

## Legal Plans

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
<b>Total</b>	<b>\$1,480<sup>1</sup></b>	<b>\$240 per year<sup>2</sup></b>
<b>Potential savings</b>		<b>\$1,240</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 buying or selling a home, document review, civil litigation defense and telephone and office consultations. 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>

*"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."*



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 MetLife 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.

