

A legal plan gives you access to a network of attorneys, estate planning tools, digital legal documents and more.

Plus, it's portable—which means you can take it with you. Please review the options below so you can pick the plan that meets your needs.

Both Individual Plans include unlimited advice and consultation from Network Attorneys.

	Standard Plan \$14.00 per month	Premium Plan \$22.00 per month
Money Matters	<ul> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Negotiations with Creditors</li> <li>Promissory Notes</li> <li>Tax Collection Defense</li> </ul>	<ul> <li>Same coverage as Standard Plan, PLUS:</li> <li>Identity Restoration¹</li> <li>Personal Bankruptcy</li> <li>Tax Audit Representation</li> </ul>
Home & Real Estate	<ul> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> <li>Mortgages</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> </ul>	<ul> <li>Same coverage as Standard Plan, PLUS:</li> <li>Boundary &amp; Title Disputes</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> <li>Zoning Applications</li> </ul>
Estate Planning	Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills	Same coverage as Standard Plan, PLUS:     Revocable & Irrevocable Trusts
Family & Personal	<ul> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Name Change</li> <li>Personal Property Protection</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>	Same coverage as Standard Plan, PLUS: Adoption Immigration Assistance Juvenile Court Defense, Including Criminal Matters Parental Responsibility Matters Prenuptial Agreement
Civil Lawsuits	Administrative Hearings     Disputes Over Consumer Goods & Services     Incompetency Defense     Small Claims Assistance	<ul> <li>Same coverage as Standard Plan, PLUS:</li> <li>Civil Litigation Defense</li> <li>Pet Liabilities</li> </ul>
Elder-Care Issues	Consultation & Document Review for Issues Related to Your Parents:  Deeds Leases Medicaid Medicare Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills	Same coverage as Standard Plan.
Vehicle & Driving	Defense of Traffic Tickets²     Driving Privileges Restoration     Repossession	Same coverage as Standard Plan.

<sup>1.</sup> Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. 2. Does not cover DUI.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, 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) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.