





# Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

#### Legal experts on your side, whenever you need them

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

#### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium of **\$15.50** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

#### **Estate planning at your fingertips**

Our website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.<sup>2</sup>

#### How to use the plan

#### 1. Find an attorney

Create an account at legalplans.com to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at 800.821.6400 for assistance.

### 2. Make an appointment

Call the attorney you select, provide your case number and schedule a time to talk or meet.

#### 3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.



## Helping you navigate life's planned and unplanned events.

For \$15.50 a month, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter.

Money Matters	<ul> <li>Debt Collection Defense</li> <li>Identity Management Services<sup>3</sup></li> </ul>	Identity Theft Defense     Negotiations with Creditors     Personal Bankruptcy	Promissory Notes     Tax Audit Representation     Tax Collection Defense
Home & Real Estate	<ul><li>Boundary &amp; Title Disputes</li><li>Deeds</li><li>Eviction Defense</li><li>Foreclosure</li></ul>	<ul><li> Home Equity Loans</li><li> Mortgages</li><li> Refinancing of Home</li><li> Sale or Purchase of Home</li></ul>	Security Deposit Assistance     Tenant Negotiations     Zoning Applications
Estate Planning	<ul><li>Codicils</li><li>Complex Wills</li><li>Healthcare Proxies</li><li>Living Wills</li></ul>	<ul> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>Probate Proceedings</li> </ul>	Revocable & Irrevocable     Trusts     Simple Wills
Family & Personal	<ul> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce (20 hours)</li> <li>Garnishment Defense</li> <li>Guardianship</li> </ul>	Immigration Assistance     Juvenile Court Defense,     Including Criminal Matters     Name Change     Parental Responsibility     Matters     Personal Property Protection	Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings Social Security Disability
Civil Lawsuits	Administrative Hearings     Civil Litigation Defense	Disputes Over Consumer Goods & Services     Incompetency Defense	Pet Liabilities     Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents:  Deeds Leases	<ul><li>Medicaid</li><li>Medicare</li><li>Notes</li><li>Nursing Home Agreements</li></ul>	<ul><li>Powers of Attorney</li><li>Prescription Plans</li><li>Wills</li></ul>
Vehicle & Driving	<ul> <li>Defense of Traffic Tickets<sup>4</sup></li> <li>Driving Privileges Restoration</li> </ul>	Habeas Corpus     License Suspension Due     to DUI	Misdemeanor Defense     Repossession



To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400 Monday – Friday 8:00 am to 8:00 pm (ET).

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

- 1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
- 2. Digital notary and signing is not available in all states.
- 3. This benefit provides the Participant with access to LifeStages Identity Management Service provided by Cyberscout, LLC. Cyberscout is not a corporate affiliate of MetLife Legal Plans.
- 4. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, and advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.

