



STATE OF NEW MEXICO LEGAL INSURANCE PLAN

You've worked hard for what you have.

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

You never know when every day 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.

With a legal plan from ARAG® you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

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

- You need to create a standard 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.

**"Fast. Courteous. Good advice.
ARAG has already saved me \$1,500
the first year of the plan. Outstanding!"**

- Darin P.



Legal Protection for Your Family

- Wills and Estates
- Family Law



Legal Protection for Your Finances

- Consumer Protection Benefits
- Consumer Debt Protection



Legal Protection for Your Home

- Real Estate and
Property Protection Benefits



Legal Protection for Your Driving Privileges

- Loss of License Protection

With your legal plan, you can get help from a Network Attorney whenever you need it – and for most covered services **you'll never receive a bill for attorney fees**. Or use any other attorney of your choice and be reimbursed up to the indemnity benefit as stated in your policy.

Savings You Can Count On

The plan covers almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$266 per hour,* the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan can pay for itself.**

* Average attorney rates in the United States of \$266 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, Altman Weil Publications, Inc., 2006.

Questions? Call ARAG Customer Care Center at 800-247-4184 or visit <http://members.ARAGgroup.com/NM>.



Legal Representation

STATE OF NEW MEXICO LEGAL INSURANCE PLAN

State of New Mexico Legal Insurance Plan is like having an attorney on retainer . . . without the expensive fees

Attorney's fees for most of the following benefits are **100% paid-in-full** when you use a Network Attorney (unless otherwise stated). To locate a Network Attorney in your area, call an ARAG® Customer Care Specialist toll-free at 800-247-4184 or visit the Legal Benefits Web Site at <http://members.ARAGgroup.com/NM>.

In-office services are limited to one usage per family per certificate year for each covered service (unless otherwise specified).

Criminal Misdemeanor

- Defense of criminal misdemeanor charges (*except traffic violations, disturbing the peace and intoxication*)

Defense of Felony Charges

- Legal defense against felony charges alleged to have arisen out of a single occurrence, including all hearings or appearances before any court or any authority or agency of Federal, State or Local government, in which an insured is the defendant.

Driving While Intoxicated (DWI)

- Defense against the charge of driving while intoxicated

Family Issues

- Adoption proceedings
- Divorce, legal separation or annulment (*six-month waiting period*)

OR

- Motion to modify a previous dissolution, divorce, annulment or legal separation decree (*six-month waiting period*)
- Spousal divorce, legal separation or annulment - up to \$300 (*six-month waiting period*)
- Defense of insanity or infirmity proceedings

Habeas Corpus Proceedings

- Representation to bring a person being held in custody before the court for purpose of determining if they are being unlawfully detained

Juvenile Issues

- Defense of a dependent child in juvenile court proceedings (*excluding traffic violations*)

Loss of Driving Privilege

- Legal defense against traffic misdemeanor charges which will directly result in suspension or revocation of an insured's driving privilege

Personal Bankruptcy

- Advice and representation in personal, non-business bankruptcy proceedings (*six-month waiting period*)

Extended Employment Criminal Proceedings

- Representation of the named insured in the defense of criminal charges alleged to have arisen in connection with the duties of the named insured's principal employment (*except those charges involving motorized vehicles*)

Civil Action or Administrative Hearing

- Representation in a civil action except for actions arising out of the ownership, operation, maintenance or use of a self-propelled vehicle,

OR

- Representation in administrative proceedings including those related to insured's employment

General In-Office Services

- Legal advice, negotiation, document preparation and review - limited to four hours per family per certificate year (*except those legal matters which are specifically excluded or otherwise covered*)

Top Legal Issues

In 2005 our members sought assistance* for these legal issues most:

- Telephone advice from an attorney
- Wills and estate planning
- Consumer protection issues
- Divorce
- Property protection

*2005 ARAG claims data

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



Legal and Value-Added Services

STATE OF NEW MEXICO LEGAL INSURANCE PLAN

Additional Legal 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 rates of at least 25% off a Network Attorney's normal hourly rate for 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 will be less than 25% of the amount awarded before or after trial, or will be less than 30% of the amount awarded if successfully resolved only after an appeal.

