



Legal experts on your side, whenever you need them

For **\$15.75 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. 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

Money Matters	 Debt Collection Defense Identity Management Services² Identity Theft Defense 	 Negotiations with Creditors Personal Bankruptcy Promissory Notes 	Tax Audit RepresentationTax 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 HearingsCivil Litigation Defense	 Disputes Over Consumer Goods & Services Incompetency Defense 	Pet LiabilitiesSmall Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	 Medicaid Medicare Notes Nursing Home Agreements 	Powers of AttorneyPrescription PlansWills
Vehicle & Driving	 Defense of Traffic Tickets³ Driving Privileges Restoration 	License Suspension Due to DUI	Repossession

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney 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.⁴

> 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).

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. 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.

3. Does not cover DUI

4. Digital notary and signing is not available in all states.

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) fram 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. [MLP3]

Navigating life together