

Retirement 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 **\$260.40 a year**, 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 claims forms, deductibles or out-of-pocket costs for covered legal matters when using a network attorney.

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| Money Matters | <ul style="list-style-type: none"> Debt Collection Defense Identity Management Services¹ | <ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy | <ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense |
| Home & Real Estate | <ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure | <ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home | <ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications |
| Estate Planning | <ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills | <ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) | <ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills |
| Family & Personal | <ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance | <ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection | <ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings |
| Civil Lawsuits | <ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense | <ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense | <ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance |
| Elder-Care Issues | <ul style="list-style-type: none"> Consultation & Document Review for your parents: Deeds Leases | <ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements | <ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills |
| Vehicle & Driving | <ul style="list-style-type: none"> Defense of Traffic Tickets² Driving Privileges Restoration | <ul style="list-style-type: none"> License Suspension Due to DUI | <ul style="list-style-type: none"> Repossession |



Estate planning at your fingertips

Our website, **legalplans.com**, lets you create wills and trusts, powers of attorney, and living wills online in as little as 15 minutes. Answer a few questions about yourself, your family, and your assets to create these documents instantly.

To learn more:

Create an account at **legalplans.com** to see your coverages, select an attorney and get a case number for your legal matter. Or call **800.821.6400** Monday - Friday, 8 am - 8 pm (ET).

How to enroll:

Enroll at **retirees.legalplans.com/9904585**

1. This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
 2. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. 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. Please see your plan description for details. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.