Legal help made easy

MetLife Legal Plans provides you with access to experienced attorneys and eliminates effort on your end. It's a smart, simple, affordable way to get the legal help you need.

1 Easy to find an attorney

Go to **members.legalplans.com**, or call **800-821-6400** to speak with an experienced service team that can match you with the right attorney and give you a case number.

2 Easy to make an appointment

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

3 Easy from start to finish

That's it! There are no copays, deductibles or claims forms when you use a Network Attorney for a covered matter.

Experience and convenience you can count on.

You'll have all the help you're looking for from our experienced service team, network of attorneys and variety of online resources.

Award-winning service

- Regularly recognized for excellence in customer service[1]
- Experienced service team available from 8 am to 8 pm ET

Top-quality attorney network

- Average of 25 years of experience and vetted regularly
- Nationwide network with a range of specialties

Convenient online help

- 24/7 access to our attorney locator and case numbers
- Tools and resources, including an easy-to-use mobile app
- Access to over 300 self-help legal documents in our online library

Ease of use[2]

- All billing is handled between MetLife and the attorney
- No claims forms, hidden fees or deductibles

[1] Two-time winner of the Silver Stevie in the American Business Awards, 2016 and 2017; Bronze winner in 2018 and 2019.

[2] When using a network attorney for a covered legal matter

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

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, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

MetLife | Legal Plans

The benefits of estate planning

One of the many benefits of your Legal Plan

Seventy percent of Americans don't have a will[1], the most basic estate planning document you need to protect your assets and your family's future.

If you have assets you wish to leave behind, want to take control of healthcare decisions, or if you have young children, you should consider what estate planning documents you need.

There are several components to an estate plan that are covered with your legal plan:

Will: A will ensures that your property will be distributed and your family will be cared for exactly as you wish. Without a will, the courts may decide how your property is distributed.

Living Trust: A living trust allows you to distribute your assets and property while you are still alive, and may reduce the amount of taxes you may have to pay.

Living Will: This document specifies the types of medical treatments you want in the event that you become unable to express those wishes directly. A living will not only ensures that you get the care you want, but protects your loved ones from making difficult decisions on your behalf.

Durable Power of Attorney: In the event you become incapacitated, this document allows you to designate someone you trust to make decisions on your behalf.

You can meet with an attorney to discuss your estate plan and have them prepare the documents you need, or you can use our digital estate planning service to complete wills, living wills and powers of attorney online in as little as 15 minutes.

The cost savings

Covered services	Without a legal plan	With a legal plan
Wills for employee and spouse	$740	$0 out of pocket
Living trust	$1,850	$0 out of pocket
Living will	$370	$0 out of pocket
Durable power of attorney	$370	$0 out of pocket
Total	**$3,330[2]**	**$240 per year[3]**
Potential savings		**$3,090**

Consider this real member story:[4]

"My spouse and I decided it was time to do our estate planning. Our attorney in San Francisco made the process easy. He listened to us, what we wanted and made great recommendations on how we can best plan for the future. He explained in simple language all the documents that we were signing."

Even if you only use the legal plan once in a year, the plan will likely pay for itself. MetLife Legal Plans also provides coverage for many other personal legal matters — such as real estate, civil litigation defense and identity theft.

To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400.

1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020
2. Prices based on the average amount of hours it would take, using the average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of $20.
4. Example based on real member feedback.

We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group®. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, Met P&C will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

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 Property and Casualty 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, an 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.

MetLife Legal Plans | 1111 Superior Ave, Suite 800 | Cleveland, OH 44114

Legal Plans

Provides access to legal expertise
for both expected and unexpected events.

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, formerly known as Hyatt 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 or plan your next move — we make it easy to get legal help. And, you will always have a choice in what 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.[1]

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium 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.

For added protection, your spouse and dependent children are also covered.

Helping you navigate life's planned and unplanned events.

For **$19.50 a month**, you 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.

Estate planning at your fingertips:

Our newly redesigned 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.

MetLife

Legal Plans

Money Matters	• Debt Collection Defense • Identity Management Services[3]	• Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy	• Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • 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
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	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Vehicle & Driving	• Defense of Traffic Tickets[4] • Driving Privileges Restoration	• License Suspension Due to DUI	• Repossession

To learn more, visit **info.legalplans.com** and enter access code **Legal** or call

800.821.6400
Monday – Friday
8:00 am – 8:00 pm (ET).

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. Existing participants will be automatically re-enrolled.
3. This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
4. Does not cover DUI.

