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**Policyholder:**

MSCI INC.  
7 WORLD TRADE CENTER  
250 GREENWICH ST, 49TH FLR  
NEW YORK, NY 10007

**POLICY 10459**

01/01/2025 - 12/31/2025

## **Group Legal Insurance Policy and Service Plan**

**Important:**

For purposes of the MSCI Inc. policy, the **Policyholder** has defined eligible dependents to mean: The plan member's spouse or both same and opposite sex domestic partner is covered. In addition, the plan member's children until the end of the month when they reach age 26 if married or unmarried are covered.

Policy Number: 10459

**ARAG INSURANCE COMPANY**  
**500 Grand Avenue, Suite 100**  
**Des Moines, Iowa 50309**  
**GROUP LEGAL EXPENSE INSURANCE POLICY**  
**DECLARATIONS**

1. Name of Policyholder, Address

MSCI INC.  
7 WORLD TRADE CENTER  
250 GREENWICH ST, 49TH FLR  
NEW YORK, NY 10007

2. Policy Period

The term of this Policy shall be from January 1, 2025 to December 31, 2025 Standard Time at the address of **Policyholder**

3. Premium

\$24.03 monthly Composite rate per **Named Insured** and eligible dependents

4. Eligible persons

All full-time / part-time non-union employees working at least 20 hours per week are eligible to enroll.

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## DEFINITIONS

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**"AMOUNT IN DISPUTE"** – means the monetary amount that can be calculated or proven in order to compensate **you** for incurred damage to or loss of **your** property.

**"BENEFITS"** – the legal coverages listed on the declarations page of the policy or in the **benefits** section of the **Certificate of Insurance**.

**"CERTIFICATE OF INSURANCE"** or **"CERTIFICATE"** – the document provided by **us** to the **named insured** that describes the **benefits** and terms of the insurance policy.

**"CERTIFICATE YEAR"** – twelve (12) month period as listed on the declarations page of the policy issued to the **policyholder**.

**"CONTESTED"** – an action in which any disputed issue must be negotiated by **your** attorney regardless of whether any legal forms are filed.

**"EFFECTIVE DATE"** – the date on which the **policyholder** enrolls the **named insured** and from which date premium has been paid for **you**.

**"GENERAL IN OFFICE LEGAL SERVICES"** – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

**"GOODS"** – a physical product that is capable of being delivered. Ownership of a good can be transferred from the seller to the buyer.

**"INDEMNITY BENEFITS"** – means covered **legal services** which are reimbursed to the **insured** up to the **benefit** amount indicated under the specific coverage. The **insured** is responsible for all **legal services** which may exceed the amount paid by **us**.

**"INSURED"** – as dictated by premium paid and as indicated by coverages listed in the **"Benefits"** section, the **named insured** only or the **named insured** and the **named insured's** spouse, or spouse which includes same-sex couples legally married and/or eligible dependents as defined by mutual agreement between the **policyholder** and **us**.

**"INSURED EVENT"** – an event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a **legal dispute** is sent or filed by **you** or received by **you**; or (b) a ticket or citation is issued; or (c) an attorney is hired.

**"INSURED RENTAL PROPERTY"** – a single dwelling (house, apartment, duplex or condominium) that **you** have an ownership interest in and that is not **your primary residence** and that for a portion of the year is rented out to another individual.

**"LEGAL DISPUTE"** – means a disagreement between **you** and any other party regarding **your** legal rights.

**"LEGAL SERVICES"** – time spent by **your** attorney and their office staff for **your** covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

**"MEDIATION COSTS"** – payment of a qualified mediator who assists the **insured** and another party attempt to reach settlement regarding a covered legal matter.

**"MISCELLANEOUS LEGAL SERVICES"** – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as,

but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

“**NAMED INSURED**” – a person enrolled via the **policyholder** with **us** as entitled to coverage under the terms of this policy.

“**NETWORK ATTORNEY**” – means an attorney who completes and delivers a signed application to **us**; agrees to the terms of the ARAG Attorney Agreement; is accepted as a **Network Attorney** by **us** and agrees to provide **legal services** in the United States for the **benefits** noted on their application or as updated with **us**.

“**NON-NETWORK ATTORNEY**” – means an attorney, who is not a **Network Attorney**, chosen by **you** to perform **legal services** covered under the **indemnity benefits** of this policy.

“**NON-MOVING OFFENSE**” – parking ticket, registration, equipment or other violations that aren't handled in conjunction with a moving violation.

“**PERSONAL PROPERTY**” – means property, which is not **real property** and which does not produce income.

“**POLICYHOLDER**” – means the organization named in the declarations page.

“**PRIMARY RESIDENCE**” – the single dwelling where **you** actually live that is considered **your** legal residence for income tax purposes.

“**REAL PROPERTY**” – land and all permanent structures attached to it.

“**REFINANCING**” – paying off one loan with the proceeds from a new loan using the same **real property** as security.

“**SECONDARY RESIDENCE**” – a single dwelling (house, apartment, duplex, or condominium) that **you** have an ownership interest in and that is not **your primary residence** and is not an **insured rental property** for six months before the **insured event** and it is not **your** intent to use it as an **insured rental property**.

“**SERVICE**” – a duty or labor provided from one person to another. It is the non-material equivalent of a **good**. There is no physical product that can transfer ownership.

“**TRIAL**” – means the proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury **trial** or with opening statement if the parties are in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances, and continuances by the court.

“**UNCONTESTED**” – an action in which all matters are settled or decided without attorney negotiation, and **your** attorney assists in completing any necessary formal processes.

“**WE**”, “**US**”, and “**OUR**” – ARAG Insurance Company.

“**YOU**” and “**YOUR**” – an **insured**.

# ARAG INSURANCE COMPANY

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## AGREEMENT

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**We** will pay for covered **legal services** provided to **you** by a **Network Attorney** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the **benefits** listed. The **legal services** will be paid up to the amount listed in the **Network Attorney** column of the **benefit** endorsements. If the amount listed is PAID IN FULL, **we** will pay for **legal services** up to **our** standard contract rates. If the **legal services** are provided by a **Network Attorney** on terms other than **our** standard contract rates, then the **legal services** will not exceed a reasonable maximum set by **us** based on similar **insured events**.

**You** can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **benefits** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect, **we** will reimburse **you** for covered **legal services** up to the maximum amounts listed in the **Non-Network Attorney (Indemnity Benefit)** column of the **benefit** endorsements.

Regardless of whether **you** choose a **Network Attorney** or **Non-Network Attorney**, only matters expressly listed are covered **benefits** and are paid as indicated on the **benefit** endorsements.

If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

If **you** have any questions regarding **your** policy please call 1-800-247-4184.

