

Legal experts on your side, whenever you need them

Our high-low plan enables you to choose the right plan to suit your needs and your budget. For **\$15.00 per month for our high plan**, or for **\$7.50 per month for our low plan**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, deductibles or 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

	High Plan		Low Plan
Money Matters	 Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense 	 LifeStages Identity Restoration Services² Personal Bankruptcy Tax Audit Representation 	 Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense
Home & Real Estate	 Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations 	 Boundary & Title Disputes Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home Zoning Applications 	 Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations
Estate Planning	 Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills 	Revocable & Irrevocable Trusts	 Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills
Family & Personal	 Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Properties Issues Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings 	 Adoption Immigration Assistance Juvenile Court Defense, Including Criminal Matters Parental Responsibility Matters Prenuptial Agreement 	 Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Property Protection Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	 Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense 	 Civil Litigation Defense Pet Liabilities Small Claims Assistance 	 Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for Issues Related to Your Parents: Deeds Leases Medicaid Medicare	 Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills 	• Same as High Plan
Traffic & Other Matters	 Defense of Traffic Tickets³ Driving Privileges Restoration 	License Suspension Due to DUI Repossession	• Same as High Plan

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 services provided by IdentityForce, A TransUnion® Brand. IdentityForce, A TransUnion® Brand 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 are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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. [MLP3]

Navigating life together

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

Estate planning at your fingertips

To learn more about your coverages, view our attorney network, or grant your dependents access, create an account at **members.legalplans.com** or call **800-821-6400** Monday—Friday 8:00 a.m. to 8:00 p.m., ET.