MetLife | Legal Plans

Frequently Asked Questions

Q: How will the new log-in process work?
A: When the new website launches on 8/1/20, members will be prompted to set up a new account by entering their email and creating a password. Members do not have to use their work email, they can use any email they choose. They will be asked to provide some personal information, including full name, employer and zip code, to confirm their eligibility.

The old website did not allow members to set up a profile or store any information, so registering on the site is a new feature. Once a member creates an account, he or she can view coverages, find an attorney, get a case number and use digital estate planning. If a member has an issue registering, our Client Service Center can set them up with an account.

Members will have to register to access our attorney locator and digital estate planning. If a member attempts to create an account and is not enrolled, they will be prompted to call the Client Service Center.

Q: How will members be able to search for attorneys?
A: Members can search by location, by coverage type or language spoken.

Q: How will spouses/dependents be able to access their legal plans benefits?
A: Spouses and dependents will be able to access legal plan benefits for which they are eligible through the primary member.

Q. Is the MetLife Legal Plans website still separate from MyBenefits?
A: Yes. The legal plans website will remain a seperate experience from the MyBenefits site. Currently, the MyBenefits site takes members to our info site where they can see their coverages and our attorney locator. When the new site launches 8/1, this experience will remain the same.

Q. If an employee already has the MetLife Legal Plans App, will they need to download a new app?
A: No. The MetLife Legal Plans app will remain active, members can access the new site on the app.

Q. Will info.legalplans.com for non-participants still be available?
A: Yes, members can still access the info site, using their access code.

DIGITAL ESTATE PLANNING

Q: What documents can a member complete through the digital estate planning solution?
A: The following documents are included:
- **Last Will and Testament** – Leave property to loved ones and choose guardians for minor children.
- **Living Will** – Plan for a medical emergency and select medical care preferences.
- **Durable Financial Power of Attorney** – Choose someone to manage finances in case of an emergency.
- **Probate Avoidance Documents** - Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

Q: How do members create an estate plan?

A: Members can create an estate plan by answering a few personal questions about themselves, their family and their assets. Members will be guided through the process, providing the information needed to create the documents instantly, according to their wishes and state laws. Members will have a chance to review the documents and change any of their wishes before signing. The entire process takes about 15 minutes from start to finish. Members do not need any documents gathered prior to starting; they will simply be asked simple questions about their family and their assets.

Q: Are there questions that will direct the member to work directly with an attorney if their estate is too complex?

A: Yes, there will be screening questions in the process that will trigger a notice to the member that their situation may be best handled by an attorney. In this case, they will be referred directly to the attorney directory so they are able to find an attorney to help them.

Q: Who can create a digital estate plan?

A: The digital estate planning solution is available to the member, who can create an estate plan for themselves as well as their spouse. The member will be asked questions, then the spouse is asked the same questions. Once both have answered, two sets of documents are created; one for each spouse.

Q. What are the next steps after completing documents online?

A: Members simply need to print and sign their documents following the instructions on the cover page of each document. Members will be given instructions on what needs to be notarized.

Q: Where can members get access to a notary?

A: Notaries are widely available at most banks, UPS and FedEx locations.

Q: Are documents stored online?

A: Yes, documents will be saved within their account and they can come back to access them at any time using their email and password to log back in. Members can access these documents again by choosing the “wills and estate plan” option from the coverage menu. This will take them to the last page they visited in the digital estate planning document process, so that they can finish the documents or review.

Q: Will members still be able to see an attorney for estate planning?

A: Yes, members will still have access to our attorney network to work directly with an attorney on their estate plan. This is just another way for members to get the help they need.

Q: Is this available for all group sizes?

A: Yes, this is available for all legal plan members, existing and new, regardless of group size.

Q: Is there an extra cost?

A: No, there is no extra cost for this service. It is an enhancement to our offering to give our members choice in how they interact with us.

Q. If I already have Estate Planning documents created, can they be stored in my profile?

A: No, this is not currently possible. We can only store documents created by members using MetLife Legal Plan’s digital estate planning solution.

