



Union Plus + MetLife Legal Plans



Attendees



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Why a legal plan matters now more than ever



Protection

62% of working adults experience a legal issue over the course of three years¹



Cost Savings

The average hourly rate to see an attorney is \$370².
Cost of a Union Plus Legal plan is less than \$1 a day.



Increases Peace of Mind

Your whole family is covered for legal issues that arise.



of working adults with a legal plan said they feel confident planning for today and the future¹

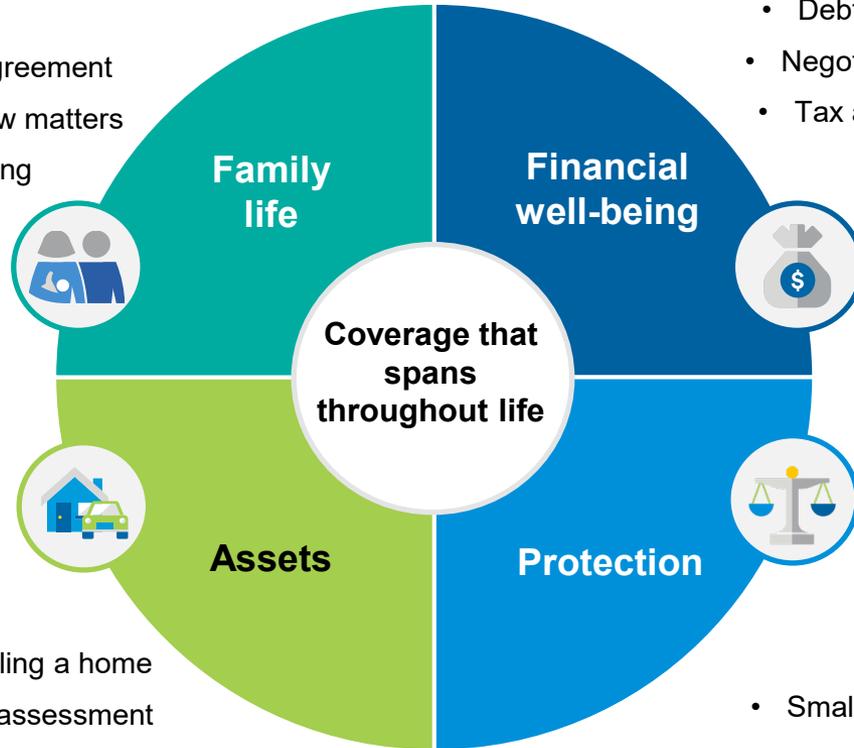
1. CARAVAN survey conducted on behalf of MetLife Legal Plans, January 2020

2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

Helping you navigate life's planned and unplanned events

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations even for matters not covered under your plan
- All members have access to our website to see coverages, attorneys and use our self-help document library

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning



- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

Online experience that provides choice and flexibility

We make it easy for you to get the help you need

Simple and Streamlined Experience



Simple, secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter

The screenshot displays the MetLife Legal Plans website interface. At the top, it says "MetLife | Legal Plans". Below this is a purple banner with the text: "Welcome to the new MetLife Legal Plans website. If you have not created a new account since August 1, 2020, please follow the prompt below to create an online account. [Click here to find out what's new!](#)".

The main content area is divided into two sections. On the left is a "Login" form with fields for "Email" and "Password", and a blue "Login" button. Below the form are links: "Don't have an account yet? [Create Account](#)" and "Forgot your password? [Reset Password](#)".

On the right is a section titled "John, what legal service do you need help with today?". Below the title is the instruction: "Select a legal service to find an attorney and generate a case number." There are six service tiles arranged in a 2x3 grid:

- Family Law (icon: three people)
- Wills & Estates (icon: document with pencil)
- Debt Matters (icon: shield with dollar sign)
- Real Estate (icon: house)
- Traffic & Criminal (icon: police badge)
- Injury & Insurance (icon: heart with pulse line)

At the bottom of the service selection area is a button labeled "Other Legal Services".

Quality attorneys at your side and ready to help

Expert support from attorneys you can rely on



Quality

All attorneys must meet well-established selection criteria, complete training, and have annual reviews in place for strict quality control.



Experience

Managing attorneys at our firms are required to have been in practice for a minimum of 8 years and have expansive range of practice area.



Credibility

Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.



Access

A nationwide network of 18,000+ ensures your members will always have local access to high quality assistance.

Attorneys in our network have an average of 25 years of experience

Easy access to the legal help you need



Easy to find an attorney



An experienced service team will help you find a network attorney near you - or choose one online or through the mobile app - and provide you with a case number.



