



## Legal experts on your side, whenever you need them

For **\$17.30 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.<sup>1</sup>

Money Matters	<ul> <li>Debt Collection Defense</li> <li>Identity Management Services<sup>2</sup></li> <li>Identity Theft Defense</li> </ul>	<ul><li>Negotiations with Creditors</li><li>Personal Bankruptcy</li><li>Promissory Notes</li></ul>	<ul> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> <li>Triple Bureau Credit Monitoring<sup>2</sup></li> </ul>
Home & Real Estate	<ul><li>Deeds</li><li>Eviction Defense</li><li>Foreclosure</li></ul>	<ul><li>Mortgages</li><li>Sale or Purchase of Home</li></ul>	<ul><li>Security Deposit Assistance</li><li>Tenant Negotiations</li></ul>
Estate Planning	<ul><li>Codicils</li><li>Complex Wills</li><li>Healthcare Proxies</li><li>Living Wills</li></ul>	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	<ul> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
Family & Personal	<ul><li>Affidavits</li><li>Conservatorship</li><li>Demand Letters</li><li>Garnishment Defense</li></ul>	<ul><li>Guardianship</li><li>Name Change</li><li>Personal Property Protection</li></ul>	<ul> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
Civil Issues	Administrative Hearings	Disputes Over Consumer Goods & Services	<ul><li>Incompetency Defense</li><li>Small Claims Assistance</li></ul>
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	<ul> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul><li>Powers of Attorney</li><li>Prescription Plans</li><li>Wills</li></ul>
Vehicle & Driving	<ul> <li>Defense of Traffic Tickets<sup>3</sup></li> <li>Driving Privileges Restoration</li> </ul>	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.<sup>4</sup>

> 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. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring 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 attorney; 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.

## Navigating life together