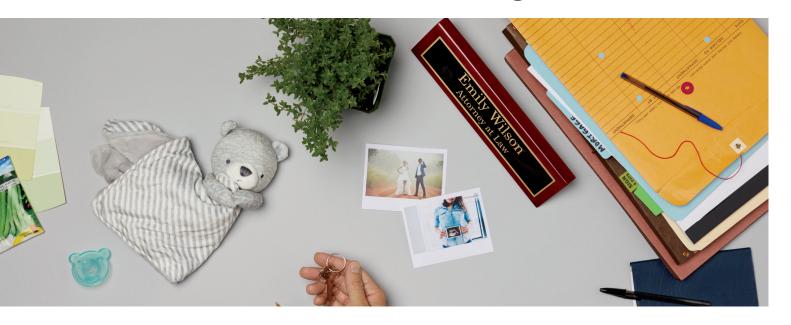
## **Legal Plans**

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

## The Benefits of Estate Planning



Seventy percent of Americans don't have a will<sup>1</sup>, the most basic estate planning document you need to protect your assets and your family's future.

If you have assets you wish to leave behind, want to take control of healthcare decisions or if you have young children, you should consider what estate planning documents you need.

There are several components to an estate plan that are covered with your legal plan:

**Will**: A will ensures that your property will be distributed and your family will be cared for exactly as you wish. Without a will, the courts may decide how your property is distributed.

**Living Trust**: A living trust allows you to distribute your assets and property while you are still alive, while at the same time reducing the amount of taxes you may have to pay.

**Living Will**: This document specifies the types of medical treatments you want in the event that you become unable to express those wishes directly. A living will not only ensures that you get the care you want, but protects your loved ones from making difficult decisions on your behalf.

**Durable Power of Attorney**: In the event you become incapacitated, this document allows you to designate someone you trust to make decisions on your behalf.

You can meet with an attorney to discuss your estate plan and have them prepare the documents you need, or you can use our digital estate planning service to complete wills, living wills and powers of attorney online in as little as 15 minutes.

## Consider this real member story:<sup>2</sup>

"My spouse and I decided it was time to do our estate planning. Our attorney in San Francisco made the process easy. He listened to us, what we wanted and made great recommendations on how we can best plan for the future. He explained in simple language all the documents that we were signing."



## See the costs without a legal plan:

Without a legal plan	With a legal plan
\$740	\$0 out of pocket
\$1,850	\$0 out of pocket
\$370	\$0 out of pocket
\$370	\$0 out of pocket
\$3,330 for all three <sup>3</sup>	\$216 per year⁴
	\$740 \$1,850 \$370 \$370

**Potential savings** 

\$3,114

Even if you only use the plan once, it will likely pay for itself. Plus, the plan provides coverage for other common legal issues you face including traffic ticket defense, debt collection matters and identity theft assistance. For more information, visit info.legalplans. com or call 800.821.6400.

Count on us for an exceptional service experience.

- 1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020
- 2. Example based on real member feedback.
- 3. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- 4. Rates may vary. This cost is based on an average monthly rate 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.