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## EXCLUSIONS

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**We** do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in legal matters where **you** wish to take action against a party, regardless of whether the matter proceeds to **you** filing a lawsuit against the other party, and the amount **we** pay for **your legal services** exceeds the **amount in dispute**, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.



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## CONDITIONS

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### Policy Period and Territory

This policy applies to **insured events** which occur worldwide while **your Certificate of Insurance** is in effect. If an **insured event** occurs outside the United States **indemnity benefits** apply.

Any **insured event** which occurs prior to the **effective date** of an **insured** will be considered excluded and no **benefits** will apply.

### Eligibility

Each eligible person as described in the Declarations, who is registered with **us**, and for whom a premium is paid, shall become an **insured** on the **effective date**.

### Cancellation, Termination and Non-renewal

**We** will not cancel this policy during the term defined in the Declaration unless such cancellation is based on one or more of the reasons below:

- (A) nonpayment of premium provided, however, that a notice of cancellation on this ground shall inform the **insured** of the amount due;
- (B) conviction of a crime arising out of acts increasing the hazard insured against;
- (C) discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- (D) after issuance of the policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current policy period;
- (E) a determination by the superintendent that continuation of **our** present premium volume would jeopardize **our** solvency or be hazardous to the interests of **our policyholders**, creditors, or the public; or
- (F) a determination by the superintendent that the continuation of the policy would violate, or would place **us** in violation of, any provision of this chapter.

**We** will give **you** and when applicable, **your** authorized agent or broker thirty (30) days written notice of cancellation for nonpayment of premium (which includes a fifteen (15) day grace period) and sixty (60) days written notice of cancellation for any other reason set forth under (B)-(F) above. The **policyholder** must give **us** at least thirty (30) days notice of cancellation.

A covered policy shall remain in full force and effect pursuant to the same terms, conditions and rates unless written notice is mailed or delivered by the insurer to the first-**named insured**, at the address shown on the policy, and to such **insured's** authorized agent or broker, indicating the insurer's intention:

1. not to renew such policy; or
2. to condition its renewal upon change of limits, change in type of coverage, reduction of coverage, increased deductible or addition of exclusion, or upon increased premiums in excess of ten percent; or
3. that the policy will not be renewed or will not be renewed upon the same terms, conditions or rates; such alternative renewal notice will be mailed or delivered on a timely basis and advise the **insured**

that a second notice shall be mailed or delivered at a later date indicating the insurer's intention as specified in (1) or (2) above and that coverage shall continue on the same terms, conditions and rates as the expiring policy, until the later of the expiration date or sixty (60) days after the second notice is mailed or delivered; such alternative renewal notice shall also advise the **insured**, that upon written request, **we** shall furnish loss information within ten (10) days of the request.

Any written notice of the intention not to renew, or to renew conditionally, will be mailed or delivered to **you** and to **your** producer of record at least forty-five (45) days, but not more than sixty (60) days before the expiration date. If the notice of nonrenewal or conditional renewal is mailed less than forty-five (45) days before expiration, coverage will remain in effect until forty-five (45) days after the notice is mailed.

If the **named insured** ends employment or membership in the group to which this policy is issued (except upon the **named insured's** death), or the policy is canceled by the **policyholder**, **your** coverage will cease at the end of the term for which premium is paid.

### **Waiver of Premium**

Upon the death of the **named insured**, coverage for the surviving spouse or spouse which includes same-sex couples legally married and the **insured** dependents continues under the **policy** for one year, and **we** waive further premium payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the **policy** during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the **policy**.

Should a **named insured** be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or spouse which includes same-sex couples legally married and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder**.

### **Conversion**

**You** may continue insurance when **you** no longer qualify as an employee of the **policyholder** or as a member of the group to which this policy is issued. **You** must notify **us** within ninety (90) days of this disqualifying event to make arrangements for premium payment. Payment of premium is required from the last date of **your** eligibility under this policy.

### **Adjustment of Premium**

Adjustment of premium based upon termination or addition of **insured's** shall be calculated by **us**. Payments or refunds shall be due on the first day of the following calendar month.

Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or change any part of this policy or stop **us** from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed except as stated above.

Any terms of this policy which are in conflict with the state where issued are amended to conform to the statutes.

### **Coordination of Benefits**

This policy coordinates **benefits** as follows: when a claim is made, the primary plan pays its regular **benefit** first. A plan is primary when it:

1. covers **your** employee as **insured** rather than as a dependent
2. covers a child as dependent of the parent whose birthday occurs earliest in the calendar year, except when:
  - (a) parents are separated or divorced and parent with custody is not remarried: **benefit** of parent with custody is primary
  - (b) parents are divorced and parent with custody is remarried, the order of determination is:

- (aa) parent with custody
- (bb) step-parent
- (cc) parent without custody
- (c) a court decree establishes financial responsibility for a child's legal expenses: then that parent's plan is primary

If none of the above applies, the plan that has covered the **insured** the longest is primary, except if the **insured** is laid off or retired.

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this policy does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this policy.

### **Payment Limitations**

**You** may not make claims under separate **benefits** for one legal matter.

### **Notice of Claim, Proof of Expense Incurred and Payment of Claim**

**You** or **your** representative must submit a written notice of claim to **us** within one year after the **insured event** or as soon as reasonably possible thereafter. Failure to notify **us** within one year of the **insured event** will not nullify **your** claim so long as notice is given as soon as reasonably possible and failure to give notice within the prescribed timeframe does not prejudice **us**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed or as soon as reasonably possible thereafter.

**You** are responsible for verifying **your** legal matter is covered under **your** legal plan with **us** prior to receiving **legal services**. **You** will be responsible for payment to the attorney at their usual and customary rate if **your** matter is not covered.

**You** must give us all information **we** request with respect to the circumstances of an **insured event** or **service** provided. **We** have the right to withhold **benefits** if the requested information is not provided to **us**.

Failure to give any notice required to be given by such policy within the time prescribed therein shall not invalidate any claim made by the **insured**, an injured person or any other claimant:

- (1) if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as was reasonably possible thereafter;
- (2) unless the failure to provide timely notice has prejudiced the insurer, except as provided in (1) above.

With respect to all claims (except for property damages) which are covered under the policy, if the insurer disclaims liability or denies coverage based upon failure to provide timely notice, then the injured person or other claimant may maintain an action directly against such insurer, in which the sole question is the insurer's disclaimer or denial based on the failure to provide timely notice, unless within sixty (60) days following such disclaimer or denial, the **insured** or the insurer: (a) initiates an action to declare the rights of the parties under the insurance policy; and (b) names the injured person or other claimant as a party to the action.

### **Network Attorney Claim Services**

If **you** choose a **Network Attorney** to provide covered legal services, the **Network Attorney** will bill **us** directly for his/her attorney fees.

