

Help ensure your family is provided for in the future with our will preparation services<sup>1</sup>



## 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 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.\*

## Expert guidance is just a click away

Simply visit [legalplans.com/estateplanning](https://legalplans.com/estateplanning) to get started!

## 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 be available to you when your life insurance coverage starts.

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

- **Estate Resolution Services<sup>1</sup>**: Settle an estate with ease.
- **Grief Counseling Services<sup>2</sup>** : Access professional support in a time of need.
- **Beneficiary Grief Counseling is available for Term**: Personalized counseling sessions to meet your beneficiary's needs.

\* You also have the flexibility of using an attorney who is not participating in the MetLife Legal Plans network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

1. Included with Supplemental Life Insurance. Will Preparation and 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. For New York situated 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 and preparation of Living Trusts are not covered by the Will Preparation Service.

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.

2. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
3. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

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.