



Thoughtful planning for your family's future

Raymond James is proud to work with ARAG® to help you navigate life's estate planning and legal challenges.

ARAG is a global legal insurance company specializing in making legal services accessible and affordable. Through their Legal Now® service, you have access to a wide array of legal resources.

Legal events can happen throughout your life. This may include getting married, creating a will, welcoming a new child, or caring for an aging parent. Legal matters like these can demand time, energy, and money – some of our most valuable resources. ARAG's Legal Now offers tailored legal advice and support to empower you to plan for your future and better navigate these challenges as they occur.

DIY Docs®

Legal Now includes online access to nine attorney-reviewed, state-specific templates for you to efficiently create, edit, and store personal legal documents for yourself and your family members. Each document can be easily customized for your specific need.

- Standard Will
- Medical Records Release (HIPAA)
- Living Will
- Authorization for Minor's Medical Treatment
- Specific or Durable Power of Attorney
- Residential Lease Agreement
- Power of Attorney for Health Care
- Vehicle Bill of Sale
- Contractor Agreement

Immediate Advice Attorneys

Quickly connect with a state-specific network attorney for advice and guidance on a number of legal matters. Services include document review and preparation, follow-up calls, letters to third parties and more. You'll also have 24/7 emergency phone assistance.

Leveraging Legal Now

Work with an experienced ARAG network attorney and save at least 25% off the attorney's normal rate in these areas:

- Wills, Trusts and Estate
- Tax Issues
- Real Estate and Home Ownership
- Service for Tenants
- Family
- Drivers License and Traffic Tickets
- Divorce
- Custody and Support Matters
- Criminal
- Consumer Protection
- Civil Matters
- Bankruptcy and Debt
- Administrative Hearings

Reduced Fee Attorney Services

For additional or more complex legal matters, work with one of over 11,000 network attorneys around the country and receive 25% off their normal rate. You'll be matched with experienced network attorneys in your area that can provide advice, counsel and representation for more than 140 common legal matters including estate planning, traffic tickets, consumer protection, and more.

Online Learning Center

Access a collection of educational articles, guidebooks, and videos designed to help you learn more about managing essential legal and financial matters. Topics include estate planning, consumer protection, and more.

ARAG Legal App

The ARAG Legal app provides members with a convenient location for legal assistance. Whether you need to start a case, find an attorney, or create a document on the go, ARAG is available at your fingertips.

Award-Winning Customer Care Team

You can speak with a highly trained ARAG Customer Care specialist whose goal is to help remove stress when navigating a legal situation. They can help you better understand your plan benefits, start a case and get connected to network attorneys. As a member, you will have access to the exclusive Customer Care number (800-901-7534) dedicated to Raymond James clients. ARAG Customer Care specialists are ready to take your call Monday - Friday from 7:00 a.m. - 7:00 p.m., Central time.



Looking Ahead

Planning for the future is essential for achieving your financial aspirations. With Legal Now and the guidance of your Raymond James advisor, you can confidently navigate the complexities of your financial future. Contact your advisor to learn more.

RAYMOND JAMES

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARRILON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863 // RAYMONDJAMES.COM

Raymond James © is a registered trademark of Raymond James Financial, Inc. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2025 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2025 Raymond James Financial Services, Inc., member FINRA/SIPC.

There is no form of a legal partnership, agency, affiliation, or similar relationship between ARAG and Raymond James, or their affiliates or agents, nor is such a relationship created or implied by the information herein. An introduction to ARAG by Raymond James does not constitute an endorsement, recommendation, or opinion as to the appropriateness of ARAG's services for your unique circumstances, or any advertising, marketing, social media use, or communications as a result of an introduction to ARAG by a Raymond James financial advisor. Raymond James and your financial advisor will not act as your agent or advisor in connection with, and will not be involved in any way with, the relationship that you may form with ARAG or any of its affiliates. Raymond James and your financial advisor do not receive referral fees or finder's fees for referring business to ARAG. Raymond James is independent of ARAG.

Limitations and exclusions apply. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact ARAG Services, LLC.