

Retirement and improved peace of mind

Retirement is hard-earned and should be a time to relax while reaping the benefits of life-long work. However, with this new phase of life comes many important decisions such as downsizing residences, updating wills and estate planning and making plans for your long-term healthcare needs.

For an **annual rate of \$198 for the Single Plan or \$270 for the Family Plan**, MetLife Legal Plans empowers you with access to experienced attorneys to help protect your assets and meet your wishes. Our network of over 18,000 attorneys covers a range of legal matters. Legal services are available in person, on the phone, or online, and there are no claims forms, deductibles or out-of-pocket costs for covered legal matters when using a network attorney. And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.¹

Money Matters	- Debt Collection Defense - Identity Theft Defense - LifeStages Identity Restoration Services²	- LifeStages Premium Identity Protection & Restoration² - 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	- Adoption - Affidavits - Conservatorship - Demand Letters - Divorce (20 hours) - Garnishment Defense - Guardianship - Immigration Assistance	- 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
Traffic & Other Matters	- Defense of Traffic Tickets³ - Driving Privileges Restoration	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.⁴

To learn more:

Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or call **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

How to enroll:

Single Plan: retirees.
legalplans.com/9901134

Family Plan: retirees.
legalplans.com/9901135

Open Enrollment:

4/26/23 - 5/12/23

1. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

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. [MLP4w20hrsDivorce&CM]