### **Non-Network Attorney Services**

If **you** choose a **Non-Network Attorney**, **we** will reimburse **you your** attorney fees for covered legal services according to the **Indemnity Benefits** in this policy.

Mail Claim Forms to ARAG, 500 Grand Avenue, Suite 100, Des Moines, IA 50309 or fax to 515-237-0278. For questions regarding coverage, call ARAG Customer Care Specialist at 800-247-4184 (or for TTY 800-383-4184).

### **Concealment or Fraud**

No misrepresentation shall avoid any contract of insurance or defeat recovery, thereunder, unless such misrepresentation was material. No misrepresentation shall be deemed material unless knowledge by the insurer of the facts misrepresented would have led to a refusal by the insurer to make such contract.

### **Subrogation**

**We** may require **you** to assign all rights of recovery of legal fees to the extent that payment is made by **us**. If an assignment is sought, **you** must cooperate with **us**.

### **Relation of the Parties**

**You** have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us** or the **policyholder**. **We** and the **policyholder** shall at no time control or interfere with the performance of the attorney and **we** do not guarantee the skill of the attorney. Any payment to a **network attorney for legal services** is **our** responsibility up to **your** policy limits.

### **Grievances**

If **you** have a problem with a **Network Attorney** in the handling of a legal matter covered under this insurance policy, contact **us** for assistance in resolving **your** issue.

Should an **insured** have a complaint, they simply call the toll-free customer service number and speak to any representative. The representative will resolve the complaint immediately if possible and if not, it will be forwarded to the Customer Service Advocate who acts as a representative for the **insured** in remedying the situation. If any irreconcilable dispute exists between the company and an **insured**, either party may make written demand for arbitration. As an absolute condition to any arbitration, the **insured** and the company must mutually agree to arbitration and the arbitration procedure. Judgment upon the award may be entered in any court having jurisdiction. The arbitrator has the power to decide any dispute between **us** and the **insured** concerning the application or interpretation of this policy, provided however, the arbitrator will have no power to revise or reform the actual language of this policy. The **insured** and the company will share equally in the cost of arbitration.

Nothing in this plan shall be construed to prevent an **insured** from making a complaint to the appropriate Appellate Division or other body designated by the Appellate Division to investigate complaints in accordance with Judiciary Law Section 90, or to the appropriate disciplinary body in the state where the legal service is being provided.

**Non-Assessable Policy**

This policy is non-assessable. **You** are not subject to contingent liability, nor liable to assessment.

This policy is signed at Des Moines, Iowa on behalf of ARAG Insurance Company by **our** President and Secretary. It is countersigned by **our** authorized agent (if required).

The image shows two handwritten signatures in black ink. The signature on the left is 'Ann Cosimano' and the signature on the right is 'David R. Murray'. Both signatures are written in a cursive, flowing style.

Ann Cosimano  
Secretary

David R. Murray  
President

## **Administrative Regulation Protection**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Administrative Regulation Protection</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense against charges filed in state or federal court for violation of administrative regulations, except those involving motorized vehicles, domestic violence or felony charges	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Uncontested Adoption***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Adoption</u></b>		
<b>Legal services<sup>1</sup></b> in an <b>uncontested</b> adoption for an <b>insured</b> to become an adoptive parent(s)	PAID IN FULL	\$ 400*

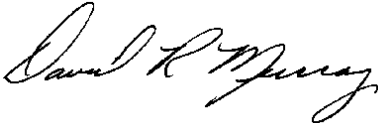
<sup>1</sup>In international adoptions, where a foreign attorney is necessary, **you** are eligible to receive indemnity reimbursement in addition to the **benefits** available in the United States.

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Adoption

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Adoption</u></b>		
<b>Legal services</b> <sup>1</sup> in a <b>contested</b> adoption for an <b>insured</b> to become an adoptive parent(s)	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

<sup>1</sup>In international adoptions, where a foreign attorney is necessary, **you** are eligible to receive indemnity reimbursement in addition to the **benefits** available in the United States

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

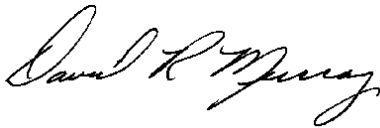
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## ***Building Codes***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action for permit or code violations relating to the renovation and/ or improvement of <b>your</b> existing <b>primary residence</b>	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

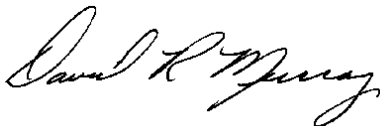
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Defense of Civil Damage Claims**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Civil Damage Claims</u></b>		
<b>Legal services</b> for an <b>insured</b> in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

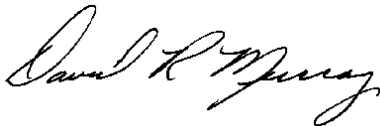
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

## **Credit Records Correction**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Credit Records Correction</u></b>		
<b>Legal services</b> for an <b>insured</b> related to correcting inaccuracies or misrepresentations on <b>your</b> credit record	PAID IN FULL	\$ 160*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Uncontested Divorce***

See Policy "Agreement" Section

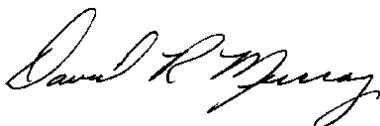
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Divorce</u></b>		
<b>Legal services</b> for the <b>named insured</b> in an <b>uncontested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL	\$ 640*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Driving Privilege Restoration

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Restoration</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding for the restoration of suspended or revoked driving privileges of an <b>insured</b> .	PAID IN FULL	\$ 240*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Easement***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Easement</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your primary residence</b>	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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## ***Estate Administration & Estate Closing (Probate) - 9 hours***

See Policy "Agreement" Section

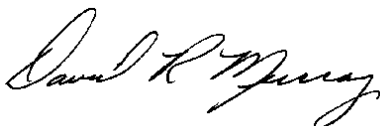
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Estate Administration &amp; Estate Closing (Probate) - 9 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> in administering an estate where <b>you</b> have been named the executor.	PAID IN FULL (up to 9 hours per <b>insured event</b> )	\$ 720*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Foreclosure**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Foreclosure</b>		
<b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your primary residence</b>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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By



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## **Defense of Garnishment**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Garnishment</u></b>		
<b>Legal services</b> for an <b>insured</b> in a <b>legal dispute</b> for a garnishment against <b>you</b> to collect judgment related to <b>goods</b> or <b>services</b>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

(Exclusion #3 as it relates to post judgment garnishment is waived for this **benefit**.)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By



Authorized Representative

## ***Uncontested Guardianship/Conservatorship***

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Uncontested Guardianship/ Conservatorship</u></b>		
<b>Legal services</b> in an <b>uncontested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 480*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Contested Guardianship/Conservatorship**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Guardianship/ Conservatorship</u></b>		
<b>Legal services</b> in a <b>contested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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Authorized Representative

