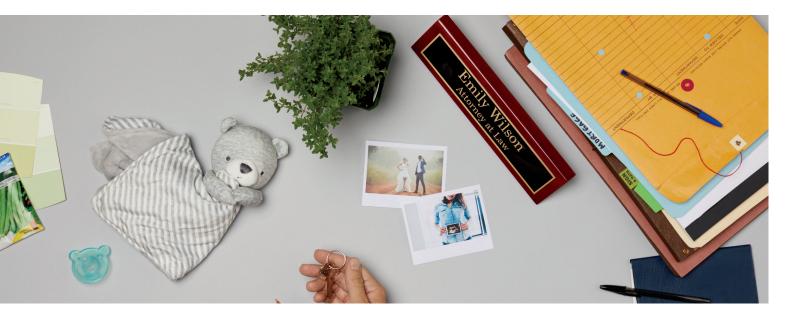
Provides access to legal expertise for both expected and unexpected events.

The benefits of estate planning



Seventy percent of Americans don't have a will¹, 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, while at the same time reducing 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.

Consider this real member story:²

"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."



See the costs without a legal plan:

Without a legal plan	With a legal plan
\$740	\$0 out of pocket
\$1,850	\$0 out of pocket
\$370	\$0 out of pocket
\$370	\$0 out of pocket
\$3,330 for all three ³	\$216 per year⁴
	\$740 \$1,850 \$370 \$370

Potential savings

\$3,114

Even if you only use the plan once, it will likely pay for itself. Plus, the plan provides coverage for other common legal issues you face including traffic ticket defense, debt collection matters and identity theft assistance. For more information, visit info.legalplans. com or call 800.821.6400.

Count on us for an exceptional service experience.

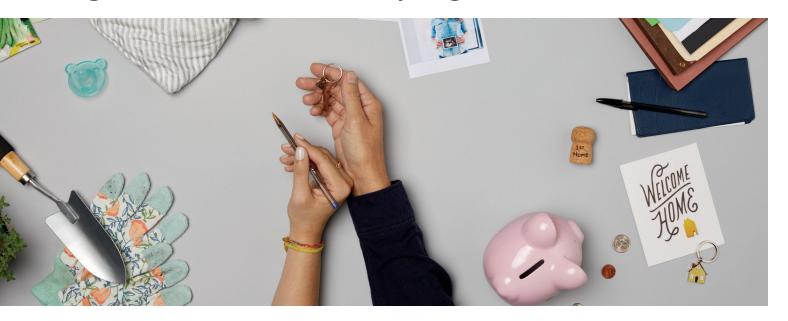
- 1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020
- 2. Example based on real member feedback.
- 3. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- 4. Rates may vary. This cost is based on an average monthly rate of \$18.

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.



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

Legal assistance for buying a home



Buying a home is the American dream. But sometimes, it can be hard to turn a dream into a reality. Purchase agreements get revised. Unexpected challenges arise. Zoning laws change.

That's why it's a good idea to be prepared with one of our 18,000 attorneys. With a group legal plan, you have access to attorneys for guidance as you buy or sell a home, including getting help with reviewing deeds and purchase agreements, researching zoning laws and having an attorney attend a closing to review documents and represent your interests in the sale.

The cost savings

Covered services	Without a legal plan	With a legal plan
Sale of primary home	\$2,960	\$0 out of pocket
Deeds	\$740	\$0 out of pocket
Purchase of primary home	\$2,960	\$0 out of pocket
Total	\$6,6601	\$240 per year²
Potential savings		\$6,420

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 estate planning, 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.

Consider this real member story:³

"We utilized MetLife Legal Plans to help support our real estate transactions as we were moving to the Fort Lauderdale area. We had challenges with the buyers of our home as well as the builder of our new home. Our attorney stayed with us every step of the way and provided excellent guidance on how to handle the contracts. He went above and beyond to help me and my wife through a challenging move."

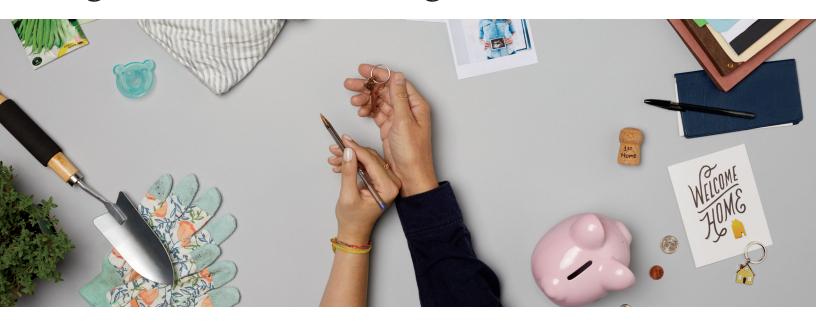


- 1. Prices based on the average amount of hours it would take, using the average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- 2. Cost may vary. This cost is based on an average monthly rate for the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



Provides access to legal expertise 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	\$1,480²	\$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."

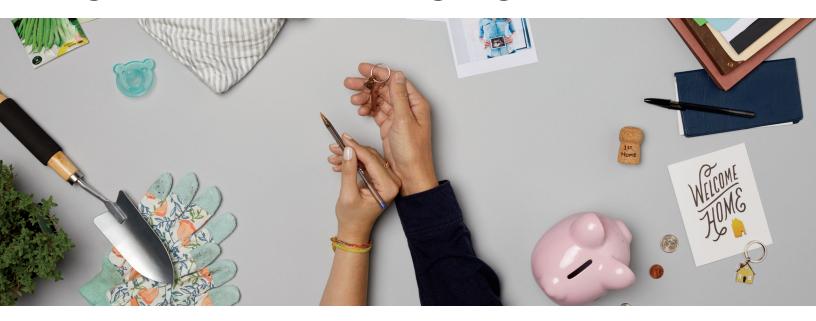


- 1. Please note: Coverage is for the participant and the effect of the issue on the participant, not the parent.
- 2. Prices based on the average amount of hours it would take, using the average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, 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.