Q. When will video notary services be available?

A: Video notary services have been delayed due to the Covid pandemic which has mobilized state bar associations to implement new requirements in some states (e.g., local notary). We will launch video notary services as soon as possible in as many states as legally available and communicate the availability when we have more information.

Q. Is the website and digital estate planning experience available in Spanish?
A: No, digital estate planning is only available in English at this time.

Q. Will the current self-help document library remain on the website?
A: Yes, our self-help library provided by Standard Legal will remain the same on the website.

Q. Are communication materials available to educate employees?
A: Yes, open enrollment materials have been updated highlighting digital estate planning as a new feature. We also have emails available to communicate these changes with groups, and their employees. If you need multiproduct communications, please reach out to your VCS contact.

Q. Will there be a demo and sample materials?
A: Yes, we have a video demo of the digital estate planning solution and one pagers explaining the service. We will work on updating a benefit to use for MyBenefits.

Q. Do groups still need to provide social security numbers for members?
A: Yes, we are not changing the information we request from groups. We are just not requiring social security information from the member to access our website.

Q. Are membership numbers still necessary?
A: Yes, if a group provides membership numbers for employees, those will still be used. The member won't have to enter it for the website, but will need to provide it to the attorney when they make an appointment.

Q. Will the digital estate planning solution be available as part of the Free Will Prep benefit that accompanies our Supplemental Life Insurance plans?
A: Yes, Will Prep members will have digital estate planning available 1/1/2021.

Q. What will happen to WillsCenter.com?
A: Willscenter.com will continue to be available as a MetLife Advantage at no additional cost to employers or participants

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MetLife | Legal Plans

Estate planning at your fingertips

Our enhanced website gives you the option to complete estate planning documents online in as little as 15 minutes

70%

of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.[1]

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. Through our new digital estate planning solution we make it easy for you to complete the estate planning documents you need to designate your wishes for healthcare, as well as protect your family and assets quickly and easily from the comfort of your home.

With our digital estate planning solution you can create:

- **Last Will and Testament** – Leave property to loved ones and choose guardians for minor children.
- **Advance Directive** – Plan for a medical emergency and select medical care preferences.
- **Durable Financial Power of Attorney** – Choose someone to manage finances in case of an emergency.

How does it work?

Our digital estate planning solution is available to all enrolled legal plan members at members.legalplans.com.

To get started:

1. Choose wills from the coverage options, and then choose the online option
2. Begin answering questions to create the documents instantly, according to your wishes and the laws of your state.
3. Review the documents to ensure your wishes are correctly stated.
4. Print the documents and review the instructions for notarization. You can find a notary at most banks or UPS stores.

The process is designed to work for most people, but if there are aspects of your estate that are more complicated, you might be directed to reach out to one of our network attorneys instead of using the online process.

Visit **members.legalplans.com** to get started on your estate planning documents.

1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020

Navigating life together

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Legal Plans

Provides access to legal expertise
for both expected and unexpected events.

Legal assistance for many common life events

Affordability is just one of the many advantages offered by a group legal plan. MetLife Legal Plans provides employees with access to cost-effective legal services for many common issues they face — from estate planning to traffic and real estate issues.

With the legal plan, employees can save a significant amount of money on legal services. In fact, the cost of legal plan coverage for the whole year is less than the average lawyer's hourly fee.[1]

Potential family cost savings for basic legal needs

Covered services	Without a legal plan	With a legal plan
Will for employee & spouse	$740	$0 out of pocket
Medical power of attorney	$185	$0 out of pocket
Traffic ticket defense	$740	$0 out of pocket
Home refinancing	$1,850	$0 out of pocket
Total	**$3,515**[2]	**$198 per year**[3]
Potential savings		**$3,317**

Even if you only use the legal plan once in a year, the plan will likely pay for itself.

Our legal plan also provides coverage for many other personal legal matters — such as buying and selling a home, civil litigation defense and identity theft issues. For more information, visit info.legalplans.com or call 800.821.6400.

Count on us for an exceptional service experience.

MetLife

Navigating life together

1. Average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
2. Prices based on the average amount of hours it would take, using the average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of $16.50.

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Legal Plans

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for both expected and unexpected events.