## **Habeas Corpus Proceedings**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Habeas Corpus Proceedings</u></b>		
<b>Legal services</b> for an <b>insured</b> in habeas corpus proceedings	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By



Authorized Representative

## ***Mental Incompetency or Infirmity Proceedings***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Mental Incompetency or Infirmity Proceedings</u></b>		
<b>Legal services</b> for an <b>insured</b> in defense of mental incompetency or infirmity proceedings	PAID IN FULL	\$ 960*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount


\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By



Authorized Representative

## **Juvenile Administrative Regulation Protection**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Juvenile Administrative Regulation Protection</u></b>		
<b>Legal services</b> for an <b>insured</b> child charged in juvenile court for violation of administrative regulations, except those involving motorized vehicles or felony charges. If the matter is removed from juvenile court, coverage under this <b>benefit</b> will cease as of the date of the removal.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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**Minor Traffic - Broad (excluding DWI-related)**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Minor Traffic - Broad (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of <b>your</b> driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any <b>non-moving offense</b> .)	PAID IN FULL	\$ 240*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Neighbor Disputes**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes</u></b>		
<b>Legal services</b> for an <b>insured</b> with a neighbor as a plaintiff or defendant in a dispute related to <b>your primary residence</b> , including boundary or property title disputes	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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By



Authorized Representative



## ***Neighbor Disputes - Secondary Residence***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> with a neighbor as a plaintiff or defendant in a dispute related to <b>your secondary residence</b> , including boundary or property title disputes	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

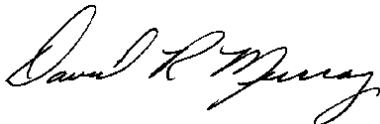
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Authorized Representative

## ***Parental Responsibilities***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Parental Responsibilities</u></b>		
<b>Legal services</b> for an <b>insured</b> in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding <b>your</b> parental responsibilities for an <b>insured</b> child	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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Authorized Representative

## Personal Property Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Personal Property Protection</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding contracts or obligations for the transfer of <b>your personal property</b> or <b>your personal property</b> rights	PAID IN FULL	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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Authorized Representative

## ***Postnuptial Agreements***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Postnuptial Agreements</u></b>		
<b>Legal services</b> for the <b>named insured</b> for the preparation of a postnuptial agreement.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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Authorized Representative

## ***Prenuptial Agreements***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Prenuptial Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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## **Refinancing - Primary Residence**

See Policy "Agreement" Section

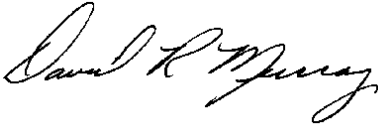
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Primary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your primary residence</b> .	PAID IN FULL	\$ 160*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Property Tax - Primary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Property Tax - Primary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action brought by <b>you</b> to reduce the property tax assessment on <b>your primary residence</b>	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

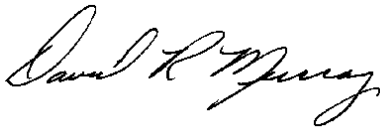
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## Purchase of Real Estate

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase of Real Estate</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase of <b>your primary residence</b> for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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## Real Estate Disputes

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <b>your primary residence</b> .	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

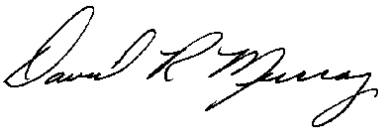
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## Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <b>your secondary residence</b>	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

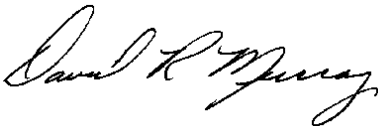
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Sale of Real Estate

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Sale of Real Estate</b>		
<b>Legal services</b> for an <b>insured</b> for the sale of <b>your primary residence</b> for the review and preparation of documents including the contract for sale and attendance at closing.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Tenant Matters**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Tenant Matters</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant with <b>your</b> landlord as tenant of <b>your primary residence</b> , including but not limited to, eviction and security deposit disputes	PAID IN FULL	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

### ***Irrevocable Trusts***

See Policy "Agreement" Section

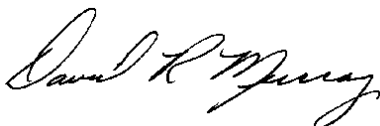
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Irrevocable Trusts</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone irrevocable trust	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Revocable Living Trusts

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Revocable Living Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable trust	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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Authorized Representative

## ***Wills & Durable Power of Attorney***

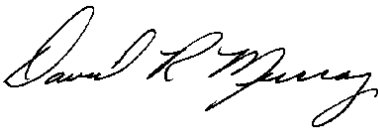
See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Wills &amp; Durable Power of Attorney</u></b>		
Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 320 single document \$ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 40 single document \$ 80 spousal documents

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Zoning and Variances**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <b>your primary residence</b>	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

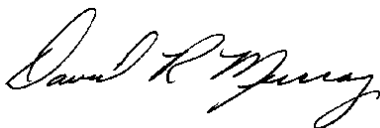
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By



Authorized Representative



## **Uncontested Child Custody/Child Support Agreement**

See Policy "Agreement" Section

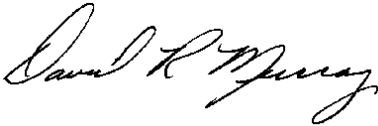
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Child Custody/Child Support Agreement</u></b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>uncontested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Child Custody/Child Support Agreement - 8 hours

See Policy "Agreement" Section

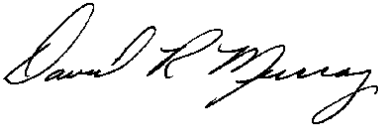
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Child Custody/Child Support Agreement - 8 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>contested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Home Equity Loan - Primary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Home Equity Loan - Primary Residence</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your primary residence</b> .	PAID IN FULL	\$ 160*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Home Equity Loan - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your secondary residence</b> .	PAID IN FULL	\$ 160*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Refinancing - Secondary Residence

See Policy "Agreement" Section

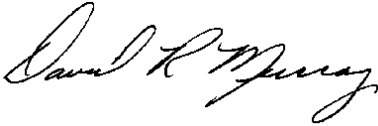
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Secondary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your secondary residence</b> .	PAID IN FULL	\$ 160*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Property Tax - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Property Tax - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action brought by <b>you</b> to reduce the property tax assessment on <b>your secondary residence</b>	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

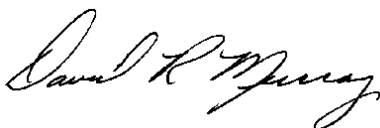
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Building Codes - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action for permit or code violations relating to the renovation and/or improvement of <b>your</b> existing <b>secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Document Review***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Document Review**