Easy to make an appointment

Call the attorney you select, provide your case number, and schedule a time to talk or meet.



Easy from start to finish

That's it. There are no claim forms to fill out for covered matters when using network attorney. Your attorney handles all the paperwork.

72% of participants say that the safety and protection of themselves and their family is more important now than ever before

Expert legal guidance you can afford

Most commonly used legal services³

1. Powers of Attorney
2. Wills
3. Living Wills
4. Trusts
5. Deeds

Typical Attorney Costs for These Services ⁴		
\$370	\$740	
Powers of Attorney	Wills for member and Spouse	
\$370	\$1,850	\$740
Living Wills	Trusts	Deeds

\$370 National average cost per hour for legal counsel⁴

Estate planning is more than just writing a will.

Last Will and Testament

One that clearly spells out what you want to have happen to your probate assets and possessions at your death. Without a will, the state may decide where your things are going to go.

Home Probate Avoidance

Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state

Advance Healthcare Directive (Living Will)

Provide clear instructions as to what treatment you do and do not want if you are unable to speak for yourself. Plan for a medical emergency, select medical care preferences and choose a healthcare proxy.

Trust

Think of a trust as a container designed to hold money for your heirs. You decide what you're going to put into the trust, who gets what in the trust and how it is distributed.

Durable financial power of attorney

Assign the person who will make financial decisions if you are unable.

HIPPA Release Form

Allows named individuals to have access to healthcare information.

Digital estate planning services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

While **76%** of Americans surveyed acknowledge a Will is important, only **30%** have one in place.*

The top reason for not creating a will was, **“haven’t gotten to it yet.”***.

*MetLife's 2020 Premature Death Study.

Video notary

What to expect for video notarization¹



Complete digital estate planning documents.



Notification if there are notaries available, or the option to schedule for a later time.



System and technology check to make sure the video, speaker and microphone will work properly.



A typical notary session takes 30-45 minutes, and will include a notary and two witnesses we provide.

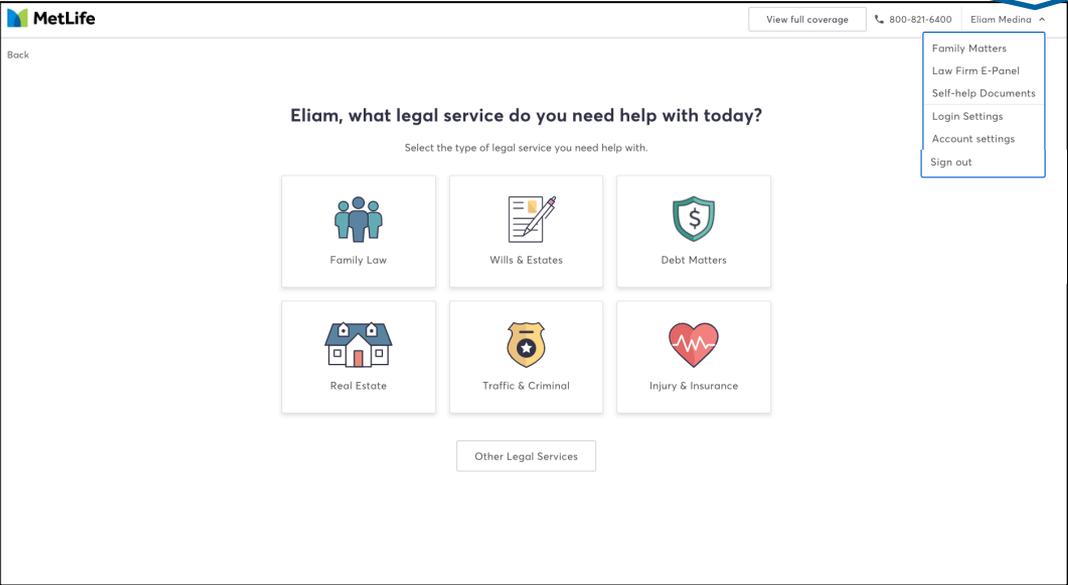


Receive the documents electronically signed and generated with notary seal.

¹ Currently available in: Alabama, Arkansas, California, Colorado, Idaho, Illinois, Kansas, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Wisconsin and Wyoming.

Access additional benefits and account settings from drop down menu

Menu displays additional benefits and settings



Fact sheet

View and download your plan fact sheet

Additional benefits

- E-Panel
- Self-help documents

Login settings

View and change your email address or password

Account settings

View and change your personal details, review your plan details

Sign out

Log out of your account

Digital estate planning documents

Option to complete estate plan documents online or visit an attorney

How do you want to create your estate plan?

