Union Plus + MetLife Legal Plans
Attendees

Carla Puleo
Lauren Duckworth

Legal Plans

Anthony Russo
Claire Godlewski / Bethany Miller
Christy M. DeMelfi, Esq.

Tom Chiancone
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.

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.

Coverage that spans throughout life:

**Family life**
- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning

**Financial well-being**
- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation

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

**Protection**
- 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
Quality attorneys at your side and ready to help

Expert support from attorneys you can rely on

<table>
<thead>
<tr>
<th>Quality</th>
<th>Experience</th>
<th>Credibility</th>
<th>Access</th>
</tr>
</thead>
<tbody>
<tr>
<td>All attorneys must meet well-established selection criteria, complete training, and have annual reviews in place for strict quality control.</td>
<td>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.</td>
<td>Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.</td>
<td>A nationwide network of 18,000+ ensures your members will always have local access to high quality assistance.</td>
</tr>
</tbody>
</table>

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 services

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

Typical Attorney Costs for These Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Powers of Attorney</td>
<td>$370</td>
</tr>
<tr>
<td>Wills for member and Spouse</td>
<td>$740</td>
</tr>
<tr>
<td>Living Wills</td>
<td>$370</td>
</tr>
<tr>
<td>Trusts</td>
<td>$1,850</td>
</tr>
<tr>
<td>Deeds</td>
<td>$740</td>
</tr>
</tbody>
</table>

$370 National average cost per hour for legal counsel
Estate planning is more than just writing a will.

<table>
<thead>
<tr>
<th>Last Will and Testament</th>
<th>Advance Healthcare Directive (Living Will)</th>
<th>Durable financial power of attorney</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>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.</td>
<td>Assign the person who will make financial decisions if you are unable.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home Probate Avoidance</th>
<th>Trust</th>
<th>HIPPA Release Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>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.</td>
<td>Allows named individuals to have access to healthcare information.</td>
</tr>
</tbody>
</table>
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

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
Digital estate planning documents

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

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

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.

<table>
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<th>Example covered services</th>
<th>Benefit amount</th>
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</thead>
<tbody>
<tr>
<td>Will</td>
<td>$370</td>
</tr>
<tr>
<td>Power of attorney</td>
<td>$370</td>
</tr>
<tr>
<td>Living Will</td>
<td>$370</td>
</tr>
<tr>
<td>Total</td>
<td>$1,110</td>
</tr>
<tr>
<td>Average cost of a legal year</td>
<td></td>
</tr>
<tr>
<td>per year¹</td>
<td>$240</td>
</tr>
<tr>
<td>Potential Savings²</td>
<td>$870</td>
</tr>
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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.

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<td>Wills for member and spouse</td>
<td>$740</td>
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<tr>
<td>Document review</td>
<td>$740</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,480</strong></td>
</tr>
<tr>
<td>Average cost of a legal year per year¹</td>
<td>$240</td>
</tr>
<tr>
<td><strong>Potential Savings²</strong></td>
<td><strong>$1,240</strong></td>
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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

**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.