**Legal services** for an **insured** for the review of **your** personal legal documents.

PAID IN FULL

\$ 40 per document

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



**Protection from Domestic Violence - Named Insured**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence - Named Insured</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Protection from Domestic Violence - Insured**

See Policy "Agreement" Section

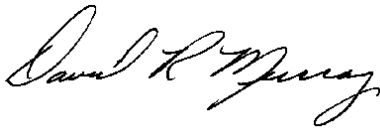
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence - Insured</u></b>		
<b>Legal services</b> for an <b>insured</b> to obtain a protective order related to domestic violence when the opposing party is not an <b>insured</b> under the same <b>Certificate</b> .	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Easement - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Easement - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

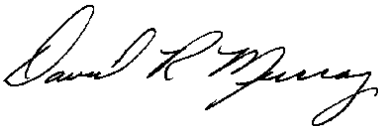
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Foreclosure - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Foreclosure - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your secondary residence.</b>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

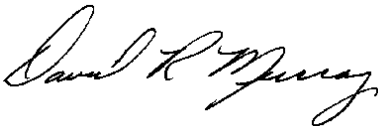
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Authorized Representative

## Mechanic's Lien

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Mechanic's Lien</u></b>		
<b>Legal services</b> for an <b>insured</b> to remove a mechanic's lien.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount


\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Student Loan Debt Collection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Student Loan Debt Collection</u></b>		
<b>Legal services</b> for an <b>insured</b> as the defendant in a <b>legal dispute</b> related to <b>your</b> student loan.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

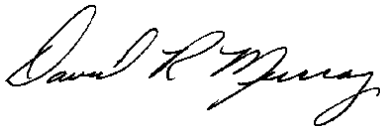
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Zoning and Variances - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

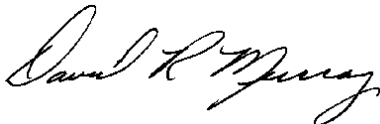
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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

## **Bankruptcy**

See Policy "Agreement" Section

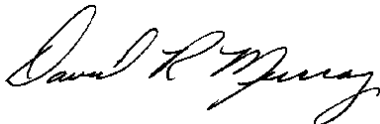
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Bankruptcy</b>		
<b>Legal services</b> for an <b>insured</b> up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	\$ 880*
<b>Legal services</b> for an <b>insured</b> up to and including confirmation of a Chapter 13 bankruptcy. This <b>benefit</b> does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	\$ 1,200*
<b>Legal services</b> for an <b>insured</b> to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	PAID IN FULL	\$ 240*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## Consumer Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Consumer Protection</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer <b>goods</b> or <b>services</b> and/or residential contractor disputes (excluding insurance disputes)	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Defense of Debt Collection***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Debt Collection</u></b>		
<b>Legal services</b> for an <b>insured</b> as the defendant in a <b>legal dispute</b> related to consumer <b>goods</b> or <b>services</b> (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection).	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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Authorized Representative

## **Insurance Disputes**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Insurance Disputes</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant relating to disputes with <b>your</b> insurance carrier	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

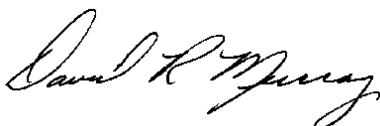
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## IRS Collection Defense

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>IRS Collection Defense</b>		
<b>Legal services</b> for an <b>insured</b> in defense against collection actions by the Internal Revenue Service (IRS) related to errors on <b>your</b> personal tax return where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include collection actions related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

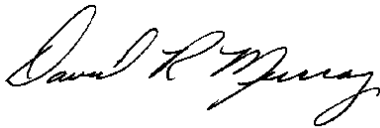
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## IRS Audit Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>IRS Audit Protection</b>		
<b>Legal services</b> for an <b>insured</b> involving Internal Revenue Service (IRS) audits related to <b>your</b> personal tax return where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

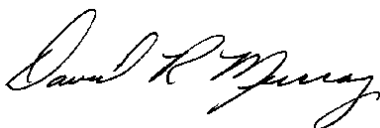
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

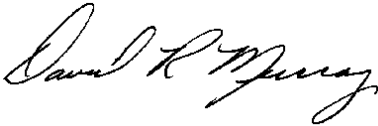
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase/Sale of Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase or sale of <b>your secondary residence</b> for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Small Claims Court

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Small Claims Court</b>		
<b>Legal services</b> for an <b>insured</b> to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This <b>benefit</b> does not include representation in court.	PAID IN FULL	\$ 320*
<b>Legal services</b> for an <b>insured</b> to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	PAID IN FULL	\$ 400*

(Exclusion #4 as it relates specifically to plaintiff matters does not apply to this **benefit**)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## State and Local Tax Collection Defense

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>State and Local Tax Collection Defense</b>		
<b>Legal services</b> for an <b>insured</b> in defense against collection actions by state and/or local tax authority related to errors on <b>your</b> personal state tax return or personal local taxes where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include collection actions related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

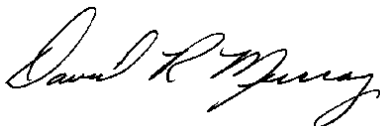
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## State and Local Tax Audit

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>State and Local Tax Audit</b>		
<b>Legal services</b> for an <b>insured</b> involving state and/or local tax authority audits related to <b>your</b> personal state tax return or personal local taxes where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

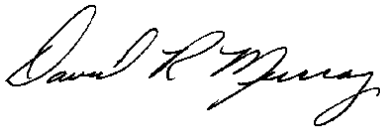
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Document Preparation**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Document Preparation</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	\$ 40 per document

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Minor Traffic - Non-Moving Violations**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Minor Traffic - Non-Moving Violations</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a non-moving violation, the conviction of which would not result in the suspension or revocation of <b>your</b> driving privileges. (Does not include parking tickets or equipment violations.)	PAID IN FULL	\$ 240*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Surrogacy Agreements**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Surrogacy Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a surrogacy agreement.	PAID IN FULL	\$ 300*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Domestic Partnership Agreements

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Domestic Partnership Agreements</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a domestic partnership agreement.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Advice for Parents and Grandparents

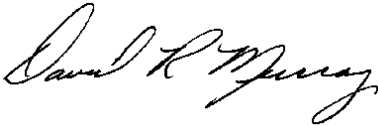
See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Advice for Parents and Grandparents</u></b>		
Telephone access to obtain legal advice and consultation on how the law relates to <b>your</b> parents and grandparents' legal matters and which actions may be taken.	PAID IN FULL	N/A

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Annual Check Up for Parents and Grandparents

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### **Annual Check Up for Parents and Grandparents**

**Legal services** for **your** parent and grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of **your** parent and grandparent and discuss any changes in their situation and potential legal implications.