Legal assistance for Caregivers

As parents age, it's not uncommon for adult children to step in to help them handle financial and legal matters. Making decisions about long-term care or estate planning can be very complicated, and it can be hard to know where to turn.

In times like these, it is incredibly important to seek professional advice. With MetLife Legal Plans, you receive unlimited access to a network of experienced attorneys who are knowledgeable in matters your parents face as they age.

With a simple phone call, you can receive consultation and document review for a wide range of issues, including Medicare and Medicaid questions, nursing home agreements, wills, powers of attorney and more.[1]

The cost savings

Covered services	Without a legal plan	With a legal plan
Attorney consultations	$740	$0 out of pocket
Document review	$740	$0 out of pocket
Total	**$1,480[2]**	**$240 per year[3]**
Potential savings		**$1,240**

Even if you only use the legal plan once in a year, the plan will likely pay for itself.

MetLife Legal Plans also provides coverage for many other personal legal matters — such as real estate issues, civil litigation defense and identity theft. For more information, visit info.legalplans.com or call 800.821.6400.

Count on us for an exceptional service experience.

Consider this real member story:[4]

"Recently my mother passed away, leaving many issues with her estate. I contacted MetLife Legal Plans and you provided a list of attorneys in my area to help my sister and I through a complex process. Our attorney was more than my sister and I could ever expect. He was responsive, patient, brilliant in his expertise of law with not only excellent presentation skill but people skills as well."

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1. Please note: Coverage is for the participant and the effect of the issue on the participant, not the parent.
2. Prices based on the average amount of hours it would take, using the average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of $20.
4. Example based on real member feedback.

MetLife

Legal assistance for starting a family

Your family is growing. Your career is starting to take off. You're beginning to put down roots and are maybe even ready to upsize your home.

It's exciting, to say the least. But it can also be a bit daunting if you don't have good legal advice. You want to protect what you've built and ensure your family's security. And when you go to sign that next mortgage or create your first will, you want to make sure everything is done in your best interest. With MetLife Legal Plans, you receive affordable access to legal help to protect your family and your future.

The cost savings

Covered services	Without a legal plan	With a legal plan
Wills for employee and spouse	$740	$0 out of pocket
Document review	$740	$0 out of pocket
Total	**$1,480[1]**	**$240 per year[2]**
Potential savings		**$1,240**

Even if you only use the legal plan once in a year, the plan will likely pay for itself.

MetLife Legal Plans also provides coverage for many other personal legal matters — such as buying or selling a home, document review, civil litigation defense and telephone and office consultations. For more information, visit info.legalplans.com or call 800.821.6400.

Count on us for an exceptional service experience.

Consider this real member story:[3]

"After years of procrastinating, my husband and I established a will, which gave us comfort for the future of our 4-year-old. I also had my attorney review documents for my father, which saved my family a lot of trouble when he passed away unexpectedly."

1. Prices based on the average amount of hours it would take, using the average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
2. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of $20.
3. Example based on real member feedback.

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L0120000894[exp0521][All States][DC,PR]

MetLife | Legal Plans

Expert legal help through our Disaster Relief Plan

We are here to help you navigate this challenging time. MetLife Legal Plans is offering document review and consultation through July 31, 2020, at no cost to you.

You can contact our Network Attorneys to get answers to questions related to legal issues you may be facing as well as have attorneys review legal documents.

Our Network Attorneys are able to provide advice and consultations for many issues that you may face, including:

- reviewing or answering questions about healthcare proxies or other estate planning documents
- reviewing documents for refinancing your home or personal insurance forms
- answering elder law questions for caregivers

You also have access to our self-help document library to complete wills, living wills and power of attorney documents. You can access the library by visiting **info.legalplans.com** and entering access code **9790010** and clicking on "Self-Help Documents" in the "Covered Services" tab. Or clicking here: https://info.legalplans.com/9790010/CoveredServices/?coveragecode=979#tab-forms

If you need assistance, you can call the Customer Service Center at **800.821.6400**, Monday through Friday 8am - 8pm EST. You will need to identify your employer, the last four digits of your Social Security Number or membership number and indicate that you are interested in the document review and consultations services being offered as part of the Disaster Relief Plan.

metlife.com

Navigating life together

Provides access to legal expertise
for both expected and unexpected events.

Facts & Stats

Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point.

