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 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][will] automatically [be] available to you [as][when] your life insurance coverage starts.

Expert guidance is just a click away

Simply visit <u>legalplans.com/estateplanning</u> to get started!

Other services 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 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. 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 at no additional cost. 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 incourt 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 an eligibility ID 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 policyholder'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.

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 policy holder, 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 friv olous or unethical matters.



^{*} 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.

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 or principally located 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