PAID IN FULL

\$ 80\*


This **benefit** is limited to one usage per **certificate year**.

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Funeral Directive***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### **Funeral Directive**

**Legal services** for an **insured** for the preparation of a funeral directive.

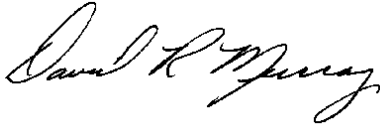
PAID IN FULL

\$ 40 per document

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## Gender Identifier Change

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Gender Identifier Change</b>		
<b>Legal services</b> for an <b>insured</b> to change <b>your</b> gender identifier on government issued documents.	PAID IN FULL	\$ 240*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Hospital Visitation Authorization

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### Hospital Visitation Authorization

**Legal services** for an **insured** for the preparation of a hospital visitation authorization.

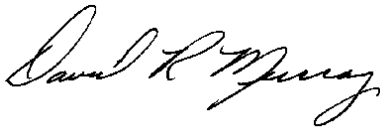
PAID IN FULL

\$ 40 per document

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Name Change**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Name Change**

<b>Legal services</b> for an <b>insured</b> to legally change <b>your</b> name.	PAID IN FULL	\$ 240*
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\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Pre-Birth/Post-Birth Parentage Order***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Pre-Birth/Post-Birth Parentage Order</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a pre-birth and post-birth parentage order.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Egg/Sperm/Embryo Donation Agreement**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Egg/Sperm/Embryo Donation Agreement</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of an egg, sperm or embryo donation agreement.	PAID IN FULL	\$ 480*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Divorce - 30 hours

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Contested Divorce - 30 hours</b>		
<b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 30 hours per <b>insured event</b> )	\$ 2,400*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Driving Privilege Protection (excluding DWI-related)**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Protection (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of <b>your</b> driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol.)	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Elder Law - Member Support

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Elder Law - Member Support</b>		
Initial advice for an <b>insured</b> on the impact of <b>your</b> parent's/grandparent's personal legal matter on <b>you</b> .	PAID IN FULL	\$ 25
<b>Legal services</b> for an <b>insured</b> for the preparation and review of a deed granted by a parent/grandparent where <b>you</b> are the grantee.	PAID IN FULL	\$ 40 per document
<b>Legal services</b> for an <b>insured</b> for the preparation and review of a promissory note where <b>your</b> parent/grandparent is the payor and <b>you</b> are the payee.	PAID IN FULL	\$ 40 per document
<b>Legal services</b> for an <b>insured</b> for the review of <b>your</b> parent's/grandparent's personal legal documents, including estate planning documents where <b>you</b> have been named as an agent or executor/personal representative.	PAID IN FULL	\$ 40 per document

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



***Restraining/Protective Order - Named Insured***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Restraining/Protective Order - Named Insured</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a restraining/protective order.	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Restraining/Protective Order - Insured***

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Restraining/Protective Order - Insured</u></b>		
<b>Legal services</b> for an <b>insured</b> to obtain a restraining/protective order when the opposing party is not an <b>insured</b> under the same <b>Certificate</b> .	PAID IN FULL	\$ 320*

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Social Security/Veterans/Medicare

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Social Security/Veterans/Medicare</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative <b>legal dispute</b> arising out of Social Security, Veterans, Medicare or Medicaid benefits	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

(Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this **benefit**.)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

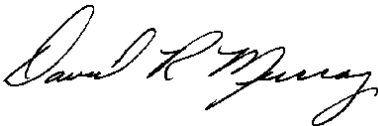
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Uncontested Alimony, Child Support, Child Custody and Child Visitation**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Uncontested Alimony, Child Support, Child Custody and Child Visitation**

**Legal services** for an **insured** for an **uncontested** motion brought by **you** or against **you** to enforce or modify a final decree for child support, child custody, child visitation, or alimony.

PAID IN FULL

\$ 320\*

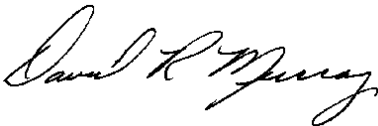
(Exclusion #3 as it relates to post judgment matters is not intended to exclude child custody, child visitation, child support and alimony matters.)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours**

**Legal services** for an **insured** for a **contested** motion brought by **you** or against **you** to enforce or modify a final decree for child support, child custody, child visitation, or alimony.

PAID IN FULL  
(up to 8 hours per **insured event**)

\$ 640\*

(Exclusion #3 as it relates to post judgment matters is not intended to exclude child custody, child visitation, child support and alimony matters.)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Miscellaneous Services - 4 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Miscellaneous Services - 4 hours</b>		
<b>Miscellaneous Services.</b>	4 hours	\$ 320*

(This **benefit** is limited to four hours per **certificate year**.)

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## School Administrative Hearings

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>School Administrative Hearings</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative public or private formal school proceeding regarding disabilities and accompanying educational accommodations or student policy violations.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

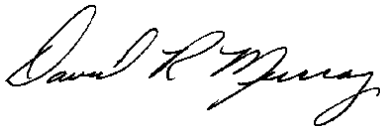
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Telephone Legal Access Services**

We will pay the attorney fees of a **Telephone Legal Access Law Firm** as defined below for **Telephone Legal Access Services** provided by a **Telephone Legal Access Law Firm** while **your Certificate** is in effect.

**"Telephone Legal Access Law Firm"** - means an independent law firm that has entered into a written agreement with **us** to provide **Telephone Legal Access Services** to **you** within the territory of the United States.

**"Telephone Legal Access Services"** - means the type of **legal services** which, within the applicable standard of professional care and conduct, may be rendered by the **Telephone Legal Access Law Firm** in one or more telephone conversations with a client and which may be connected with other **legal services** based on telecommunication which are specifically listed below.

### **Coverage**

**You** will receive:

### **Attorney Fees**

Toll-free telephone advice on how the law relates to **your** personal legal matter and which action may be taken.

PAID IN FULL

Follow-up correspondence and telephone calls to third parties related to **your** personal legal matter.

PAID IN FULL

Specific document preparation and document review.

PAID IN FULL

**You** will receive legal assistance from the **Telephone Legal Access Law Firm** for the preparation or review of a: Standard Will or Codicils.

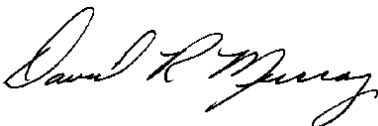
PAID IN FULL

Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

This agreement forms a part of Policy Number 10459 issued to MSCI Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



**ARAG Services, LLC  
500 Grand Avenue, Suite 100  
Des Moines, Iowa 50309-**

**SERVICE PLAN**

1. Name of Plan Member, Address

MSCI INC.  
7 WORLD TRADE CENTER  
250 GREENWICH ST, 49TH FLR  
NEW YORK, NY 10007

2. Service Period

The term of this Plan shall be from Jan 1, 2025 to December 31, 2025 Standard Time at the address of the Plan Sponsor.