54%

of working adults have been involved in a legal issue in the last year.[1]

The cost of MetLife Legal Plans coverage for the whole year is less than the average lawyer's hourly fee[2]

$370 an hour vs $20 a month[3]

Just a few times in life you might need legal help.

GETTING MARRIED
- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

STARTING A FAMILY
- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

CARING FOR AGING PARENTS
- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents

BUYING, RENTING OR SELLING A HOME
- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing

DEALING WITH IDENTITY THEFT
- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

SENDING KIDS OFF TO COLLEGE
- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

Affordable monthly rates, unlimited usage

There are many benefits to enrolling in the legal plan. If you use it just once in a year, it is very likely that the plan will more than pay for itself.

Review the table to see the potential savings for a legal insurance plan member who enrolls in the legal plan and uses a Network Attorney for three basic legal matters.

Example of Personal Legal Matters and Costs[4]

Wills for Employee and Spouse	$740
Medical Powers of Attorney	$185
Home Refinancing	$1,850
Total	$2,775
Legal Plan[5]	$240 per year
Potential Savings	**$2,534**

1. MetLife research, fielded by ORC International, between June and July 2017.
2. Average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Average monthly rate for the MetLife legal plan.
4. Fees for legal services are based on the average amount of hours it would take using the average hourly rate of $370.00 based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
5. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of $20.00.

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MetLife | Legal Plans

Navigating key life moments

Legal matters occur throughout many stages of life - when you're getting married, buying a home, or considering retirement. In fact, a majority of employees (54%) say they have been involved in a legal matter in the last year.[1] Having access to a network of experienced attorneys through a legal plan can give you the confidence you need to deal with legal matters that arise.

Here's how a legal plan helps throughout different stages of life:

Getting married	• Prenuptial agreements • Name change • Updating or creating estate planning documents
Buying, renting or selling a home	• Reviewing contracts and purchase agreements • Preparing deeds • Attending the closing
Starting a family	• Creating wills and estate planning documents • School and administrative hearings • Adoption
Dealing with identity theft	• Attorney consultations regarding potential creditor actions • Assistance with contacting banks and creditors • Attorney defense for issues related to identity theft
Sending kids off to college	• Security deposit assistance • Reviewing leases • Student loan debt assistance
Caring for aging parents	• Review of Medicare/Medicaid documents • Nursing home agreements • Reviewing estate planning documents

Count on us for an exceptional service experience.

1. MetLife survey, conducted by ORC International, July 2017.

metlife.com

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

Maximum protection for a lifetime of risk

LifeStages®

Identity Management Services

Improve your peace of mind in every phase of life with proactive identity management education and support

Every key stage of your life introduces new fraud and identity theft-related risks. Attending college. Getting married. Buying a home. Retiring. To reduce risks, you and your family need help, including:

+ Education to understand behaviors that can expose you to fraud as they move through different phases of life.
+ Support from experts who can help manage your identities and resolve fraud no matter the life circumstances.

Protection you need. Dedicated expertise you deserve.

If you ever find yourself faced with identity theft worries, you and your family* can get help from a dedicated CyberScout fraud specialist whose support goes far beyond do-it-yourself kit resolution. The specialist will handle the recovery process behind the scenes by placing fraud alerts, calling creditors, and sticking with you for as long as it takes. With LifeStages, the phone calls and paperwork are handled by experts who know how to navigate the recovery process, so you can stay focused on life and what matters to you.

Identity Fraud Facts*

16.7 million victims

Identity theft claims a **new victim every two seconds**

The average number to resolve fraud in a year is **104.6 hours**

*"2018 Identity Fraud: Fraud Enters a New Era of Complexity," Javelin Strategy & Research.

About CyberScout

CyberScout® is the nation's premier provider of identity and data risk management, resolution, and education services. The company serves 17.5 million households across the country. We provide opportunities for our insurance partners to protect policyholders by helping them stay ahead of threats—and competitors—with programs that help improve retention and increase premiums.

CYBERSCOUT™

Brought to you by:

MetLife

*Identity protection services are available to a child of the Member and/or spouse, who is under the age of 26 and is unmarried or disabled.