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Legal assistance for college-aged children



As a parent, you don't stop worrying about your child once he sets off for college or a new job. In fact, the worry may increase as your child heads out on his own. Maybe he will sign his first apartment lease, negotiate with a creditor or deal with a traffic violation.

Whatever the case may be, it helps to have knowledgeable legal professionals on your side. That's what MetLife Legal Plans is for. For a low monthly payroll deduction, you can be more comfortable knowing that you'll have trustworthy guidance and counseling on your side for a wide range of common legal matters your child may face.

The cost savings

Covered services	Without a legal plan	With a legal plan
Phone consultation	\$370	\$0 out of pocket
Drafting letter	\$370	\$0 out of pocket
Court appearance	\$1,924	\$0 out of pocket
Total	\$2,6641	\$240 per year ²
Potential savings		\$2,424

As you can see, even if you only use the legal plan once in a year, the plan could more than pay for itself.

MetLife Legal Plans also provides coverage for many other personal legal matters college-aged children may face — such as landlord issues, student loan debt and identity theft issues. 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

"John received a notice in the mail that his daughter, who is away at college in another state, got a traffic camera ticket near campus. He found an attorney in the network near his daughter who she was able to contact to go over the situation and what her options were. The attorney was able to contact the city to contest the ticket and made a court appearance on her behalf to get the ticket dismissed since traffic camera tickets had been outlawed in the state."

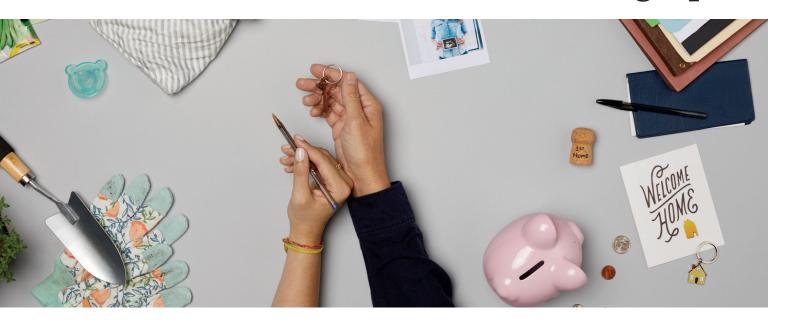


- 1. Prices based on the average amount of hours it would take, using the average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- 2. Cost may vary. This cost is based on an average monthly rate for the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



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Financial wellness assistance with a legal plan



A recent survey conducted by Harris Poll¹ reveals that group legal plans can have a positive impact on financial wellness. The study shows that among those with access to a group legal plan:

- 82% of those enrolled in a legal plan say they worry less about unexpected financial issues
- 75% of employees who have a legal plan say they feel confident planning for today and the future

The statistics aren't that surprising. After all, many financial issues — such as debt collection and tax audits - are also legal issues that can cost you a great deal of money. This financial stress can affect your home life and have a negative impact on your productivity at work.

With over 18,000 attorneys on your side, MetLife Legal Plans can help you worry less about financial matters in your life. We assist our members with a variety of legal matters related to financial issues, including estate planning, credit card or student loan debt collection, tax audits, home refinancing and more.

Here's an example of typical cost savings for a few common financial issues:

Covered services	Without a legal plan	With a legal plan
Home refinancing	\$1,850	\$0 out of pocket
Credit card debt	\$3,700	\$0 out of pocket
Tax audit representation	\$3,700	\$0 out of pocket
Total	\$9,250²	\$216 per year ³
Potential savings		\$9.034

Approximately 85% of plan members decide to re-enroll each year.⁴ Isn't it time you gave it a try? 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:5

"Prior to finding [a network attorney] I was drowning and MetLife Legal Plans was a life saver. I paid almost \$0 out of pocket and they helped me to gain my financial freedom again."

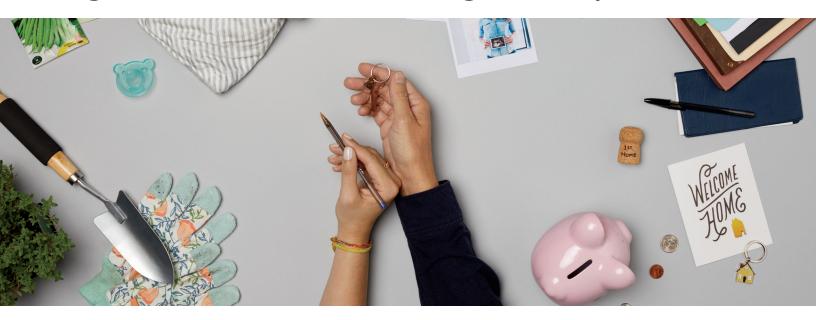


- 1. Harris Poll on behalf of MetLife Legal Plans, 2018.
- 2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- 3. Rates may vary. This cost is based on an average monthly rate of \$18.
- 4. MetLife Legal Plans internal data, 2020
- 5. Example based on real member feedback.



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

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	\$1,4801	\$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.



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 attorney's hourly fee.¹





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	\$3,515²	\$198 per year³
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.

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- 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).
- ${\it 3. } \ \, {\it Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of \$16.50.}$