3. Price

\$0.22 monthly Composite rate per **Named Plan Member** and eligible dependents

4. Services Provided

As per attached

## **SERVICE PLAN**

for

MSCI Inc.

ARAG Services, LLC as plan administrator, will provide the services described in this document (hereinafter referred to as the "plan") in compliance with all provisions herein in return for plan member's service fee. This plan incorporates any and all terms and provisions of the plan member's Certificate of Insurance. If the named plan member purchased only individual membership the services described below will be available only to him/her.

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## **TERMS AND CONDITIONS**

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This plan may be amended or changed at any time by written agreement between the plan sponsor and us.

Any terms of this plan which are in conflict with any state or federal law are amended to conform to all applicable federal or state regulations.

We do not provide services for you if you have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to your membership or the plan.

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## **REDUCED FEE LEGAL SERVICES**

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If your legal matter is not fully covered under your insurance policy and is not listed under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney's normal rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of the Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the amount covered by ARAG, the Network Attorney will bill you directly at reduced rates of at least 25% off their normal rate. You pay the attorney directly.

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney's normal rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.

### **REDUCED CONTINGENCY FEES**

If your legal matter is not covered under your insurance policy and is not listed under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.

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## FINANCIAL EDUCATION AND COUNSELING SERVICES

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This service provides you toll-free telephone access to Financial Counselors. Financial Counselors who can address your questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools.

Financial information and services include:

General financial planning counseling sessions	Insurance
Cash and debt management	IRAs and 401(k)s
Savings and budgeting	Student loans
Asset allocation	Mortgage education
Credit reports	Investments and Risks

You can also visit a financial education website which provides educational resources to help you establish a plan for reaching your goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing your personal action items.

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## IDENTITY THEFT PROTECTION

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A service that gives you access to:

**Toll-free legal advice** from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused.

**Identity Theft Materials**, including:

An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,

An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,

A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,

An Identity Theft Affidavit to help you report your identity theft to necessary parties.

**Identity Theft Specialists** who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.

**Full-Service Identity Restoration:** Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.

**Lost Wallet Services:** Certified Identity Theft Restoration Specialist assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.

**Identity Theft Insurance:** Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses and cash recovery associated with restoring your identity. (The Identity Theft insurance is underwritten 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.)

In order to use the following services, you will need to log in and establish an online monitoring account.

**Single-Bureau Credit Monitoring:** Services designated to track and immediately inform you of any activities or changes to your credit - including loan applications, credit card activations, delinquencies, etc.

**Internet Surveillance:** Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold.

**Change of Address:** Services that monitors address change requests with the United States Postal Services.

**Child Monitoring:** Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.

**Senior Adult Services:** Senior family members (up to 4 adults) are able to utilize these Identity Theft Protection benefits. Senior family members must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

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## IMMIGRATION

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A service that gives you toll-free access to Telephone Network Attorneys for:

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network Attorneys will bill the member directly.

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## LEARNING CENTER

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**Learning Center** – Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:

Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.

Understand how the legal insurance plan works and the coverages, services and resources it provides.

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## DIY DOCS®

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**Do-It-Yourself Legal Documents** - Online access to documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

Automobiles

Caregiving

Estate Administration

Childcare

Residential Contractor

Finances

*Easy-to-Use Interactive Document Assembly Tool:* Helps you efficiently create your own documents by asking simple questions.

*My Documents:* Online document storage and 24/7 access to create, update, retrieve and print your documents.

*Legacy Planning:* Create essential legal documents yourself with the help of DIY Docs, including:

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

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## CAREGIVING SERVICES

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**Reduced Fee Services** - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

**Caregiver Support Services** - Balancing work and taking care of loved ones can be overwhelming. Fortunately, members have access to personalized guidance from expert Care Coaches and digital educational and support tools to assist them with their caregiving needs.

Caregiving services assists members and their families in finding adult and senior care, empowering them to:

**Gain access to personalized content and resources:** Member answers a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.

**Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever members are on their caregiving journey, Care Coaches can help members:

Understand and identify the appropriate care options for their loved ones, including in-home care, nursing home and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.

Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.

**Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with their care team of friends, family and professionals.

With these caregiving services, members can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.

**Caregiving Guidebook** - As a member, you have access to a "go-to" guidebook providing you with the tools and resources needed to take a proactive approach in your caregiving role.



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## TAX SERVICES

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This service provides you with year-round access to experienced tax specialist. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your 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 tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Discounted personal tax return preparation

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## EXCLUSIONS

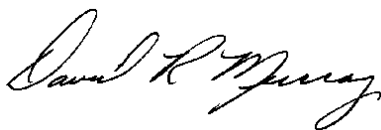
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The plan services do not include:

1. Matters against us, the named plan member or the plan sponsor.
2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

This plan is effective January 01, 2025 and shall continue in effect for one year. Thereafter, the plan shall be automatically renewed for additional one year terms unless terminated by the plan administrator or plan sponsor upon thirty (30) days' prior written notice to the other party.

ARAG Services, LLC



David R. Murray  
President

## **ARAG'S Privacy Policy and Notice of Personal Information Practices**

We are committed to protecting your privacy and your personal information that you share with us. Here are the basics of our privacy policy and how we collect and use your personal information. Continue reading to see the entire policy.

- We collect personal information from you directly and from your transactions with us.
- We do not collect personally identifying information from you when you visit our website or online services unless you provide it to us.
- We do not allow third parties to collect personally identifying information from your computer or mobile device when you visit our website or use our online services.
- We will not sell your information to third parties.
- Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services.
- We extensively secure and limit access to your information.
- We protect information about potential, current, and former policyholders, members, applicants, attorneys, and team members.

### **The Information Collected**

Non-public personally identifiable information ("Information" "NPI") is information that identifies you and is not available to the general public. The following sections tell you more about how and when we collect your Information.

### **Information Collected**

1. Personal information may be collected from persons other than you.
2. Personal information we collect may consist of:
  - Name.
  - Address.
  - Phone Number.
  - Email and IP address.
  - Social Security Number.
  - Date of birth.
  - Signature.
  - Bank account number.
  - Employer information if you are enrolled in a group legal plan.
  - Gender.
  - Geolocation data, audio and electronic information.
  - Internet or other electronic network activity information, including but not limited to, browsing history, search history, and information regarding our Internet Website, application, enrollment form or advertisement.
  - Court records, government records, driving records, property information.
  - Inferences may be drawn from your personal information collected.
  - Tax identification information if we conduct business with you.
  - Professional and education information.
  - These categories of information may also be collected for eligible dependents covered under you legal plan.
3. Sources we may use to collect personal information:
  - Directly from you when submitting an application, an enrollment form and in your communications and transactions with us.
  - Claims submitted.
  - Persons, including attorneys who are or will become involved in processing your application, your enrollment form and servicing your policy or any claims you may make.

