

Help ensure your family is provided for in the future with our will preparation services¹



Experts at hand

Having a will prevents unnecessary stress and ensures your final wishes are clear. We offer valuable legal resources through MetLife Legal Plans to assist you with creating or updating a will at no additional cost with your Group Universal Life coverage. Get legal guidance and unlimited consultations with Network Attorneys so you can feel confident you're making the right decisions.

Tailored guidance when it matters most

Choose to meet with any of our more than 18,000 network attorneys in-person or by phone for a one-on-one consultation in a private and supportive environment. There are no claim forms to file for covered services when using a network attorney – fees are taken care of through your plan. To help you find the right fit for you, you can use an out-of-network attorney, the fees reimbursed for these services are based on a set fee schedule.*

You've got it covered

Take advantage of covered services including:

- **Unlimited access:** Talk to an attorney as many times as needed to prepare, update or revise a will.
- **Protection for the unexpected:** Prepare living wills and powers of attorney to help ease the stress if individuals become unable to make decisions for themselves.

These services are automatically available to you when your life insurance coverage starts.

Expert guidance is just a click away

Simply visit legalplans.com/estateplanning to get started!

Other services that may also be included with your life coverage

- **Estate Resolution Services²:** Settle an estate with ease.

- * Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in MetLife Legal Plans' attorney network. If an out-of-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.
1. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. If you are unable to access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am-8pm EST. You will need to provide your company name, customer number and the last 4 digits of the policyholder's social security number.
 2. MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.

Settle an estate with ease



Experts at hand

Settling an estate can be a complex and lengthy process, but it doesn't have to be. The resources and services we offer you and your beneficiaries through MetLife Legal Plans are there to help. With your Group Variable Universal Life coverage, you get expert legal guidance that is already included in the premium. Whenever you or your representative have a question about the probate process or the court representation needed, unlimited consultations with a plan attorney can leave you feeling confident with your decisions.

Tailored guidance when it matters most

With over 18,500 plan attorneys in network, consultations are tailored to suit you. Consultations can either be over the phone or in person, giving you peace of mind that you can talk through your options in a private and supportive environment. This is all part of your coverage, so there are no forms to fill out, but there's always the option to use an out-of-network attorney if you'd prefer. The cost for these services are based on a set fee schedule.*

You've got it covered

We offer an array of services, all covered in your plan. Working together, we'll find the best solutions for you or your beneficiary when settling an estate.

- **Unlimited one-on-one consultations** to talk to an attorney about authenticating an estate.
- **Preparation and court representation** means you receive prepared estate documents and in-court professional representation to help execute the transfer of probate assets from the estate.
- **Help with correspondence and tax filing** needed to transfer non-probate assets.

When your life insurance coverage begins, you'll automatically have each of these services at your fingertips.

Expert guidance is just a phone call away

Simply contact a Client Services Representative to get started. We'll give you a case number and help you find a participating plan attorney.

- Call MetLife Legal Plans' toll-free number on: 1-800-821-6400.
- Provide the company name, customer number #121158 and the last four digits of the policy holder's social security number.
- And find the best participating plan attorney for you.

Other services that may also be included with your life coverage...

- **Will Preparation¹**: Help ensure final wishes are clear.

- * Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in MetLife Legal Plans' network of plan attorneys. If a non-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.

Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

1. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.]

Frequently Asked Questions

What are Estate Resolution Services?

This service, offered through MetLife Legal Plans, fully covers attorney fees by a Network Attorney to settle an estate.

Am I eligible for this service?

You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverages. These services can help you when tasked with settling your spouse/domestic partners' estate. As a life policyholder, your spouse/domestic partner and the beneficiaries of your estate have access to these services to settle your estate.

Do my beneficiaries or my spouse/domestic partner need to be insured under the group plan to access these services to settle my estate?

No. As a life policyholder, your beneficiaries or your spouse/ domestic partner do not have to be insured under the group plan to access these services.¹

What is the probate process?

Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased's property. If there is a will, it is "probated" to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.

Are there additional fees charged to my plan?

