

What is Your Level of Legal and Financial Risk?



ARAG® LEGAL RISK ASSESSMENT

Take a few minutes to find out your current level of legal risk by simply answering “Yes” or “No” to the following questions:

- | | <u>YES</u> | <u>NO</u> |
|--|-----------------------|-----------------------|
| 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, putting yourself at risk for identity theft? | <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 struggling with 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 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. Have you thought about adopting a child? | <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"/> |
| <ul style="list-style-type: none"> • Hire a contractor (<i>remodeling/repairing your home, cleaning service or landscaping</i>) • Purchase a large appliance or item (<i>i.e. flat screen television, kitchen appliance or boat</i>) • 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 a legal plan 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 a legal plan to protect your family and finances.
5-6	High	You have multiple areas of legal risk and will likely benefit from a legal plan 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 a legal plan 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.

Reduce Your Worries and Your Risk. Enroll in a Group Legal Plan from ARAG!

Call an ARAG Customer Care Specialist toll-free at **800-247-4184** or visit ARAGLegalCenter.com to gain free access to valuable online resources in the Education Center and to learn more about the benefits of an ARAG Legal Plan.