

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 Variable Universal Life (GVUL) 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 18,500 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 [as][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 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. 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 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.]

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 [customer 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 Will Preparation Services?

This service, offered through MetLife Legal Plans, fully covers attorney fees by a Network Attorney for preparing or updating a will, living will or power of attorney.

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 coverage. As a life policyholder, your spouse/domestic partner also has access to this service.

What are the covered services?

Covered services:

- Preparing and updating wills, including complex will(s) and codicils, living will(s), power(s) of attorney for medical directives and healthcare proxies for both you and your spouse/domestic partner.¹
- In-person or telephone consultations with an attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in an eligible MetLife Group Life Plan.

Advantages include:

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

Are ancillary documents included?

Yes. Assistance with some ancillary documents such as all living wills, codicils, testamentary trusts and powers of attorney are included with this service.

Exclusions: There is an additional fee associated with living trusts and tax planning needs. The participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. The attorney will provide a written fee statement detailing any associated costs in advance of providing these services.

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. When you use a network attorney there are no claim forms or co-payments to file - 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.

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 your company name, customer number (if available) and the last 4 digits of the life 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.

Is there a limit to how often I can update my will?

No. As long as you are an active participant in a qualifying MetLife Group Plan, you can meet with a participating plan attorney as often as you deem necessary to keep your will up-to-date.

How often should I review and update my will?

It's good practice to review your will every 5 to 10 years with an attorney and it's especially important to review a will whenever a life-changing event occurs such as marriage, divorce, birth of a child, etc.

Can I use an attorney outside MetLife Legal Plans network?

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.

What is the average turnaround time to prepare or update a will?

Wills can vary in complexity, but can generally be produced in approximately a week. The attorney will take as much time as needed to work with you to meet your needs.

Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?

No. You and your spouse/domestic partner can prepare separate wills with a participating plan attorney.

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.

Am I responsible for storing the executed documents?

Yes. The MetLife Legal Plans Network Attorney will provide the original will to you upon its completion. The attorney will provide advice on how to properly store the will, but it is your responsibility to store the will in a safe place.

What are my options if I am not satisfied with the service provided by a participating plan attorney?

MetLife Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If you are dissatisfied with the service provided by a participating plan attorney, you can notify MetLife Legal Plans and they will work with you to resolve any issues to your satisfaction.

What are the minimum 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 of years experience to be in the network and must adhere to a "code of excellence."

1. Will Preparation Services is only available for spouse/domestic partners when employee 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 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 sitused 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.

