## **Legal Plans**

Provides access to legal expertise for both expected and unexpected events.

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

For \$16.50 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.

Money Matters	Debt Collection Defense     Identity Theft Defense     Negotiations with Creditors	Personal Bankruptcy     Promissory Notes	Tax Audit Representation     Tax 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	<ul> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Immigration Assistance</li> </ul>	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 Hearings     Civil Litigation Defense	Disputes Over Consumer Goods & Services     Incompetency Defense	Pet Liabilities     Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents:     Deeds     Leases	Medicaid     Medicare     Notes     Nursing Home Agreements	Powers of Attorney     Prescription Plans     Wills
Vehicle & Driving	Defense of Traffic Tickets¹     Driving Privileges Restoration	License Suspension Due to DUI	Repossession

## Estate planning at your fingertips

Our newly redesigned website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes.

Answer a few questions about yourself, your family and your assets to create these documents instantly. finalize the documents.<sup>2</sup>

To learn more, visit info.legalplans.com and enter access code GetLaw or call 800.821.6400 Monday – Friday 8:00 am – 8:00 pm (ET).

## 1. Does not cover DUI.

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 Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner 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 Metropolitan Life Insurance Company, New York, NY. [ML.2]