This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans. 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 Property and Casualty Insurance Company and Affiliates, Warwick, RI. Some services not available in all states.
L0120000662[exp0521][All States][DC,GU,MP,PR,VI]

Proactive Services

Child Risk
Protect your children from identity theft and related fraud that can go undetected for years by getting assistance now.

Relocation Risk
Safeguard your identity when you're on the move. Make sure sensitive information travels safely with you—and that all your providers have your new mailing address.

Relationship Identity Support
When relationship statuses change, navigate name-change requirements and creditor notifications for marriage, divorce and separation with our assistance.

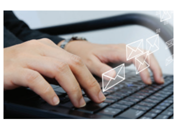
Military Risk
Protect your identity and credit with active-duty military fraud alerts on your accounts when defending our nation abroad.

Travel Risk
Replace lost or stolen identification, passports, visas, and other documents with our help no matter where you are in the world.

Disaster Identity Support
After a natural disaster, replace IDs and documents, access financial institutions, and communicate with family, friends or providers with our help.

External Breach Support
Get support when your personal information is exposed by an employer, retailer, or any other third-party organization.

System Protection Support
Receive assistance before and after a personal computing device, such as a desktop, tablet or smartphone, is compromised.



Email Identity Support
Helps thwart, detect and recover from email hacking that can lead to fraud. Plus, we help manage your identity and privacy in online communications.

Social Media Identity Support
Manage your family's reputation on social networks—and protect their identities and credit—with help from our fraud experts.

Phish Assist
Fight phishing scams that entice you to divulge personal data. Draw on our detection and recovery support to stay secure.

Assisted Living Identity Support
Receive guidance for power of attorney and legal guardianship matters to assist with identity management and fraud resolution.

Estate Identity Support
Preserve the identity and memory of deceased family members should their identifying information ever be misused.

Proactive and Fraud Services

Document Replacement
Replace lost, stolen, or destroyed documents and identification, and get our help notifying government agencies and providers.

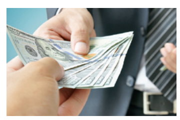
Fraud Services

Financial Identity Theft
Regain financial stability after thieves take over existing financial accounts or open new accounts and run up debt in their name.

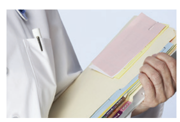
Tax Identity Theft
Protect your identifying information after criminals use it to file a false return or steal your refund.

Utility Identity Theft
We help you untangle difficult-to-resolve identity theft used for pricey cable services, power bills and more.

Payday Loan Identity Theft
Recover your credit and good name with our assistance after criminals use your information to take out high- interest loans and then stick you with the bill.



Government Benefits Identity Theft
Helps safeguard government benefits from thieves who can disrupt your life by depleting unemployment, child support, or Social Security benefits.



Medical Identity Theft
Restore your medical history and benefits after fraud to help protect your physical and financial well-being.

Employment Identity Theft Support
Restore your identity after criminals use your personal information for employment, which can lead to fraudulent tax and medical issues.

Criminal Identity Theft
Restore your good name and successfully interact with government agencies when your identity is falsely linked to a crime.

Mortgage Identity Theft
Protect your credit, equity, and above all, your home from a crime that can result in hundreds of thousands of dollars lost.

Debt Tagging
Recover your good name after your financial information is incorrectly linked to another person's outstanding debt.

Financial Fraud
Clear up unauthorized activity on accounts and restore your credit with help from an CyberScout fraud specialist.

MetLife DOCUMENT LIBRARY

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MetLife DOCUMENT LIBRARY

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MetLife Legal Plans has partnered with **Standard Legal** to bring you a library of self-help documents. You can use these documents as often as you'd like for as many legal needs as you have. There are hundreds of documents available for you to use, organized under 19 different legal topics.

Although the documents are designed for you to use on your own, we still recommend contacting an attorney to review. If you are currently enrolled in the legal plan and would like to be connected to an attorney, please contact the **MetLife Legal Plans Client Service Center** by email at **clientservice@legalplans.com** or call toll-free at **1-800-821-6400**. Thank you for using MetLife Legal Plans.

AVAILABLE LEGAL TOPICS AND TITLES:

- ESTATE PLANNING TITLES -

LAST WILL AND TESTAMENT - Answer some simple questions and get a customized Last Will and Testament document ready for signature.

