

Take Control of Life's Legal Risks



ARAG® Legal Risk Assessment

Don't be distracted by legal or financial risks! Take a few minutes to determine your current level of legal risk by simply answering "Yes" or "No" to the following questions:

- | | YES | NO |
|--|-----------------------|-----------------------|
| 1. Do you need to create or update your Will? | <input type="radio"/> | <input type="radio"/> |
| 2. Would you like to create your own Living Will, Power of Attorney or Childcare Authorization? | <input type="radio"/> | <input type="radio"/> |
| 3. Do you use your credit or debit card frequently, exposing your identity to others? | <input type="radio"/> | <input type="radio"/> |
| 4. Do you sign personal documents, agreements or contracts without having them reviewed? | <input type="radio"/> | <input type="radio"/> |
| 5. Are you planning to buy or sell a home soon? | <input type="radio"/> | <input type="radio"/> |
| 6. Do you currently rent your home or plan on renting? | <input type="radio"/> | <input type="radio"/> |
| 7. Are you facing mounting debt that may lead to potential debt collection, bankruptcy or foreclosure? | <input type="radio"/> | <input type="radio"/> |
| 8. Do you plan to legally change your name as a result of marriage or divorce? | <input type="radio"/> | <input type="radio"/> |
| 9. Do you have children under age 18 living with you? | <input type="radio"/> | <input type="radio"/> |
| 10. Are you considering adoption? | <input type="radio"/> | <input type="radio"/> |
| 11. Do you foresee being legally named as a guardian or conservator of an estate? | <input type="radio"/> | <input type="radio"/> |
| 12. Are you at risk for or do you worry about IRS-related issues? | <input type="radio"/> | <input type="radio"/> |
| 13. Are you at risk to lose your driver's license? | <input type="radio"/> | <input type="radio"/> |
| 14. Will you do any of the following in the next year? | <input type="radio"/> | <input type="radio"/> |
| • Hire a contractor (remodeling/repairing your home, cleaning service or landscaping) | | |
| • Purchase a large appliance or item (i.e. flat screen television, kitchen appliance or boat) | | |
| • Use an auto mechanic | | |
| • Purchase a vehicle | | |
| • Use a moving company | | |

Add Up Your "Yes" Answers to Find Out Your Level of Risk

| # of "Yes" | Risk Level | Assessment |
|------------|------------|--|
| 0-2 | Low | You may have minimal risk today, but you should consider legal insurance to protect your family and you from unexpected legal issues in the future. |
| 3-4 | Moderate | You have identified some areas of legal risk and will likely find value in the affordable cost of legal insurance to protect your family and finances. |
| 5-6 | High | You have multiple areas of legal risk and will likely benefit from legal insurance to help you reduce stress, save time and protect you from high attorney costs. |
| 7+ | Immediate | You face a wide range of legal risks. You will likely benefit from legal insurance that offers immediate and convenient access to legal professionals and resources to address your legal issues – reducing your worries and saving you thousands of dollars on legal costs. |

Questions? We're Here to Help You.



Call the ARAG Customer Care Center toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**.