- Court records, government records, driving records, property information to enable us to determine coverage and process claims.
- Your interaction with our website and mobile app.
- Your employer if you are enrolled in an employer-sponsored legal plan.
- Financial institution.
- If you participate in a survey, we collected the email address and contents of the email; and information volunteered in response to the survey.

4. The information we collect is used:

- To fulfill our responsibilities to you, process and service your policy, process premium payments, determine coverage, confirm transactions, process and settle claims, maintain and secure your legal plan account with us, provide support and services, respond to inquiries, investigate and address your concerns, to personalize your Website experience, and for testing, analysis, surveys and product development.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As directed by you.
- To notify you of new services and special offers.

If you do not wish to be contacted by email for non-policy related communications, you may unsubscribe by following the instructions at the bottom of any ARAG email you receive or by contacting us.

If you are a policyholder or member, you can log in to your account at ARAGlegal.com to manage your email subscriptions. To access your email subscriptions click on My Account in the top right of the homepage, then click on Email Address and Subscriptions on the left side of the screen. If you are not a policyholder or member, you may unsubscribe via the footer of your email or by contacting us.

#### **Location Services for Mobile Apps**

Your current location is only determined if you choose to use a function on our apps to determine your current location. If you allow your location to be obtained using an ARAG app, ARAG will use the services of Google Maps to determine your approximate location. Use of this information is solely to distinguish your current location and not to identify you. ARAG does not automatically track your location when you use our apps. ARAG uses the services of Google Maps for location services. The Google privacy policy is available at <http://www.google.com/policies/privacy> and by this reference, is incorporated into this ARAG Privacy Policy.

#### **The Information We Disclose**

Information about our team members, customers, former customers or former team members will only be shared as permitted or required by law. ARAG does not sell your information. Information about you or your company that has been collected is maintained in your or your company's policy and/or claims records. ARAG team member information is maintained in your individual employee file.

Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as information about our current policyholder.

We may disclose your personal information without prior written authorization when reasonably necessary:

- To persons or organizations who need the information to perform a business, professional or insurance function for us or you. For example, businesses that assist us with administrative functions or marketing. When we disclose personal information for business purposes, we enter into a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except in performing the contract.
- To an insurance institution agent or insurance-support organization to perform its function in connection with an insurance transaction involving you or to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- To those persons involved in processing your application, enrollment, processing transactions, investigating claims, concerns and complaints. This may include investigators and attorneys who need the information to investigate or settle a claim involving you as well as another insurance company if you are involved in an incident with their insured.

- To an insurance regulatory authority, or a law enforcement or other governmental authority pursuant to law such as in response to a subpoena; to protect our legal interests as well as in cases of suspected fraud.
- For the purpose of conducting actuarial or research studies in which you will not be identified in any report and any materials that do identify you will be destroyed as soon as they are no longer needed. The research organization agrees not to disclose the information unless permitted by law.
- To a person who agrees that their only use of the information will be in connection with the marketing of a product or service and no privileged information or personal information relating to your character or protected class information will be disclosed.
- To an affiliate whose only use of the information will be in connection with an audit of the insurance institution or agent or the marketing of an insurance product or service and the affiliate agrees not to disclose the information for any other purpose to unaffiliated persons.
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's or agent's operations or services, provided the information disclosed is reasonably necessary for the group policyholder to conduct the review or audit.

### **Access to Your Personal Information**

You or your authorized agent have the right to submit a request to know what information we collect and maintain; the right to obtain a copy of the information you provided to us in a portable and, to the extent technically feasible, readily usable format; the right to submit a request to delete your information; and the right to submit a request to correct inaccuracies to the information we maintain unless we are exempt from honoring your request under law. We will not discriminate against you, nor will you face retaliation for exercising these rights. You may submit your request to ARAG via the following:

Mailing address:

Privacy Administration  
 Attention: Legal Department  
 ARAG North America, Inc.  
 500 Grand Avenue, Suite 100  
 Des Moines, IA 50309

Or email us at [legal@ARAGlegal.com](mailto:legal@ARAGlegal.com)

Or via our website <https://www.araglegal.com/> using the "Contact Us" tab

### **Confidentiality and Security**

We restrict access to your Information to employees who we have determined need it in order to provide products or services to you. We train our employees to safeguard customer information, and we require them to sign confidentiality and non-disclosure agreements. We maintain strict physical, electronic, and procedural safeguards to protect your Information from unauthorized access by third parties.

### **Additional Information for Our Internet Users**

We continuously improve our websites. We are interested in how visitors use our websites, what they like and dislike, and where they have problems. We may gather data on how users navigate our site so we can make ARAGlegal.com and ARAGgroup.com easy places to do business. Our tools may gather data such as what browser a person uses or even what pages are most popular.

We receive and store certain types of information from you whenever you interact with our Sites. Like many other websites, we store "cookies" and other web-based files on user devices to get certain types of information when your web browser accesses our Site.

We use cookies to improve your experience while using our website and our internet apps. Cookies are small files that are stored on your computer. They do not contain any personally identifiable information about you. They help us personalize your experience when you return to our website, and they are required for certain portions of our website. Most browsers let you determine whether or not you accept our cookies. If you don't use cookies, you won't be able to use certain ARAGlegal.com or ARAGgroup.com features, such as keeping your product in your cart until you are ready to purchase.

ARAGgroup.com and ARAGlegal.com may place small pieces of computer code (embedded objects) on our pages to help our advertising partners such as, Google Adwords or Facebook, count how many customers they referred to our site. We may also use objects placed on other sites to monitor your exposure to our advertising or other offers online. These objects don't collect any personally identifiable information about you. Please visit [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp) to learn more or "opt out" of persistent cookies and targeted advertising delivered by these vendors.

We also provide some links to third-party websites that are not owned by ARAG. ARAG has no control over their privacy practices and assumes no responsibility in connection with the use of their websites. We recommend that you check the privacy policy of any website before you provide any personally identifiable information.

### **Changes to This Privacy Policy**

We may modify our privacy policy from time to time. The most recent version is always posted at ARAGlegal.com.

### **What to Do If You Have Privacy or Security Concerns**

If you have a concern about privacy or security at ARAG, we want to hear about it.

Please write to us at:

Privacy Administration  
Attention: Legal Department  
ARAG North America, Inc.  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309

or call us at (800) 888-4184

or email us at [legal@ARAGlegal.com](mailto:legal@ARAGlegal.com)

The Effective Date of this Privacy Policy is June 30, 2023.