No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file for covered services – fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance of providing the service.

Examples of non-covered items include:

- Court costs, filing fees, recording fees, witness fees, transcripts, guardian ad litem fees and appraiser fees.

Are covered services only available to the executor/administrator of the estate?

No. If a beneficiary is not the executor/administrator of the estate, the beneficiary may receive consultations with the participating plan attorney to discuss general questions regarding the probate process. In situations involving multiple beneficiaries, all of the beneficiaries will be able to consult with the participating plan attorney. However, the executor/administrator will receive the full benefit of the Estate Resolution Services.

What are the covered services?

Covered services:

- Unlimited in-person or telephone consultations with an attorney to discuss matters or general questions relating to probating an estate.
- Preparation of estate documents and professional court representation at court proceedings available to help properly distribute probated assets from the estate.
- Preparation of correspondence needed to transfer non-probate assets, as well as any associated tax filings.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 17,500 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.

Are there exclusions?

Yes. The following are not covered by this service:

- Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate;
- Any disputes with the policyholder, employer, plan attorneys, MetLife and/or any of its affiliates;
- Any disputes involving statutory benefits;
- Will contests or litigation outside probate court;
- Appeals;
- Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines;
- Frivolous or unethical matters.

How can I access this service?

Simply contact a Client Services representative to get started.

- Call MetLife Legal Plans' toll-free number at 1-800-821-6400
- Provide the company name, customer number (if available) and the last 4 digits of the policy holder's Social Security number.
- The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

What is a non-probate property or asset?

A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in "joint tenancy with right of survivorship," or "payable on death" ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.

Are all individuals subject to probate?

Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. However, some states may have a simplified procedure for some estates.

Are Estate Resolution Services necessary?

Yes. Probate can be a difficult and expensive process. Having an experienced professional assist with the process will help ensure that all required filings/ paperwork are completed, as required by the local jurisdictions.

If there is not a will, does the estate pass to the spouse/domestic partner without going through the probate process?

No. If there is not a will, each state dictates how assets are distributed.

How long can the probate process take?

The probate process can take as much as few months or longer depending on the complexity of the estate.

Is the service different if a person dies with or without a will?

No. The services provided are the same, though the specific filing requirements may be different.

Can an estate be settled without an in-person meeting?

No. Settling an estate may require signatures of the beneficiaries and/or executors/ administrators of the estate.

What if there are co-executors/ co-administrators?

The attorney for the estate would act as the central channel for all co-executors/co-administrators involved in settling the estate.

Can an attorney outside MetLife Legal Plans network be used to settle an estate?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.² However, you will be responsible for any attorney fees that exceed the reimbursed amount.

1. Estate Resolution Services is only available for spouse/domestic partners when employee (policyholder) coverage is elected for Supplemental Term Life, Group Universal Life or Group Variable Universal Life.

2. The amount reimbursed will be the lesser of the maximum reimbursement amount or the attorney's actual charge.

Will beneficiaries and/or executors/ administrators be sold any additional services when they meet with a participating plan attorney?

No. Typically beneficiaries and/or executors/administrators who utilize Estate Resolution Services do not incur additional costs. Unlimited consultations give beneficiaries and/or executors/ administrators the opportunity to ask questions and fully explore the best course of action to meet their needs. During the initial consultation, the participating plan attorney will recommend and review a plan of action with you or your beneficiaries to determine if any additional services are required beyond the covered services.

Does this feature provide translation services for participants for whom English is not their primary language?

Yes, Network Attorneys have access to translation services and some attorneys have alternate language abilities.

What are the options if a beneficiary and/or executor/ administrator is not satisfied with the service provided by a participating plan attorney?

MetLife Legal Plans carefully screens and manages its Attorney Network on a regular basis. If you are dissatisfied with the service provided by a Network Attorney, you can notify MetLife Legal Plans, which will work to resolve any issues to your satisfaction.

What are the requirements for an attorney to be part of MetLife Legal Plans network?

The managing attorneys at a firm are required to have a minimum of eight years experience to be in the network and must adhere to a "code of excellence."

Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

