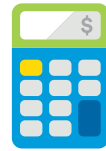


## Legal Plans

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

## Facts & Stats

Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point.



The cost of MetLife Legal Plans coverage for the whole year is less than the average lawyer's hourly fee<sup>2</sup>

**\$370** vs **\$18**  
an hour a month<sup>3</sup>

### Just a few times in life you might need legal help.



#### GETTING MARRIED

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents



#### STARTING A FAMILY

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption



#### CARING FOR AGING PARENTS

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents



#### BUYING, RENTING OR SELLING A HOME

- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing



#### DEALING WITH IDENTITY THEFT

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft



#### SENDING KIDS OFF TO COLLEGE

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

### Affordable monthly rates, unlimited usage

There are many benefits to enrolling in the legal plan. If you use it just once in a year, it is very likely that the plan will more than pay for itself.

Review the table to see the potential savings for a legal insurance plan member who enrolls in the legal plan and uses a Network Attorney for three basic legal matters.



### Example of Personal Legal Matters and Costs<sup>4</sup>

Wills for Employee and Spouse	\$740
Medical Powers of Attorney	\$185
Home Refinancing	\$1,850
<b>Total</b>	<b>\$2,775</b>
<b>Legal Plan<sup>5</sup></b>	<b>\$216 per year</b>
<b>Potential Savings</b>	<b>\$2,559</b>

1. MetLife research, fielded by ORC International, between June and July 2017.
2. 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).
3. Average monthly rate for the MetLife legal plan.
4. Fees for legal services are 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).
5. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of \$18

---

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.