LIVING WILL FOR HEALTHCARE - This Advanced Healthcare Directive contains a Living Will with a Healthcare Power of Attorney, plus a HIPAA Release Authorization. Answer some simple questions and the software will customize a document that outlines your preferred end-of-life treatments and the type of care you want if incapacitated.

POWER OF ATTORNEY - Name a friend or family member as Attorney-in-Fact to handle your personal business and legal affairs. Two different Power of Attorney documents are available: a Limited Power of Attorney for a specific piece of business; or a Durable Power of Attorney to handle a broad range of decision-making matters long term. Plus a Revocation Document to end the Power of Attorney relationship at any time.

LIVING TRUST (Revocable) - A safe and legal way to manage your assets while alive, then distribute those assets exactly as desired upon death. Includes the documents and instructions necessary to create a Joint Trust or Single Trust based on marital status, whether you have children or not, your state of residence, and how/when/to whom you wish to distribute your assets.

GUN TRUST - Register a firearm once on behalf of multiple users. When an individual registers a firearm with the ATF under the National Firearms Act, only the registered user may own, transport or fire that weapon or accessory. But when an application from a properly drafted gun trust is approved, the gun trust Grantor plus each and every Trustee named has the right to use or possess that firearm. Limit ATF paperwork and filing fees, and easily pass firearms on to friends or family members after death.

PET TRUST - Legally designate money, property or other assets to pay for the costs of caring for a pet or any number of pets. Name a Trustee to oversee that care. Outline the manner and level of care for the pet and then provide clear instructions on your wishes.

- FINANCIAL AND MARITAL TITLES -

BANKRUPTCY (Chapter 7 & 13) - File personal bankruptcy individually or jointly as a married couple. Also includes completed samples for each document, overviews and instructions, a complete list of each state's exemptions, and each of the 90+ U.S. District Bankruptcy Courts forms. Fully up-to-date with the latest Means Test and Exemption Calculations revisions.

PROMISSORY NOTES - Detail the terms and repayment schedule for a loan of money or property.

PREMARITAL AGREEMENT - Often called a Prenuptial Agreement or 'pre-nup' for short, this document details in advance the legal and financial expectations should the marriage come to an end.

SEPARATION AGREEMENT - Outlines issues such as alimony, child support, real estate, debts, personal property, custody, visitation, and more for married couples who wish to separate.

COHABITATION AGREEMENT - A contract that allows an unmarried couple to make joint decisions about finances, healthcare wishes, property rights, and after-death asset transfers.

- REAL ESTATE TITLES -

QUITCLAIM DEEDS - Includes three different Deed options: a standard Quitclaim Deed (the most common document to change property ownership); a Warranty Deed (a document that revises ownership guaranteeing clear title without liens); or a Survivorship Deed (a document that grants ownership of a property after the death of the current owner to the persons named).

TRANSFER ON DEATH DEEDS - Create a real estate Deed in advance of death to transfer a specific property to new owner(s) upon the death of the current owner(s). The Transfer on Death Deed option is only available to specific states and only under specific circumstances, so be certain to read the introductions carefully.

FSBO HOME SALE - Customize a Real Estate Purchase Agreement specific to the laws of their your state and transaction. Provides all of the disclosures, deeds, and step-by-step filing documents required for the entire process, making the legal side of FSBO simple.

LAND CONTRACT - Create documents for a seller-financed real estate transaction. Includes documents for installment and balloon payment structures, plus undeveloped property (vacant land).

LEASE AGREEMENTS - Create a comprehensive rental contract tailored to almost any situation: Apartment Leases, Home Leases, Furnished and Unfurnished, Office Leases, Lease Assignments, Commercial and Triple-Net Leases, even a Lease Application and non-real estate Leases for Equipment.

- BUSINESS RELATED TITLES -

IMPORTANT NOTE: While MetLife Legal Plans focuses exclusively on personal legal help, Standard Legal offers several business formation and management titles that are popular with its users. While MetLife cannot provide any additional guidance on the use of these titles, Standard Legal offers MetLife members access to these documents. Feel free to examine these document sets from Standard Legal to determine if they meet any business startup needs for you or your family.

