Paid-in-Full Paid-in-Full Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for Revocable Trusts	Paid in full Paid in full	Paid in full Paid in full
Consumer Law	Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full
Lawsuits as Defendant	Defendant actions included in covered benefits of core plan. A Paid-in-Full Benefit is optional for Defense of Civil Damage Claims	25% Discount off the attorney's normal hourly rate	Paid in full
Lawsuits as Plaintiff	Plaintiff actions included in covered benefits of core plan. A Paid-in-Full Benefit is optional for Defense of Civil Damage Claims	25% Discount off the attorney's normal hourly rate	Paid in full
Court Adoption Proceeding a.) Independent Adoption	Paid-in-Full		Paid in full

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b.) Agency Adoption c.) Step-Parent Adoption d.) Contested	Paid-in-Full Paid-in-Full Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full Paid in full Paid in full
Guardianship/Conservatorship Proceedings a.) Contested b.) Uncontested	Paid-in-Full Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full Paid in full
Non-Business Bankruptcy a.) Individual b.) Joint – individual and spouse c.) Wage Earner Plans – individual or joint	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for Bankruptcy	25% Discount off the attorney's normal hourly rate	Paid in full Paid in full Paid in full
Domestic Violence Proceedings	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations.	25% Discount off the attorney's normal hourly rate	Paid in full
Expungement of Criminal Record	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for Expungement of Criminal Record	25% Discount off the attorney's normal hourly rate	Paid in full
Defense of Misdemeanor Charge	Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full
Traffic Violations a.) Moving Traffic Violations b.) Clear Suspension of Driving Record c.) Suspended License Proceedings	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for minor traffic violations. Paid-in-Full Paid-in-Full	Paid in full Paid in full Paid in full	Paid in full Paid in full Paid in full
DUI/DWI	Unlimited Telephone Consultation and a 25% discount for Network Attorney	25% Discount off the attorney's normal hourly	100% of attorney fees paid for first offense. 33 1/3% discount off attorneys

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	Consultations. Paid-in-full Benefit is optional for Driving Privilege Protection	rate	normal hourly rate for 2 nd offense, 3 rd offense, etc.

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Personal Injury	Reduced Contingency Fees	Similar Contingency Fee Agreement	Reduced Contingency Fees
Standard Incorporation	Excluded	25% Discount off the attorney's normal hourly rate	Standard incorporation covered one per year
Landlord-Tenant Law a.) Representative of tenant in housing court b.) Lease negotiation and renewal c.) All other related services	Paid-in-Full Paid-in-Full Paid-in-Full for non-business issues	25% Discount off the attorney's normal hourly rate	Paid in full Paid in full Paid in full
Insurance Law	Insurance related contracts are excluded	25% Discount off the attorney's normal hourly rate	Paid in full
Divorce/Dissolution, Annulment, Separation a.) Including negotiations, petition without property settlement or child support agreements b.) Including negotiations, financial affidavits, petition with property settlement agreement, assumption of debts and final hearing without child support agreements c.) Including negotiations, petition with property settlement agreement, assumption of debts, child support, uncontested custody, visitation schedule, and final hearing d.) Including negotiations, petition with property settlement agreement, assumption of debts, contested custody, and final hearing e.) Post-decree motions to modify dissolution, modify or enforce marital settlement agreement, modify or enforce post divorce child support or custody matters	Paid-in-Full up to 15 Hours. Deep hourly discount after 15 hours. Paid-in-Full up to 15 Hours. Deep hourly discount after 15 hours. Paid-in-Full up to 15 Hours. Deep hourly discount after 15 hours. Paid-in-Full up to 15 Hours. Deep hourly discount after 15 hours. Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for the Motions to Modify	25% Discount off the attorney's normal hourly rate	Paid in full up to 12 hours. 33 1/3% discount after 12 hours. Paid in full up to 12 hours. 33 1/3% discount after 12 hours. Paid in full up to 12 hours. 33 1/3% discount after 12 hours. Paid in full up to 12 hours. 33 1/3% discount after 12 hours. Paid in full up to 12 hours. 33 1/3% discount after 12 hours.

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Juvenile Matters	Paid-in-Full (also includes parents)	25% Discount off the attorney's normal hourly rate	Paid in full
Name Change	Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full
Paternity & Custody Proceedings a.) Determination of paternity including negotiations, petition, with motion for blood test and child support agreements b.) Custody proceedings including negotiations, petition, child support agreements, discovery hearing, contested motions, final hearing	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for Defense of Civil Damage Claims	25% Discount off the attorney's normal hourly rate	Paid in full up to 12 hours. 33 1/3% discount after 12 hours. Paid in full up to 12 hours. 33 1/3% discount after 12 hours.
Administrative Hearings, including Social Security and VA	Unlimited Telephone Consultation and a 25% discount for Network Attorney Consultations. Paid-in-full Benefit is optional for Administration Hearings	25% Discount off the attorney's normal hourly rate	Paid in full
Probate of Estate a.) Administration for estates under 100,000.00 b.) Extraordinary Services (Will Contest)	Optional Benefit up to \$500 – a & b.	25% Discount off the attorney's normal hourly rate	Paid in full Paid in full
Property Protection	Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full
Property Transfer of Primary Residence	Paid-in-Full	25% Discount off the attorney's normal hourly rate	Paid in full
IRS Audit Protection	Up to \$900 (also covers a CPA)	1 hour consultation for advice and assistance	Can be included for an additional \$1
IRS Collection Defense	Up to \$1,800 (also covers a CPA)	2 ½ hours for audit representation prior to litigation, 46 ½ hours if IRS litigates	Can be included for an additional \$1
Major Trial Benefit	Paid-in-Full	25% Discount off the attorney's normal hourly rates	Paid in full

Online Services	Yes	Yes	Yes
Reduced Fees for Non-Covered Matters	Yes	Yes	Yes
Reduced Contingency Fees	Yes	Yes	Yes