How can SAMBA LegalRx® offer such comprehensive legal benefits and services for just $8.00 bi-weekly?

One of the questions we hear from our potential new customers, and also from customers who have enjoyed the benefits over time, is "how can we do it all so affordably?"

First of all, we’re committed to making legal benefits and services affordable and accessible to those who can benefit from it. When you consider that the average hourly rate of an attorney in the U.S. is $220*, it’s no wonder people who could truly use an attorney’s advice or expertise, typically just try to “go it alone.” ARAG has built its business around making sure quality legal services are within reach.

We’ve designed a legal services program which streamlines the process for both you, our valued customers, and for the attorneys in a nationwide network of thousands. We assess needs, and help you find the services and quick answers and solutions you need, and whenever needed, help you to quickly locate a licensed attorney for your specific legal issue. We also give you direct access to numerous do-it-yourself legal forms, documents and materials. Many of our members use our quick and easy to use library for research, and actionable solutions on an ongoing basis.

So in addition to saving you a great deal of money, we also help to save more of your valuable time!

This information is for illustration purposes only and is not a contract.

**We’re proud to have an “A” (Excellent) rating from A.M. Best**

ARAG® is now a leading administrator of legal advisory plans, and ARAG Insurance Company has proudly received A.M. Best Company’s Rating of "A" (Excellent). According to Best’s report, “the rating reflects ARAG’s strong capitalization, solid operating performance, and improving marketing profile.” This is an added assurance to 725,000 customers across the U.S. that we’re financially strong and stable, and that you can count on us to be here for your legal services needs whenever the occasion arises.

**Here’s what just a few ARAG Customers have to say:**

“...I know I always have an attorney... who is just a phone call away.”

“The monthly fees are nominal and the plan has already saved me hundreds of dollars. As a single mother, I am so glad I can afford a lawyer any time I need one.”

“The quality of service that I have received is great. Each attorney I’ve dealt with to date has been polite, understanding, knowledgeable, and very competent.”

“I was very impressed by the speed of everything. I was also impressed by the sensitivity of the attorney I chose.”

“I am sure that if it were not for this benefit, my legal situation would have forced me into bankruptcy. I feel that legal and automobile insurance, legal insurance is something that no person should be without.”

Join 725,000 smart consumers who have selected ARAG for their legal protection needs!

You can enroll in SAMBA LegalRx® right now.

Complete the enclosed enrollment application and return it to SAMBA in the envelope provided.

SAMBA LegalRx® can help you protect your world.

Defend your rights. Prepare for what’s ahead. React whenever you have to.

“We’ve got you covered.”

Visit us online at www.sambaplans.com

**Are there any questions we can answer for you?**

Call 1-800-378-9167

Ready to enroll in SAMBA LegalRx?

Complete the enclosed enrollment application and return it today!

SAMBA LegalRx® is a registered trademark of ARAG Services LLC, an ARAG Group Company.
Should you sign a promissory note from your in-laws?

- Defend your rights.
- Sometimes just a phone call or a letter from an attorney can turn a problem very quickly.
- We can help you effectively handle smaller legal problems, so they don't become big legal problems.
- Direct telephone access to a professional licensed attorney!

We can help you with bigger legal problems, too.

- Some life’s legal problems can be worked out with careful planning and preparation. And many of the SAMBA LegalRx benefits are designed to help you plan ahead, and keep legal problems at bay. But all too often, legal problems simply just “happen,” even to law abiding citizens who do no wrong. A traffic accident. A yard work spouse. Or the many issues that can arise when you hire a contractor to do repairs or remodeling. Regardless of how big or small you and your family’s legal issues are, we’re here to help. Many legal services are offered as “pay-in-full” benefits. Lots more are available at a reduced rate. Here are just a few of the legal issues SAMBA LegalRx can help you to resolve:

  - Buying a home
  - Divorce
  - Child custody and child support
  - Bankruptcy
  - Credit and fraud problems
  - Contractor disputes
  - IRS or tax issues
  - Neighbor disputes
  - Speeding tickets
  - Serious driving issues or loss of license
  - Tenant issues
  - Warranty issues
  - Wills and estate planning
  - Adoption
  - And much more

SAMBA LegalRx® helps to protect you and your family from Identity Theft, the fastest growing crime in the U.S.