INCORPORATION - Incorporate your business quickly and easily in any state in the USA. Review the options available to you for incorporating your business, as it is critical to create the structure that best suits your company's situation. Then use up-to-date state-specific documents to legally incorporate in any USA state. Maintain the corporate structure with the necessary legal forms, including share certificates, by-law documents, meeting minutes, and more. Clear instructions and overviews.

AMENDMENT TO CORPORATION - Amend the By-Laws or Code of Regulations for a Corporation formed in any U.S.A. state. If any of the critical business details of your Corporation have changed since its formation, it is often wise to amend the terms defined in the corporate documents to reflect the current structure of the entity. Create an addendum outlining these changes in minutes using the amendment document software from Standard Legal.

LIMITED LIABILITY CO. (LLC) - File your business as a Limited Liability Company in any U.S.A. State. Review the detailed list of considerations prior to creating the structure of your LLC. Then use the up-to-date, state-specific software forms to create a legal and valid Limited Liability Company, ready to submit to the appropriate Secretary of State. Finally, draft step-by-step the LLC's Operating Agreement to finish the process. Includes clear instructions and overviews.

AMENDMENT TO LLC - Amend the Operating Agreement for a Limited Liability Company formed in any U.S.A. state. If any of the critical business details of your LLC have changed since its formation, it is often wise to amend the terms defined in the Operating Agreement to reflect the current structure of the entity. Create an addendum outlining these changes in minutes using the amendment document software from Standard Legal.

GENERAL PARTNERSHIP - Form a legal General Partnership with the members of your business team. This Partnership Agreement legal forms software allows business partners to create the documents necessary to clearly outline the ownership structures, capitalization records, operations plans, financial shares and distribution schedules for the venture.

EMPLOYEE MANUALS - Create an Employee Manual in minutes, ready for printing or photocopying. Businesses with even a handful of workers need an employee handbook to set basic policies and common-sense legal safeguards. Providing all workers with a customized Employee Manual is the best way to prevent unwarranted litigation and give clear employment guidelines. Use the included employment contracts and human resources legal forms to further those protections. NEW! Social media policy outlines acceptable use of Facebook, Twitter, blogs and other sites as they relate to the business.

NON-DISCLOSURE & NON-COMPETE AGREEMENTS - Create a Mutual Non-Disclosure Agreement for confidentiality, where the parties agree to treat certain information provided by the other as confidential. Separately, create a Non-Compete Agreement either for an Employee (the employer requires an employee to not compete against it for a set time period if he leaves) or for a Business (where one business requires another to not compete in the same space, usually after an asset purchase).

BUSINESS ENTITY POWER OF ATTORNEY - allows an entity such as a Corporation, LLC, Limited Partnership, etc. to designate an individual, company or other third party to conduct specific, stated business on behalf of the Principal business. The business can appoint the named Attorney-in-Fact: to buy, sell or transfer property; to sign agreements; to purchase assets; to open or close a bank account; to buy or sell stocks; to handle imports or exports; and much more. Often used when directors are not personally available to conduct the directly-stated business outlined in the document.

- ADDITIONAL FORMS -

MISCELLANEOUS LEGAL FORMS - Exclusive to MetLife Legal Plan members, Standard Legal offers some simple, common individual legal forms that are not a part of the document packages outlined above. Current forms include: General Services Contract, Bill of Sale, Bill of Sale for a Vehicle, Mutual Release from Liability, Release from Liability for Future Events, Release from Liability for Past Events, and Notary Acknowledgements.

Have a suggestion for a form? Email Standard Legal.

CONTACTING TECHNICAL SUPPORT FOR HELP

The most common error in the use of Standard Legal software or the completion of a legal form is that the user has not fully read the comprehensive instructions provided. PLEASE READ ALL OF THE INSTRUCTIONS PROVIDED PRIOR TO COMPLETING ANY OF THE FORMS!

Also, please check the **Frequently Asked Questions** section of Standard Legal's website if you are having difficulty with any technical issues regarding downloads, file formats or document use.

If you still have a problem after reviewing both the instructions and FAQs, please email support@StandardLegal.com and indicate you are a MetLife legal plan member. We typically answer all email support questions within one business day.

If you have a question of legal fact about the content of a form, please email MetLife-forms@standardlegal.com. While we cannot and do not offer any legal advice or specific personal recommendations, we can provide answers to common questions of legal fact about content or use for typical situations.

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