

## Legal Plans

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 16,000 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
<b>Total</b>	<b>\$6,660<sup>1</sup></b>	<b>\$240 per year<sup>2</sup></b>
<b>Potential savings</b>		<b>\$6,420</b>

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](http://info.legalplans.com) or call 800-821-6400.

Count on us for an exceptional service experience.

### Consider this real member story:<sup>3</sup>

*“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.”*



Navigating life together

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 legal plan of \$20.
3. Example based on real member feedback.

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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.