Telephone 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 services. You can consult with a Network Attorney 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 four pages*)

Legal Tools and Resources

Some legal issues can be solved quickly with the right information. With the State of New Mexico Legal Insurance Plan, it can be as simple as going online to find everything you need.

The Law Guide

A Law Guide 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, that give you the convenience and control of preparing legally valid documents yourself.

Financial Education and Counseling Services

Almost everyone can use the help of a financial counselor. Yet, chances are, you haven't sought professional planning assistance. Now you can have the help you need. With the financial education and counseling services available to you through the legal plan, you have access to professional financial counselors to help secure your financial future. Your benefit gives you access to:

Experienced financial counselors, who are committed to offering you a new level of awareness and confidence over the phone in areas such as:

- Cash and Debt Management
- Budgeting
- Financial Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)
- Medicare
- Retirement Planning
- Social Security
- Investment Planning
- Stock Options

An **interactive financial planning web site** that offers:

- Personalized Financial Plan
- Online Courses
- Life Events Guides and Financial Articles
- A Step-by-Step Action Plan
- Financial Calculators

The State of New Mexico Legal Insurance Plan not only helps you to protect what you have, but it helps you protect your financial future as well. No matter what your financial goals, the financial education and counseling benefit can help you achieve them.

Identity Theft Services

According to the Federal Bureau of Investigation, identity theft is one of the fastest growing crimes 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

*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.



Value-Added Services

STATE OF NEW MEXICO LEGAL INSURANCE PLAN

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 must be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide services at a reduced fee of up to 25% off their normal hourly attorney fees for specific covered matters that cannot be handled over the phone.

Rated "A" (Excellent) by A.M. Best

ARAG is a leading provider of legal and related services and ARAG Insurance Company is rated A (Excellent) by A.M. Best Company. According to Best's report, "the rating reflects ARAG's strong capitalization, solid operating performance, and improving marketing profile." Nearly one million members and their families have access to legal and related services from ARAG. We're financially strong and stable, and you can count on us to be here for your legal service needs whenever the occasion arises.

Enroll Today!

You don't have to be wealthy to afford legal help. Level the playing field with a legal protection plan. The State of New Mexico Legal Insurance Plan provides peace of mind that can help make life **less stressful and more enjoyable**.

Can you really afford to go another year without valuable legal coverage? Your cost to enroll in the legal plan is only:

- **\$17.12 per month for individual coverage**
- **\$21.80 per month for you and one dependent**
- **\$22.43 per month for family coverage**

Please call us with questions – an ARAG Customer Care Specialist can walk you through your plan details.

To learn more about the State of New Mexico Legal Insurance Plan, call ARAG toll-free at

800-247-4184

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

Visit: <http://members.ARAGgroup.com/NM>

Limitations and Exclusions

The following is a partial list of limitations and exclusions. For a complete list, please contact an ARAG Customer Care Specialist at 800-247-4184 or view the enrollment brochure on the Legal Benefits Web Site at <http://members.ARAGgroup.com/NM>.

- In-office services are limited to one use per certificate year for each covered service.
- Pre-existing conditions: No coverage will be provided for any covered legal matter which was initiated prior to your effective date. A matter is considered "initiated" on the date you hire an attorney, or when the petition, violation, etc. is filed; whichever occurs first.
- Matters relating to your employment, business, or profession, including patents, copyrights, and worker's compensation are excluded.
- Probate is excluded.
- Lawsuits covered by other insurance, i.e., homeowners, auto, etc., are excluded.
- Costs related to title search, title insurance, abstracting, filing fees, reporter fees, court costs, etc. are excluded.
- Matters related to structural damage to dwellings, appurtenances and paved surfaces are excluded.

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.



STATE OF NEW MEXICO SeniorAdvocate™ (CAREGIVING PLAN)

Care for your loved ones and live life the way you want to.

Life is pulling you in dozens of directions. And each responsibility you take on is just as important as the next. Now, imagine adding another commitment to your busy life – taking care of a parent or grandparent. Are you ready?

- My mom just passed away. How do I start setting up a monthly budget for my dad?
- I'm worried about how much my parents need to pay for their long-term care.
- Who's going to drive Mom to the grocery store when I'm running late at work?
- How does my grandmother apply for Medicare?
- My father-in-law has never done any estate planning. Is it too late to get his financial matters in order?