Over 9.9 million Americans had their identity stolen in one form or another in 2003. And it’s on the rise. So SAMBA LegalRx has designed a very proactive approach to helping you protect yourself from being the victim of identity theft, and helping you get the situation resolved fast, if it should occur. You can talk toll-free and speak with an Identity Theft Case Manager who will help you to protect yourself and your family from this often very costly crime. If you're the victim of identity theft, we'll help you figure out personal liability for the thief's debts, provide detailed information on reporting the theft to credit agencies and assist you to their duty to investigate, publish alerts and notify recent credit inquirers, and much more. We can also help you determine what other steps may be needed.

Identity theft is when someone obtains your personal information (credit card numbers, Social Security number, account numbers, etc.) and uses it without your knowledge to commit fraud or theft.


LegalRx® is easy to use!

Just pick up the phone and you’re connected to legal advice and consultation.

It’s easy to enroll.

Simply complete the enclosed Enrollment Application and mail it to SAMBA in the envelope provided.

When more involved steps are necessary, your in-office attorney can turn a situation around, and solve a problem very quickly.

We can help you with bigger legal problems, too.

SAMBA LegalRx® helps to protect you and your family from Identity Theft, the fastest growing crime in the U.S.

Since 1973, ARAG® has been an industry leader in the delivery of legal services. With innovative approaches, and a steadfast commitment to customer satisfaction, we’ve been able to continually grow and offer even more services. Our industry strength has even led to praise from the American Bar Association’s Standing Committee on Delivery of Legal Services when we received meritorious recognition in the 2002 Louis M. Brown Award for Legal Access competition. ARAG now serves 725,000 individuals across the U.S., has nearly 500 corporate clients, and maintains a nationwide attorney network of thousands.

Uncontested Court Adoption Proceedings: Paid-in-Full $125**

Uncontested Guardianship/Custody Proceedings: Paid-in-Full $60**

Name Change Proceedings: Paid-in-Full $429

Probate: Paid-in-Full $115

Probate of Will: Paid-in-Full $249

Individual Complex Will: You pay $50 $25

Individual Simple Will: You pay $10 $5

Motor Vehicle (DMV) : Paid-in-Full $50

Driver’s license: Paid-in-Full $10

Suing; win: Paid-in-Full $125

Power of Attorney: Paid-in-Full $197

Consumer Protection: Paid-in-Full $294

Domestic Violence: Paid-in-Full $25

Loss of Driving Privileges: Paid-in-Full $725

IRS Audit Protection: You pay $15 $37

Mediation: You pay $200 $157

The following have no waiting period - use immediately!

Legal Issue: Network Attorney Any Attorney

Uncontested Court Adoption Proceedings: Paid-in-Full $125**

Uncontested Guardianship/Custody Proceedings: Paid-in-Full $60**

Name Change Proceedings: Paid-in-Full $429

Probate: Paid-in-Full $115

Probate of Will: Paid-in-Full $249

Individual Complex Will: You pay $50 $25

Individual Simple Will: You pay $10 $5

Motor Vehicle (DMV) : Paid-in-Full $50

Driver’s license: Paid-in-Full $10

Suing; win: Paid-in-Full $125

Power of Attorney: Paid-in-Full $197

Consumer Protection: Paid-in-Full $294

Domestic Violence: Paid-in-Full $25

Loss of Driving Privileges: Paid-in-Full $725

IRS Audit Protection: You pay $15 $37

Mediation: You pay $200 $157

*These issues are intended to provide a description of services offered through LegalRx. Please remember that only the written contract can give actual terms, coverage amounts, costs, limits, and exclusions. **You use the in-office Attorney’s, the plan will pay $100 per hour up to the stated maximum amount. ***If it’s a settlement and at 30% for subsequent appeal. ****Fees on arbitration for those listed. $175 minimum dik of at least 25% from the Network Attorney’s normal rate. $500 minimum dik of at least 25% from the Network Attorney’s normal rate. **Not covered under LegalRx

Defend your rights.

- What to do when a neighbor disputes your property line?
- How would you deal with a neighbor disrupting your home or business?
- Should you sign a property lease or rental agreement?
- All this and more.

Prepare for what’s ahead.

- What do you need to do when you’re thinking about selling your home, your business or your investment?
- What are your options if you can’t work out a loan modification program?
- All this and more.

React when necessary.

- Have you received a demand letter that you think you should ignore?
- Should you be represented by an attorney if you have to appear in court for a traffic violation?
- All this and more.

Visit SAMBA online at www.sambarx.com

**Not covered under LegalRx

Want to find out if there’s a Network Attorney near you? Call 1-800-378-9367.