Make an estate plan online Most Popular

Protect the people you love in as little as 15 minutes



Answer simple questions to create your customized, state-specific estate plan. We're here for you with online guidance and customer support.

[Create my plan now](#)

Make an estate plan in person

Meet face to face with an attorney



Find a local attorney that's best for you. Get personalized legal advice and address complex legal issues.

[Find an attorney](#)

 **Creating your estate plan**

In the next steps, you'll be guided through an online process where you can create an estate plan tailored to your wishes and the laws of your state. The following documents are included.

- ✓ **Last will and testament**
Leave property to your loved ones and choose guardians for minor children.
- ✓ **Advance healthcare directive**
Plan for a medical emergency, select your medical care preferences and designate a healthcare proxy.
- ✓ **Financial power of attorney**
Choose someone who can manage your finances in case of an emergency.
- ✓ **Probate avoidance documents**
Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a Transfer on Death Deed or Revocable Living Trust, depending on your state.

[Create documents](#)

Qualified members only

Digital option not available for members who fail qualifying questions

Full bundle of documents

Enables members to create estate plan online for themselves and spouse – does not currently allow a-la-carte document selection

Documents included

- Last will and testament
- Advance healthcare directive
- Power of attorney
- Revocable living trust
- Deeds

Safeguards in place to ensure high quality digital estate planning experience for members

Let's get started

Please answer the questions below so we can best serve your needs.

Do you expect your wishes to be legally challenged?

Yes No

Do you have a minor child with special needs?

Yes No

Do you own assets outside the United States?

Yes No

Next

Qualifying questions

Ensures digital estate planning documents are only available to qualified members

Quality legal documents

Documents have been reviewed by team of attorneys to ensure compliance with all state laws and best practices

Attorneys always available

All members will continue to have access to full network of attorneys in addition to digital option

Digital estate planning

Get step-by-step guidance to complete your estate plan online in as little as 15 minutes

Unique support number routed to specially trained agents

Answer simple questions

Choose who you'd like to receive your assets, name guardians and delegate people you trust to carry out your wishes

Instantly create legal documents

Personalized and tailored to the laws of each state

Print and sign your documents

Easy to follow instructions on how to sign and notarize your documents

Easy as 1-2-3!

Demo

Legal plan in action: digital estate planning

Worrying every day about her patients, Wendy was on the front lines, caring for her patients battling COVID-19. Wendy realized that with constant exposure to the virus, she needed to be sure to cover herself and her family in the time of the pandemic with a power of attorney. With MetLife Legal Plans, it was fast and easy for Wendy to complete her estate planning documents and get them notarized, entirely online.



Example covered services	Benefit amount
Will	\$370
Power of attorney	\$370
Living Will	\$370
Total	\$1,110
Average cost of a legal year per year ¹	\$240
Potential Savings²	\$870

1. Rates may vary.

2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

Legal plan in action: caregivers

After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.



Example covered services	Benefit amount
Wills for member and spouse	\$740
Document review	\$740
Total	\$1,480
Average cost of a legal year per year ¹	\$240
Potential Savings²	\$1,240

1. Rates may vary.

2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

Mobile App

Access your legal plan right from your phone

Our mobile app puts convenience in the palm of your hands. After downloading the app, members can quickly access coverage details as well as find attorneys in their area. The app also provides informative articles, videos and our Legal Needs Test to help anyone interested in a legal plan learn more about how the plan can help them.



Assess legal needs:

The app provides interactive tools to help assess legal risks as well as highlight the potential savings for a legal plan member.

See your coverage:

From routine legal services like wills and powers of attorney, to unexpected events such as traffic ticket defense and civil litigation, the legal plan covers life's most common personal needs for a low monthly fee. Members can log in to the app to see all of their coverage details.

Find an attorney:

Search for an attorney near your home or work by using our fast, convenient Attorney Locator Tool.

Get a plan case number:

Log onto the members' website in order to obtain a case number to provide to your selected Network Attorney.

Search for "MetLife Legal Plans" on the Apple App Store and Google Play to download the app. Count on us for an exceptional service experience.

Enroll for a cost-effective member rate



Enrollment period – Anytime!



Monthly cost – \$22.95

*Special Enrollment period
coming November 2021
when you can enroll for
\$19.95 per month.*



Visit – unionpluslegal.com

for more information and to enroll



Questions on what's included and participating lawyers?

Call 800-821-6400

Enrollment is online only at unionpluslegal.com

Enroll now and build a will today!

We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group®. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, Met P&C will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided by Metropolitan Property and Casualty 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 and employment-related matters involving a labor union; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the member 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.

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