These are tough questions with no easy answers. And it's easy to see how caring for a parent or grandparent can take a toll on your life. In fact, many adults dip into their own retirement fund, cut down on hours spent at work, and eventually find themselves torn between spending time with their family and being there for their parents.

Surveys show that individuals who provide care both for their children and for elderly relatives spend as nearly as much time caregiving as working.*

But you can balance it all. The State of New Mexico offers a one-stop resource with the legal, financial, tax and adult care assistance you need to take care of your family: SeniorAdvocate, from ARAG®.

SeniorAdvocate offers the following benefits for matters related to:

- Your parents or grandparents
- Your spouse's parents or grandparents

Telephone Legal Advice and Consultation

Sometimes a phone call is all it takes, and with SeniorAdvocate, your senior family member will receive toll-free, unlimited access to a Network Attorney for:

- **Follow-up Calls and Letters:** A Network Attorney will make follow-up calls or write letters to third parties on your behalf.
- **Document Review:** A Network Attorney will provide a review of documents not longer than four pages.
- **Document Preparation:** The plan includes Network Attorney preparation of: powers of attorney; childcare authorizations; challenge to denial of credit; bad check notice; personal property promissory notes and affidavits; and personal bills of sale.

Legal Representation

If a matter requires legal representation, senior family members can meet with a Network Attorney and receive a reduced rate of at least 25% off the attorney's normal fees.

Independent Living Services

When it comes to caring for your parents or grandparents, much time is spent dealing with day-to-day issues. Even the simplest questions can be stressful when you don't know where to go for answers.

SeniorAdvocate Geriatric Care Specialists can help take the pressure off of you. They field your questions, assess your loved one's unique needs, and put you in touch with programs and services such as senior centers, housing options, long-distance care giving, adult daycare, funeral planning, Social Security, Medicare and Medicaid, and more.

*Survey Compsych, Society of Human Resources Management (SHRM), 2003

Questions? Call ARAG Customer Care Center at 800-247-4184 or visit <http://members.ARAGgroup.com/NM>.



Value-Added Services

STATE OF NEW MEXICO SeniorAdvocate™ (CAREGIVING PLAN)

Financial Education and Counseling Services

Should my parents have a living will? My dad just passed away – can you help me set up a monthly budget for my mom? My parents want to get a reverse mortgage – what is that? Financial education and counseling services are designed to address your unique needs with questions just like these.

With the Financial Education and Counseling Services available through the legal plan, your parents and grandparents will have access to professional financial counselors to help secure your financial future. Your benefit gives your senior family member access to:

Experienced financial counselors are committed to offering your parents and grandparents a new level of awareness and confidence – over the phone in areas such as:

- Cash and Debt Management
- Budgeting
- Financial Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)
- Medicare
- Retirement Planning
- Social Security
- Investment Planning
- Stock Options

An **interactive financial planning web site** that offers:

- Personalized Financial Plan
- Online Courses
- Life Events Guides and Financial Articles
- A Step-by-Step Action Plan
- Financial Calculators

The State of New Mexico SeniorAdvocate Plan not only helps your parents and grandparents protect what they have, but it helps them protect their financial future as well.

Exclusions

The following is a partial list of exclusions. For a complete list, please contact an ARAG Customer Care Specialist at 800-247-4184 or view the enrollment brochure on the Legal Benefits Web Site at <http://members.ARAGgroup.com/NM>.

- Matters against ARAG Insurance Company or your employer;
- Matters arising out of your profession, business interests, occupation, employment, workers' or unemployment compensation, relocation required by an employer, patents or copyrights;
- Any legal matters other than those related to the covered senior family member(s);
- Legal services for you or your senior family members against the interest of the other.

Identity Theft Services

You can call ARAG toll-free and speak with 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

Enroll Today!

For only **\$8.50 per month**, you can be enrolled in SeniorAdvocate and have access to all of the resources that can help you provide loving care to a senior family member, while maintaining balance in your own life.

To learn more about SeniorAdvocate, call ARAG toll-free at

800-247-4184

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

Visit: <http://members.ARAGgroup.com/NM>

Enroll today – and rest assured that you're providing the best, most complete care possible to your senior loved ones – while balancing your own life!

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.