

## Legal Plans

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

# Legal assistance for many common life events



Affordability is just one of the many advantages offered by a group legal plan. MetLife Legal Plans provides employees with access to cost-effective legal services for many common issues they face — from estate planning to traffic and real estate issues.

With the legal plan, employees can save a significant amount of money on legal services. In fact, the cost of legal plan coverage for the whole year is less than the average lawyer's hourly fee.<sup>1</sup>

### Potential family cost savings for basic legal needs



Covered services	Without a legal plan	With a legal plan
Will for employee & spouse	\$740	\$0 out of pocket
Medical power of attorney	\$185	\$0 out of pocket
Traffic ticket defense	\$740	\$0 out of pocket
Home refinancing	\$1,850	\$0 out of pocket
<b>Total</b>	<b>\$3,515<sup>2</sup></b>	<b>\$198 per year<sup>3</sup></b>
<b>Potential savings</b>		<b>\$3,317</b>

Even if you only use the legal plan once in a year, the plan will likely pay for itself.

Our legal plan also provides coverage for many other personal legal matters — such as buying and selling a home, civil litigation defense and identity theft issues. For more information, visit [info.legalplans.com](http://info.legalplans.com) or call 800.821.6400.

**Count on us for an exceptional service experience.**



Navigating life together

1. 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).
2. Prices 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).
3. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of \$16.50.

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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.

